

Gold Mechanical Breakdown Insurance

Insurance Product Information Document

DIRECT CAR
WARRANTY.CO.UK

Company: Spectrum Insurance Services Limited

Product: Gold MBI

This policy is a contract between you and the Insurer, Financial and Legal Insurance Company Limited 1 Lakeside, Cheadle Royal Business Park, Cheadle, Cheshire SK8 3GW, which is authorised by Prudential Regulation Authority and regulated by the Financial Conduct Authority (202915) and Prudential Regulation Authority for the conduct of UK business. Registered in England and Wales under company number 03034220.

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

This insurance provides cover for sudden and unforeseen mechanical or electrical failure to your vehicle during the period of cover.



What is insured?

- ✓ Mechanical breakdown insurance contributes to the cost of repairs to your insured vehicle due to the sudden or unforeseen mechanical, electrical or electronic failure of a component causing the sudden stoppage of its function necessitating its immediate repair or replacement before its normal operation can be resumed.
- ✓ where there is a valid claim rendering the vehicle immobile a contribution will be made towards:
 - car hire up to £50 including VAT per day for maximum of 7 days;
 - hotel accommodation or rail fare up to £100 including VAT;
 - breakdown recovery up to £50 including VAT towards recovering your vehicle to a repairing garage.
- ✓ In the event of a valid repair we will pay up to £50 (inc VAT) for diagnostics.



Are there any restrictions on cover?

- ! The vehicle must be used for personal purposes, including commuting to and from a place of work, or in the case of business operations excluding the uses listed below.
 - emergency, military, courier, delivery, invalid carrier or driving instruction;
 - hire or reward of whatsoever nature, or use as a taxi; or;
 - road racing, rallying, pace-making, speed testing or any other competitive event.
- ! You must be resident in the UK.
- ! The vehicle must not be an excluded vehicle and must not exceed 3500kg in weight.
- ! The vehicle is not subject to a business contract hire or lease agreement over 20,000 miles per annum.



What is not insured?

- You will not be compensated for:
- ✗ components specifically excluded in the policy and/or noted on your schedule.
 - ✗ general maintenance and components failing due to wear and tear.
 - ✗ faults which occur during the period of guarantee or manufacturer / supplier warranty, or items which are subject to a manufacturer's recall.
 - ✗ damage caused by overheating, freezing, corrosion or the intrusion of harmful substances, use of an incorrect grade of fuel or oil, or lack of antifreeze, lubrication or servicing.
 - ✗ improper use of the insured vehicle, neglect or abuse of any kind, or drive on damage after a fault has occurred.
 - ✗ faults which were on the insured vehicle at the time of purchase or caused by poor servicing or previous repair.
 - ✗ damage caused by the failure of components not covered by this insurance, or to components not covered by this insurance
 - ✗ any repairs not authorised by the administrator prior to the repair work being carried out.
 - ✗ any costs other than those specifically agreed and authorised by the administrator.
 - ✗ adjustments, the cleaning of components or "refacing" costs.
 - ✗ any loss resulting from a Cyber Loss.



Where am I covered?

- ✓ In the United Kingdom and Northern Ireland.



What are my obligations?

- To supply accurate and complete answers to all the questions we may ask as part of your application for cover under the policy.
- Observe the terms, conditions and exclusions of this policy and your motor Insurance.



When and how do I pay?

You must pay the total premium in one full payment before the policy starts unless your broker has provided you the option of paying for this insurance over time using a credit facility.



When does the cover start and end?

This policy will run for a set period from the start date listed on your insurance schedule, terminating on the end date listed on your schedule, or should you have made the maximum number of claims under this policy.



How do I cancel the contract?

To cancel the policy, you must give notice to the broker who provided you with this insurance. If you are unable to find which broker set this insurance up for you, please contact Spectrum Insurance Services Ltd on 0114 321 9876 and we will provide you with the contact details of your selling broker.

If you cancel within 30 days of purchasing the policy you will be entitled to a full refund. After 30 days you may cancel your policy, however, no refund of premium will be made if a claim has been paid. If you have not made a claim then a pro-rata refund will be made.