

## Welcome

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.

## Understanding Your Insurance Cover

Please read this **policy** carefully together with the **schedule** and make sure **you** understand and fully comply with all the terms and conditions as a failure to do so might jeopardize the payment of any claim which may arise and could lead to **your insurance** becoming void. This **policy** sets out all **you** need to know about the **insurance you** have bought to go with **your vehicle**. It specifies what **you** are covered for and what **you** are not covered for. It is important that **you** read through this document in conjunction with **your schedule** to understand the terms and conditions of the cover that **you** have. If **you** have any questions on the contents please contact the **administrator** on 0114 321 9876.

Words in bold type face in this **policy**, other than in the headings, have specific meanings attached to them as set out in the definitions section of this **policy** booklet. Please ensure **you** keep this **policy**, the **schedule** and the **application** that all form part of **your insurance** in a safe place so that if **you** should need to **you** can read them again.

### BASIS FOR THIS INSURANCE COVER

All information supplied by **you** in connection with **your application** for **insurance** cover including any proposal form, **application** form or otherwise and supplied by or on behalf of **you** will be incorporated into and form the basis of this **insurance** cover. It shall be a condition of this **insurance** cover that all such information is true so far as it is within **your** knowledge.

In the event of a breach of any provision of this section, and without reducing any of **our** rights **we** may:

- a. in a case of a breach of condition, cancel **your insurance** cover with effect from the date of the breach or inception of **your insurance** cover, whichever is the later; or
- b. reject or reduce claims connected with the breach and continue **your insurance** cover on such terms as **we** may determine

### PRIVACY

**We** collect non-public personal information about **you** from the following sources:

- a) **your application** or other forms; b) **your** transactions with **us**, **our associates**, or others; and c) consumer reporting agencies.

**We** do not disclose any non-public personal information relating to **you** to anyone except as is necessary in order to provide **our** products or services to **you** or otherwise as it is required or permitted by law (eg. a subpoena, fraud investigation, regulatory reporting etc.). **We** restrict access to non-public personal information relating to **you** to **our** employees, **our associates**, **our associates'** employees or others who need to know that information to service **your** account. **We** maintain physical, electronic, and procedural safeguards to protect **your** non-public personal information.

## CONSUMER INSURANCE (DISCLOSURE AND REPRESENTATIONS) ACT 2012

**You** are required by the provisions of the Consumer **Insurance** (Disclosure and Representations) Act 2012 to take reasonable care to:

- I. Supply accurate and complete answers to all the questions **We** or the **Administrator** may ask as part of

**Your application** for cover under the **policy**;

- II. To make sure that all information supplied as part of **Your application** for cover is true and correct;
- III. Tell **Us** of any changes to the answers **You** have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that **Your policy** is invalid and that it does not operate in the event of a claim.

## MAKING A CLAIM

Should **you** need to make a claim please call the **administrator** on **01143 219 877**.

The claims procedure is explained in section 7 "**Claims Procedure**" section on **Page 5**.

## CANCELLING YOUR INSURANCE COVER

**You** may cancel **your insurance** cover within 30 days of receiving this **policy** and **schedule** by contacting **us** and **you** will receive a full refund of the **premium** paid.

**You** may cancel **your insurance** cover at any time after 30 days 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.

The cancellation procedure is explained in section 8 of this **policy**.

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### 1. DEFINITIONS

The following words will have the following meanings when they appear in **bold print** in this document.

- administrator** means Spectrum Insurance Services Limited who will provide administrative services on **our** behalf. Spectrum Insurance Services Limited is authorized and regulated by the Financial Conduct Authority (FCA Number 309230). This information can be checked by visiting the FCA's website. Spectrum Insurance Services Limited is registered in England: company number 05129413;
- application** means any written or verbal declaration together with any additional information **you** may have supplied to **us** in support of **your application** for this **insurance**;
- associates** means **our** subsidiary, parent and or associated companies;
- claim limit** means the maximum amount that this **insurance** will pay for any one claim and all claims in total during the **period of insurance** as shown on **your schedule** and up to the **claim limit** shown on **your schedule**. These amounts are inclusive of VAT. If **you** are registered for VAT then **we** will not pay the VAT element of any claim under this **insurance**;
- component** means any mechanical, electrical or electronic **component** which forms part of the **insured vehicle's** original specification by the manufacturer;
- date of transfer** means the date on which the **administrator** agrees the transfer of the **insurance** to another private owner of the **insured vehicle**;
- full-time** means a four wheel **vehicle** with a drive train that allows all four wheels to receive torque from the engine simultaneously employing a centre differential;
- geographical limits** means means the area in which this **insurance** cover is effective being UK Mainland and Northern Ireland;
- Glass's ICME Manual** means the annually updated repair times guide published by Glass's Information Services Limited, used by the Institute of Automotive Engineer Assessors as the recognised industry source for mechanical and electrical repair times information;
- insurance** means **your application**, the **schedule**, this **policy** and any endorsements issued by which forms a legal contract between **you** and the parties providing cover under this **policy**;
- insurance start date** means the date on which this **insurance** starts as shown on **your schedule**. Where **you** renew this **insurance**, the **insurance start date** shall mean the day following the date on which **your** existing cover expires;
- insurance end date** means the date that this **insurance** under this **policy** ends and will be the earlier of the following:
  - the **scheduled** expiry date of the **insurance** or as amended from time to time by renewal;
  - the date the **insured vehicle** is sold or transferred to a new owner; or
  - the total benefit paid to **you** for all claims made against the **insured vehicle** reaches the current **retail value** of the **insured vehicle**;
- labour cost** means the cover detailed in this **policy** document.
- mechanical breakdown** means the sudden and unforeseen failure of a **component** arising from any permanent mechanical or electrical defect (for a reason other than **wear and tear**, normal deterioration or negligence) causing a sudden stoppage of its function, necessitating the immediate repair or replacement of the **component** before normal operation can be resumed. **We** are not liable for parts that have reached the end of their normal working lives because of age or usage;
- part-time** means a four wheel drive **vehicle** that has no centre differential;
- period of insurance** means the period between the **insurance start date** and ends of on the earliest of:
  - The date of expiry shown on **your schedule**
  - The date a claim is authorised with a value greater than **your** current market value of the car and the claim is settled based on the market value of **your** car
  - The date when **you** no longer own the **vehicle** unless **you** transfer the **policy**
- policy** means this document, together with the **schedule**;
- premium** means the amount that **you** have agreed to pay **us** in respect of this **insurance** in accordance with the terms of this **policy**;
- retail value** means the value of the **insured vehicle** as shown in Glass's Guide **Retail value** taking into account mileage and condition adjustments;
- "schedule"** means the document titled **schedule** that includes **your** name and address, the **vehicle** covered under this **insurance**, the **premium** and taxes and is incorporated in **your policy** and accepted by **us**;
- vehicle / insured vehicle** means the **vehicle** shown in the **schedule** that is covered by this **insurance**;
- waiting period** means the first 28 days of this **Policy**;
- we / us / our** means Financial and Legal **Insurance** Company Limited;
- wear and tear** means damage to **components** that have reached the end of their normal effective working lives because of the gradual reduction in operating performance;
- you / your** means the person named in the **schedule**.

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## 2. WHAT YOU ARE COVERED FOR

The following **components** and associated labour costs are covered against **mechanical breakdown**. **Components** not listed below are not covered by this insurance.

**Air Conditioning / Climate Control:** Factory fitted air conditioning systems are covered. Excludes pipes, unions, wiring & receiver drier.

**Anti Lock Brake System:** Factory fitted anti-lock braking systems are covered. Excludes wiring & connection faults.

**Automatic Gearbox:** Governor, valve block, oil pump, gears, brake bands, servos, clutches, seals, shafts, bearings & bushes, modulator valve, transfer gears.

**Braking:** Brake master cylinder, callipers, wheel cylinders, brake bias / restrictor valve, reserve cylinder, vacuum servo and brake vacuum pump.

**Clutch:** Release thrust bearing, centre plate (oil contamination - centre plate only), pressure plate, clutch fork master and slave cylinders, clutch cable including self adjusting mechanism and clutch damper.

**Continuously Variable Transmission:** All internal working **components** and seals.

**Cooling:** Radiator, engine thermostat, water pump, thermostat housing, viscous fan coupling, engine temperature sensor, engine oil cooler, heater matrix.

**Diagnostics:** In the event of a valid repair request we will pay up to £50 (inclusive of VAT) or 1 hour whichever is the lower.

**Differential:** Planetary gear assembly, crown wheel & pinion assembly, internal shafts, bearings & bushes, thrust washers, spacers, bevel gears. Includes front, rear & centre differentials. Excludes viscous couplings & fluid differentials.

**Diesel Cover:** Fuel Injection pump, low pressure supply pump, fuel injection governor, fuel shut off mechanism, hydraulic or electrical injection timing mechanism, high pressure fuel metering head, cold starting device, manifold boost pressure compensator, altitude compensator (where fitted), pump drive gear, glow plug relay, mechanical lift pump, brake vacuum pump. Excludes fuel lines, injectors, glow plugs, high pressure pipes, injection timing, adjustments, calibration, bench testing & emission test failures.

**Electrical:** Alternator, voltage regulator, starter motor (includes pre-engaged solenoid), starter solenoid (includes inertia drive starters), indicator relay, front & rear windscreen wiper motor, front & rear windscreen washer motor, ignition coil, horn unit, electric window motors and switches, glow plug relay (diesel vehicles), electric sun roof motor and switch, central locking systems (excluding remote control unit & wiring), distributor, electronic ignition module, crankshaft sensor, camshaft sensor, glow plug relay, ignition relay, electric radiator fan & temperature sensing switch, oil pressure sensor, indicator & wiper switches (column stalks) wiper relay, heater fan motor, fuel tank sender unit, electric fuel pump, instrument cluster and speedo transducer, heated rear screen (element failure only), door mirror motors & switches, engine management ECU.

**Engine:** Cylinder block, cylinder bores and liners, cylinder head. Excludes cracks and porosity. Crankshaft, crank bearings, big end bearings, oil pump, con-rods, gudgeon pins, small end bearings, pistons, piston rings, rocker shaft, rockers, hydraulic lifters, camshaft and cam followers, push rods, camshaft bearings, inlet and exhaust valves, valve springs, valve guides, cylinder head gasket, timing gears, timing chains, timing chain tensioners (up to 80,000 miles) flywheel or flex plate, starter ring gear. Excludes overheating, de-coking, burnt, pitted & sticking valves.

**Front Wheel Drive:** Drive shafts, universal joints and couplings, constant velocity joints. Excludes gaiters & bushes.

**Fuel System:** Fuel lift pump (mechanical or electrical), petrol injection pump, diesel injection pump, high pressure pump. Excludes contamination or failure to meet current emission legislation.

**Manual Gearbox:** Gears and gear clusters, selectors and shafts, synchromesh assemblies, bushes, ball and roller bearings, needle bearings, transfer gears, speedo drive.

**Propshaft:** Propshaft, universal joints & couplings, bearings & rubber couplings. Includes front & rear transfer shafts. Excludes gaiters & bushes.

**Rear Wheel Drive:** Drive shafts, universal joints and couplings, constant velocity joints, half shafts & bearings. Excludes gaiters & bushes.

**Steering and Suspension:** Steering rack and pinion, power steering rack, steering box, power steering box, idler box and coil springs, power steering pump and reservoir, wishbones and ball-joints, suspension arms and torsion bars, anti roll bars. Excludes gaiters & bushes, oil leaks, tracking & balancing.

**Timing Belt:** If the timing belt has been changed in accordance with the time/ mileage requirements specified by the manufacturer (proof required) it will be covered.

**Torque Converter:** All internal working **components** and seals.

**Transfer Box:** The following internal mechanical **components** are covered: transfer gears, selectors, shafts, transfer shafts, needle and roller bearings, output shafts, bushes.

**Turbocharger / Supercharger / Compressor:** The complete unit is covered providing it is original manufacturer's equipment including the wastegate if it is an integral part of the unit and cannot be bought separately. Excludes pipes & hoses.

**Wheel Bearings:** Front & rear wheel bearings.

**Casings:** Damage to casings caused as a consequence of the failure of a covered **component** will constitute part of the total claim within the claim limit.

**Catalytic Converter:** Factory fitted catalytic converter. Excludes damage or failure caused by impact, corrosion or the use of incorrect grade or type of fuel.

**Power Roof Motor:** Factory fitted convertible roof motor, solenoids & ECU.

**Four Wheel Drive:** If your **vehicle** is **part-time** or **full-time** four wheel drive you must make an additional payment to us to insure the applicable **components**.

**Working Materials:** Should any authorised repair to any of the above **components** require essential replacement of or topping up of lubricants, oils or coolant or replacement of the oil filter these shall be covered as part of the total claim limit.

If the repair of a covered **component** necessitates re-gassing of the air conditioning system this insurance will pay a maximum of £40.00 including VAT toward the cost.

## 3. WHAT YOU ARE NOT COVERED FOR

- 3.1. **Components** other than those specifically listed in section 2 of this **policy**.
- 3.2. General maintenance.
- 3.3. Faults which occur during the period of guarantee of a manufacturer or supplier, or items which are subject to a manufacturer's recall.
- 3.4. Damage caused by overheating, freezing, corrosion or the intrusion of harmful substances (for example the ingress

of water), use of an incorrect grade of fuel or oil, or lack of antifreeze, lubrication or servicing.

- 3.5. Improper use of the **insured vehicle**, neglect or abuse of any kind, or drive on damage after a fault has occurred.
- 3.6. Faults which were on the **insured vehicle** at the time of purchase, or caused by poor servicing or previous repair.
- 3.7. Damage caused by the failure of **components** not covered by this **insurance**, or to **components** not covered by this **insurance**.
- 3.8. Any repairs not authorised by the **administrator** prior to the repair work being carried out.
- 3.9. Any costs other than those specifically agreed and authorised by the **administrator**
- 3.10. Adjustments, the cleaning of **components** or "re-facing" costs (e.g. skimming or honing).
- 3.11. Costs in excess of the equivalent UK specification **vehicle**, if **your vehicle** has been imported.
- 3.12. The failure of **components** due to lack of routine or regular maintenance, including failure of **components** due to oil leaks.
- 3.13. Keys are not covered by the **policy**.
- 3.14. Any failure that occurs during the **waiting period**.

#### 4. ADDITIONAL FEATURES & BENEFITS

In the event of a valid claim for **mechanical breakdown** we will provide the following additional benefits.

The costs of providing these benefits will constitute part of the total claim and are subject to the maximum **claim limit** as stated on the **your schedule**. Please retain all **your** receipts.

- 4.1. **Car Hire** - Provided that the actual repair time for removal and replacement of **components** is listed in **Glass's ICME Manual** as being in excess of 8 hours **we** will reimburse **you** up to £50 including VAT per day towards the cost of hiring a replacement **vehicle**.

A maximum of 7 days car hire is available with one day being allowed per 8 full hours of repair time. Delays awaiting the completion of repairs including any delays caused by waiting for **components** if applicable are not included.

- 4.2. **Continental Use** - This **insurance** covers **you** for personal travel up to 60 days per annum to member countries of the European Union. **We** will reimburse claims costs in accordance with the equivalent UK **component** and **labour costs**.
- 4.3. **Hotel Accommodation and Rail Fare** - In the event of a **mechanical breakdown** away from home which means **you** are unable to return to **your** home **we** will pay up to £100 including VAT toward the cost of **your** overnight hotel accommodation or **your** rail fare to get **you** home.
- 4.4. **Recovery** - In the event a **mechanical breakdown** renders **your insured vehicle** immobile (or if continued driving of **your insured vehicle** could cause danger or further damage) **we** will pay up to £50 including VAT towards the cost of recovering **your insured vehicle** to a repairing garage.

#### 5. CARING FOR YOUR VEHICLE

Failure to service **your vehicle** in line with the manufacturer's recommendations will not invalidate this **insurance**. However, this **insurance** will not cover faults attributable to or caused by lack of routine or regular maintenance. It is **your** responsibility to ensure that **your vehicle** is maintained in a legal and roadworthy condition at all times by following the manufacturer's service **schedule**.

#### 6. GENERAL CONDITIONS

By taking out this **insurance** **you** agree to comply with the following conditions. If **you** do not comply with them **we** may choose to cancel this **insurance**, refuse to deal with **your** claim or reduce the amount of **your** claim.

- 6.1. **You** must take all reasonable steps to avoid damage to **your insured vehicle** or **components**. This **insurance** will not cover damage caused by continued use after a fault occurs.
- 6.2. It is **your** responsibility to ensure that **your insured vehicle** is maintained in a legal and roadworthy condition at all times, preferably by following the manufacturer's recommended service plan.
- 6.3. This **insurance** is an addition to **your** legal rights if **your insured vehicle** is found to be unfit for use or not of satisfactory quality.
- 6.4. This **insurance** will not cover **your insured vehicle** if it:
  - a. is used for hire or reward for example as a taxi, emergency **vehicle**, military, invalid carrier, mini cab or for driving tuition, courier or deliveries;
  - b. has been modified unless **we** have agreed this before the **insurance start date**;
  - c. is over 3.5 tonnes;
  - d. is used in any sort of race or rally or any other competition; or
  - e. has been the subject of an **insurance** total loss.
  - f. is not built to and not modified outside of UK manufacturer's specifications
  - g. is subject to a business contract hire or lease agreement over 20,000 miles per annum
- 6.5. If **you** are the new owner of the **insured vehicle**, and this **insurance** has been transferred to **you**, **you** cannot claim for 28 days from the **date of transfer**.
- 6.6. **You** are expected to understand the warning lights and gauges on **your vehicle** and ensure that they are operating correctly.
- 6.7. **We** do not guarantee that the mileage quoted in **your schedule** is the true mileage covered by **your vehicle**. It is only intended as a guide to when servicing is due.
- 6.8. This **insurance** covers **you** only within the **geographical limits**. **We** will only pay costs which are incurred as a direct consequence of the even which led to the claim **you** are making under this **policy**.
- 6.9. This **insurance** will not pay for any repairs if they are covered by another **insurance policy** or motoring breakdown.
- 6.10. **Your insurance** cover shall be governed by and construed in accordance with the Law of England and Wales.
- 6.11. This **insurance** does not entitle **you** to Breakdown Assistance / Rescue Services.

- 6.12. If any information provided to **us** by **you** or anyone acting on **your** behalf is inaccurate or if **you** do not disclose any information that might reasonably affect **our** decision to provide **insurance** to **you**, **your** right to any benefit under this **insurance** may end. If any claim under this **insurance** is fraudulent or is intended to mislead **us**, or if any misleading or fraudulent means are used by **you** or anyone acting on **your** behalf to obtain benefit under this **insurance**, **your** right to any benefit under this **policy** may end and **we** may be entitled to recover any benefit paid and costs incurred as a result of such fraudulent or misleading claim, which may include legal action. **We** will not refund any **premium**.
- 6.13. This **policy**, together with any endorsement to it, the **schedule**, the **application** and any other written statement made by **you** or on **your** behalf upon which **we** have relied when accepting **you** for **insurance** cover constitutes the whole of this **insurance** contract between **you** and **us**.
- 6.14. No provision or condition of this **policy** may be waived or modified except by a written endorsement that must be signed by an authorised official on **our** behalf.
- 6.15. No person who is not a party to this **insurance** cover has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this **policy** but this does not affect any right or remedy of a third party which exists or is available apart from that Act.
- 6.16. If any dispute between **You** and **Us** arises from this **policy**, **You** can make a complaint to **Us** as described in section 11 of this **policy** and **We** will try to resolve the matter. If **We** are unable to satisfy **Your** concerns **You** can ask the Financial Ombudsman Service to arbitrate over the complaint.

This **insurance** is between and binding upon the Insurer and **You** and their/**Your** respective successors in title, but this **insurance** may not otherwise be assigned by **You** without the Insurer's prior written consent.

- 6.17. If the Insurer or **You** fail to exercise or enforce any rights conferred on them by this **insurance**, the failure to do so will not be deemed to be a waiver of such right, nor will it bar the exercise or enforcement of, such rights at any subsequent time.
- 6.18. Unless expressly stated in this **insurance**, nothing in this **insurance** will create any rights in favour of any person pursuant to the Contracts (Rights of Third Parties) Act 1999. This Condition does not affect any right or remedy, of any person, which exists or is available otherwise than pursuant to that Act.
- 6.19. The Insurer reserves the right to take legal proceedings in **Your** name, at their own expense and for their own benefit, to recover any costs or damages they have paid out under this **insurance** to anyone else. If **you** recover any costs or damages previously paid under this **insurance** from any other party, such costs or damages must be immediately repaid to **Us**.
- 6.20. If any claim or statement made by any Insured Person is in any respect deliberately or recklessly overstated, false or fraudulent, **We** may have the right to refuse any claim on this **policy** or to avoid this **insurance** in its entirety.
- 6.21. Unless there is proof of Consequential Failure, this Plan does not include the cost of fitting multiple Parts by **your** Repairer (other than for covered Parts Replaced in Pairs) and in such cases **we** will exercise **our** discretion and pay the average cost of all Parts fitted and Labour claimed.

### 6.23. Cyber Loss Absolute Exclusion Clause

1. Notwithstanding any provision to the contrary within this contract, this contract excludes any Cyber Loss.

2. Cyber Loss means any loss, damage, liability, expense, fines or penalties or any other amount directly or indirectly caused by;
  - 2.1. the use or operation of any Computer System or Computer Network;
  - 2.2. the reduction in or loss of ability to use or operate any Computer System, Computer Network or Data;
  - 2.3. access to, processing, transmission, storage or use of any Data;
  - 2.4. inability to access, process, transmit, store or use any Data;
  - 2.5. any threat of or any hoax relating to 2.1 to 2.4 above;
  - 2.6. any error or omission or accident in respect of any Computer System, Computer Network or Data.
3. Computer System means any computer, hardware, software, **application**, process, code, programme, information technology, communications system or electronic device owned or operated by the Insured or any other party. This includes any similar system and any associated input, output or data storage device or system, networking equipment or back up facility.
4. Computer Network means a group of Computer Systems and other electronic devices or network facilities connected via a form of communications technology, including the internet, intranet and virtual private networks (VPN), allowing the networked computing devices to exchange Data.
5. Data means information used, accessed, processed, transmitted or stored by a Computer system.

### 6.24. Policies purchased using monthly payments

Where a policy has been purchased using any form of finance or monthly payment scheme, in the event of a claim the outstanding premium due may be deducted from the settlement amount.

## 7. CLAIMS PROCEDURE

If **you** think that **you** have a fault that may be covered by this **insurance**, **you** must contact the **administrator** in the first instance. Telephone number: 01143 219877. The claims department is open 9:00am to 5:00pm Monday to Friday.

The **administrator** will require the following information, so please have this to hand when telephoning:

- a. **your policy** number and registration number of **your insured vehicle**;
- b. current mileage on **your insured vehicle**; and
- c. **your insured vehicle's** service history.

**You** will need to take **your vehicle** to a repairer. The **administrator** has a nationwide network of nominated repairers who are familiar with the **administrator's** claims and billing procedures. The **administrator** shall recommend these repairers wherever possible. If a suitable nominated repairer cannot be located the **administrator** will agree a suitable local alternative with **you**. **You** should then take **your vehicle** to the repairer and give them **your** permission to investigate the fault. The repairer should then contact the **administrator** to discuss their findings and obtain **our** permission to carry out the repair. No repairs can be carried out without the **administrator's** permission as evidenced by an authorisation number.

When the **administrator** authorises a claim it will do so by issuing a unique claim authorisation number to **your** repairer. Repairs must not be started until the **administrator** has given this number to **you** or **your** garage.

### 7.1. Investigation

**You** must authorise any dismantling of **components** for inspection and **you** will be responsible for the cost incurred if the claim is not covered by this **insurance**. **We** will only pay for dismantling costs as part of a valid claim.

### 7.2. Assessing your claim

The **administrator** reserves the right to use an Independent Consulting Engineer to inspect **your insured vehicle**, the failed **components** and the **insured vehicle's** service history before the **administrator** authorises a claim. Whilst the **administrator** will make every effort to ensure this happens with the least delay and inconvenience to **you**, **we** shall not be liable for any losses **you** incur through any delay.

### 7.3. Labour and component costs

Labour times will be reimbursed in accordance with the times given in **Glass's ICME Manual** at the rates charged by the **administrator's** nominated repairers unless agreed beforehand. The **administrator** may ask the repairer to use guaranteed exchange units or factor **components** in repairing **your insured vehicle**.

### 7.4. Indemnity and costs

This **insurance** is a contract of indemnity. This means that if repairs to **your insured vehicle** make it better than it was immediately prior to the **mechanical breakdown**, **you** may be asked to pay a contribution towards the costs if the required major **components** were only available directly from the manufacturer.

Not all the cost of the repair will always be covered by this **insurance**. Additional repair costs and those not covered by this **insurance** must be paid for by **you**.

### 7.5. Invoicing

**You** or the repairer must send the **administrator** an original, fully detailed and itemised invoice and any proof of service that the **administrator** requires. Please send invoices to the **administrator** at: Spectrum Insurance Services Limited, Westthorpe Business Centre, Westthorpe Fields Business Park, Killamarsh, Derbyshire, S21 1TZ. Please clearly mark on the invoice to whom the **administrator** should make payment. Photocopies of invoices will not be accepted. **We** will only pay the amount authorised by the **administrator** for the claim.

### 6.10. On completion

Wherever possible, the **administrator** will pay the repairer directly up to the amount authorised. **You** must make arrangements to cover any costs not covered by this **insurance**. If **you** are VAT registered, **we** will not pay the VAT element of **your** claim.

## 8. CANCELLATION & COOLING OFF PERIOD

8.1. **We** trust that **You** will be happy with **Your insurance**. However, **You** have the right to cancel it within thirty (30) days of receiving the **Policy** without giving any reason. If **You** do so **We** will refund **Your** payment in full less the cost of any repairs undertaken.

In the event that **You** wish to cancel **Your insurance** within the thirty (30) day period please contact **Your** supplier who will arrange for the refund.

8.2. **You** may cancel **your insurance** cover at any time after 30 days 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.

8.3. **We** may cancel this **insurance** if in **Our** opinion **You** have at any time:

8.3.1. given **Us** false or incomplete information

8.3.2. agreed to help anyone try to take money from **Us** dishonestly, or

8.3.3. failed to meet the terms and conditions of this **insurance** or

8.3.4. failed to act honestly towards **Us**.

8.3.5. failed to pay the **policy premium**.

**We** can cancel this **insurance** at any time by giving **You** at least 14 days' written notice at **Your** last known address.

## 9. COMPLAINTS PROCEDURE

**We** always aim to provide a first class standard of service. However, if **You** are dissatisfied **You** should in the first instance address **Your** enquiry to the **Administrator** quoting **Your policy** number.

Telephone: 01143 219680

Email: customerservices@spectrumcover.co.uk

The **Administrator** will acknowledge **Your** complaint within 5 business days of receiving it and it will do its best to resolve the matter within 2 weeks.

If **You** are still not satisfied, **You** can contact the **Insurance** Division of the Financial Ombudsman Service at:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR

**You** can also contact the Financial Ombudsman Service on 0800 023 4567. Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

(Using this service does not affect **Your** right to take legal action.)

## 10. DATA PROTECTION ACT

**We** are the Data Controller for the data **You** provide to **Us**. **We** need to use **Your** data in order to arrange **Your insurance** and associated products.

**You** are obliged to provide information without which **We** will be unable to provide a service to **You**. Any personal information provided by **You** may be held by the Insurer in relation to **Your insurance** cover. It may be used by **Our** relevant staff in making a decision concerning **Your insurance** and for the purpose of servicing **Your** cover and administering claims.

Information may be passed to loss adjusters, solicitors, reinsurers or other service providers for these purposes. **We** may obtain information about **You** from credit reference agencies, fraud prevention agencies and others to check **Your** credit status and identity. The agencies will record **Our** enquiries, which may be seen by other companies who make their own credit enquiries. If **You** provide false or inaccurate information and **We** suspect fraud, **We** will record this.

**We** and other organisations may use these records to:

a. Help make decisions on **insurance** proposals and **insurance** claims, for **You** and members of **Your** household

b. Trace debtors, recover debt, prevent fraud, and manage **Your insurance** policies

c. Check **Your** identity to prevent money laundering, unless **You** furnish **Us** with satisfactory proof of identity.

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**We** process all data in the UK but where **We** need to disclose data to parties outside the European Economic Area (EEA) **We** will take reasonable steps to ensure the privacy of **Your** data. In order to protect **Our** legal position, **We** will retain **Your** data for a minimum of 7 years. **We** have a Data Protection regime in place to oversee the effective and secure processing of **Your** data. Under GDPR legislation, **You** can ask **Us** for a copy of the data **We** hold, have it corrected, sent to a third party or deleted (subject to **Our** need to hold data for legal reasons). **We** will not make **Your** personal details available to any companies to use for their own marketing purposes. If **You** wish to complain about how **We** have handled **Your** data, **You** can contact **Us** and **We** will investigate the matter. If **You** are not satisfied with **Our** response or believe **We** are processing **Your** data incorrectly **You** can complain to the Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF Tel: 0303 123 1113.

## 11. COMPENSATION SCHEME

The Insurer is covered by the Financial Services Compensation Scheme, established under the Financial Services and Markets Act 2000 (the "Compensation Scheme"). If the Insurer is unable to meet their obligations under this **insurance**, **You** may be entitled to compensation from the Compensation Scheme.