

MECHANICAL BREAKDOWN INSURANCE

Monthly Cover

Policy Summary

keyfacts®

Mechanical Breakdown Insurance. Underwritten by AXA Insurance UK plc.

This policy summary does not contain full details and conditions of your insurance – these are located in your policy wording.

Where headings are shown in *blue italics* in this policy summary, full details can be found in your policy wording using the same headings. To help you locate these within the policy wording, please refer to the contents page detailing the main sections of the policy.

Type of Insurance and Cover

Mechanical breakdown insurance for cars and light commercial vehicles up to 3500 kg gross vehicle weight. This insurance provides cover for repair or replacement costs, incurred as a result of a breakdown in the UK, as defined in the policy wording.

You are insured up to the single claim limit in respect of each claim and the sum insured as a total for all claims. The sum insured will be reduced by the cost of any claim during the period of insurance.

Eligibility

You are eligible for this insurance, provided at inception and during the period of insurance your vehicle:

- Has a full service history in accordance with the vehicle manufacturer's recommendations, as detailed in the servicing handbook for the vehicle. If your vehicle does not have a full service history, your vehicle must be serviced in accordance with the manufacturer's recommendations within 28 days of the date of commencement of the policy.
- Is a car or light commercial vehicle up to 3500 kg gross weight.
- Has had its timing belt changed in accordance with the manufacturer's recommendations, as detailed in the servicing handbook for the vehicle.
- Is permanently registered in the UK.
- Is insured by a motor insurance policy issued by an insurer authorised in the UK.
- Was imported by the manufacturer or its authorised importer into the UK.
- Is not included under the section entitled *Excluded Vehicles*.
- Is not used for any of the uses specified in the *Excluded Vehicle Uses* section.
- Is not a new vehicle sold without a manufacturer guarantee.

Significant Features and Benefits

What is Covered

Subject to exclusions this insurance covers the named mechanical, electrical and electronic parts of the vehicle that were the manufacturer's original fitment.

Only components that are listed under the *What is Covered* section are covered:

Brakes, catalytic converter, clutch, continuously variable transmission (CVT/CTX), engine, turbocharger or supercharger, manual gearbox, automatic gearbox, four-wheel drive transfer box, casings, drive axle, electrical system, engine cooling system, engine management (ECU), front and rear suspension, fuel system (diesel and petrol), propshaft, steering (incl. power assisted steering), timing belt, wheel bearings, working materials, factory-fitted air conditioning and climate control, factory-fitted anti-lock braking system (ABS).

Claims for mechanical or electrical breakdown of insured components due to wear and tear will be covered. (see definitions section in the policy wording for definition of breakdown)

NOTE: This policy does not cover the repair or replacement of components which have suffered wear and tear where no breakdown has occurred.

Other Benefits

In the event of a breakdown as defined in the policy wording, the following other benefits are automatically included, subject to single claim limit and sum insured.

- Overnight expenses and onwards travel.
- Overseas use.
- Vehicle hire.
- Vehicle recovery.

Significant or Unusual exclusions or limitations

Betterment

You will be required to contribute to the repair or replacement costs in accordance with the table of contributions in the *Betterment* section.

What is Not Covered and General Conditions

- Your vehicle must be serviced in accordance with the manufacturer's requirements during the period of insurance. You must keep all service invoices as these will be needed when making a claim.
- Any claims occurring in the first 28 days following the start date. This does not apply after the first renewal of the policy.
- Any repair or replacement after a breakdown that can be claimed from any more specific insurance or guarantee.
- Timing belts – where no proof is available of the replacement of the timing belt in accordance with the manufacturer's replacement schedule.
- Any loss or damage caused by incorrect fuel.
- Any loss caused by frost or the freezing of liquids unless anti-freeze has been added in accordance with manufacturer's recommendations.
- Claims arising as a result of using the vehicle for any of the *Excluded Vehicle Uses*.
- Vehicles specifically designed for primary sale in Northern, Southern and Central America.
- Repair or replacement of components which have not suffered a breakdown as defined in the policy wording.
- Repair or replacement of components to enable your vehicle to pass the government vehicle testing requirements (MOT).

Duration

This is a monthly renewable policy so cover will apply for a period of one month from the date of commencement. It shall be renewed automatically every month for which the premium is received and accepted by us, until the cover ends as described in your policy document under [Policy Duration/When Cover Ends](#).

Cancelling Your Policy

You have the right to cancel this policy at any time during the period of insurance.

If you have paid a premium for the cover and you cancel within 14 days of the receipt of the policy documentation, we will make a full refund of premium.

If you cancel after the first 14 days of cover or if you have not paid a premium for the policy, then no refund of premium will be given. Please refer to the [Cancelling Your Policy](#) section for full cancellation terms and conditions.

Claim Notification

To make a claim, please telephone the claims office on telephone number 024 7652 7810.

Making Yourself Heard

Any complaint you may have should in the first instance be addressed to A1 Warranty Services customer services or the claims office, as applicable.

If you are not satisfied with the way in which your complaint has been dealt with, you should write to the Head of Customer Care at AXA Insurance UK plc.

If the complaint is still not resolved, you can approach The Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found in the [Making Yourself Heard](#) section of the policy wording.

Financial Services Compensation Scheme (FSCS)

AXA Insurance is covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme.

Compensation under the scheme for:

- Compulsory insurance is covered in full.
- Non-compulsory insurance is protected in full for the first £2,000 and 90% of any amount above this threshold.

Full details are available at www.FSCS.org.uk