

# MOT TEST INSURANCE

Your Policy  
August 2009 Edition



Administered by  
A1 Warranty Services Limited

Underwritten by AXA Insurance UK plc

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## Complaints and Arbitration

If you are not satisfied with the way in which your complaint has been handled you should in the first instance follow the complaints procedure as outlined in the policy wording in the *Making Yourself Heard* section of the policy wording.

This MoT Test Insurance conforms to the Motor Industry Code of Practice for Vehicle Warranty Products. Should you remain dissatisfied with our decision you may refer the dispute to the Motor Industry Codes Advisory and Conciliation Service.

Consumer Advice line 0800 692 0825

[www.motorindustrycodes.co.uk](http://www.motorindustrycodes.co.uk)

Code Advisory and Conciliation Service  
Motor Industry Codes  
PO BOX 44755  
London  
SW1X 7WU



**IF YOU NEED TO MAKE A CLAIM ON YOUR POLICY,  
IN THE FIRST INSTANCE PLEASE CALL 024 7652 7815.**

## Policy Summary

**keyfacts**®

### MOT Test 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 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**

MOT Test 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 your vehicle having failed its annual MOT test, as defined in the policy wording during the period of insurance.

You are insured up to the sum insured as a total.

You can only make one claim during the period of insurance or one claim per annum on a multiple year policy commencing from the original start date of cover as stated on your policy schedule.

### Eligibility

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

- Is a car or light commercial vehicle up to 3500kg gross weight.
- 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 usage specified under the section of this cover entitled *Excluded Vehicle Uses*.
- Is not a new vehicle sold without a manufacturer guarantee.
- Next MOT test date is not earlier than 6 (six) months from commencement of cover.
- Is less than 10 years old and has not covered more than 100,000 miles at commencement of insurance.

## Significant Features and Benefits

### What is Covered

Subject to exclusions this insurance covers the repair or replacement costs of insured components that have failed an MOT test during the period of insurance.

### Significant or Unusual exclusions or limitations

#### 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 claim made more than 30 days before or after the MOT Test due date notified on the policy schedule.
- The cost of the MOT Test or the cost of any re-test and labour or parts necessitated by failing a re-test.
- Work necessitated in order to pass an MOT Test due to failure caused by corrosion, fire or frost, impact or accident including road traffic accident.
- Service items including but not limited to points, leads, spark plugs, belts, wiper blades, batteries, anti-freeze, fluids, grease, fuel or oils.
- You can only make 1 claim during the period of insurance – or 1 claim per annum on a multiple year policy (commencing from the original start date of the cover). Please refer to your policy schedule.
- Your vehicles MOT Test date must be no earlier than 6 (six) months from commencement of this cover.
- Any repair or replacement after a breakdown that can be claimed from any more specific insurance or guarantee.
- 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.
- Under no circumstances can this policy be transferred to any other person or vehicle.

## Duration

The cover duration is variable. You may need to review this cover periodically to ensure it remains adequate for your needs. *Please refer to your policy schedule which will show the duration of cover applicable.*

### 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, 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 7815.

### 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](http://www.FSCS.org.uk)

## Understanding Your Policy

This **policy** is underwritten by AXA Insurance UK plc, Registered in England No. 78950. Registered Office: 5 Old Broad Street, London, EC2N 1AD. AXA Insurance UK plc is authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on 0845 606 1234.

This **policy** is administered by A1 Warranty Services Limited on behalf of of AXA Insurance UK plc. A1 Warranty Services Limited is an appointed representative of Global Insurance Management Limited. Global Insurance Management Limited is authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on 0845 606 1234.

Please refer to **your** policy schedule for confirmation of the cover **you** have been supplied with or have purchased.

Please read this policy carefully and make sure **you** understand and fully comply with it's terms and conditions. Failure to do so may jeopardise the payment of any claim which might arise and could lead to the **policy** becoming void. Please ensure **you** keep this **policy** in a safe place so **you** can read it again if **you** need to.

**Your** attention is drawn to the complaints procedure in the section entitled Making Yourself Heard.

### The Policy

**Your policy** is evidence of **your** contract of insurance with **us**. **You** should read it carefully and keep it in a safe place.

In return for having accepted **your** premium **we** will in the event of **failure** occurring in the **period of insurance**, provide insurance as described in the following pages and referred to in **your** policy schedule.

The **policy** contains details of the cover **you** have been supplied with or have purchased, what is excluded from cover and the conditions of this insurance. The **policy** should be read in conjunction with the policy schedule.

### The Policy Schedule

This must be kept with the **policy** and contains **your** details, details of the **vehicle**, details of the cover provided to **you** under this **policy** and the **period of insurance**. Please check that the information contained in the policy schedule is correct and that it meets **your** requirements. If it does not, please immediately contact the **administrator** or the **agent** who arranged this insurance for **you**.

### The Law Applicable to This Policy

**You** and **we** are free to choose the laws applicable to the **policy**. As **we** are based in England, **we** propose to apply the laws of England and Wales and by receiving or purchasing this **policy** **you** have agreed to this.

## Definitions

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this **policy** and will appear in **bold**.

1. **Administrator** means A1 Warranty Services Limited, whose address is 3rd Floor, 4 Copthall House, Station Square, Coventry CV1 2FL. Customer services telephone number: 024 7652 7817.
2. **Agent** means the party, person or company who has arranged this insurance on **your** behalf.
3. **Claims office** means A1 Warranty Services Limited, whose address is 3rd Floor, 4 Copthall House, Station Square, Coventry CV1 2FL. Claims telephone number: 024 7652 7815.
4. **Date of commencement** means the start date of this cover, stated in **your** policy schedule.
5. **Excess** means the specified portion of any claim which **you** must bear the cost of before **we** will pay **our** liability. Please refer to **your** policy schedule for further details.
6. **Failure/failed** means only those **insured components** listed in the VT30 MOT test certificate as having failed and requiring immediate repair or replacement before passing an MOT re-test.
7. **Insured component** means those parts listed in the Insured Components table. Any part not mentioned is excluded.
8. **Period of insurance** means the length of time that this **policy** operates as stated on the policy schedule.
9. **Policy** means **your** policy booklet and most recent policy schedule which includes any endorsements.
10. **Repair cost** means the cost of repair materials, limited by manufacturer's cost prices, and the labour cost of repairing the **insured component** which has suffered **failure**, limited by Autodata / manufacturer's published times.
11. **Repairer** means the A1 Warranty Services approved or authorised repairer or a business involved in the servicing and repair of motor vehicles and light commercial vehicles.
12. **Replacement cost** means the cost of a replacement **failed insured component** of similar make and quality as the **insured component** that had suffered **failure**, including the labour cost of fitting the new component, in line with Autodata / manufacturer's published times.
13. **Single claim limit** is the maximum amount per claim or event that can be claimed during the **period of insurance**. Please refer to **your** policy schedule for further details.
14. **Sum insured** means the maximum amount that can be claimed in total within 12 months of the **date of commencement** of this insurance as shown on **your** policy schedule and each subsequent 12 month period thereafter. Please refer to **your** policy schedule for further details.
15. **Total loss** means any claim where the **sum insured** has been paid out by **us**, or where **your vehicle** has been replaced as part of a claim due to repair of **insured components** being deemed uneconomical by **us**.
16. **Vehicle** means only the vehicle as stated in the policy schedule. Please refer to the Excluded Vehicles section for details of vehicles excluded from cover.
17. **We/us/our** means AXA Insurance UK plc. Registered in England No. 78950. Registered Office: 5 Old Broad Street, London EC2N 1AD.
18. **Wear and tear** means the gradual deterioration associated with the use, age and mileage of the **vehicle**.
19. **You/your** means the policyholder named in the policy schedule.

## What is Covered

This insurance covers the **vehicle** against the **repair costs** or **replacement costs** of **insured components** that have **failed** an MOT test, during the **period of insurance**. Any item not specifically mentioned is not covered. Please refer to the What is Not Covered section.

Any claim is subject to the **single claim limit**, **sum insured**, **excess**, conditions and exclusions set out in this **policy**.

### Policy Limits

#### Single claim limit

Please refer to **your** policy schedule for the **single claim limit** applicable to this **policy**.

#### Sum insured

Please refer to **your** policy schedule for the **sum insured** applicable to this **policy**.

### Insured Components:

#### Lighting Equipment

Cover	Extras	Specific Exclusions
Front and rear lamps Headlamps	including controls including controls	Glass (including plastics) and mirrors. Glass (including plastics) and mirrors.
<b>Headlamp aim</b>		
Stop lamps Rear reflectors Direction indicators and hazard lamps	including controls including controls including controls	Glass (including plastics) and mirrors. Glass (including plastics) and mirrors. Glass (including plastics) and mirrors.

#### Steering and Suspension

Cover	Extras	Specific Exclusions
Steering control Steering mechanism/system Power steering Transmission shafts Wheel bearings Front suspension Rear suspension Shock absorbers		Oil leaks and valve <b>failure</b> Wheel alignment, oil leaks and valve <b>failure</b> Oil leaks and valve <b>failure</b> Oil leaks and valve <b>failure</b> <b>NONE</b> Wheel alignment Wheel alignment The second shock absorber where replaced as a pair, when only one has <b>failed</b> and been cited on the VT30

#### Brakes

Cover	Extras	Specific Exclusions
ABS warning system	controls including if the ABS warning light <b>fails</b> to operate in correct sequence	<b>NONE</b>
Service brake performance Parking brake performance		Frictional material and adjustments Frictional material and adjustments

#### Seatbelts

Cover	Extras	Specific Exclusions
Mountings Condition Operation	including back rest security	<b>NONE</b> <b>NONE</b> <b>NONE</b>

#### General

Cover	Extras	Specific Exclusions
Drivers view of the road		Only windscreen wiper arm and motor are covered, all other parts are excluded, including but not limited to windscreen, door and mirror glass.
Horn		<b>NONE</b>
Fuel parts		Fuel leakage from tanks or pipes. Catalytic converters, exhaust system and exhaust emissions.

## What is Not Covered

1. More than one claim in any one **period of insurance** or one claim per annum on a multiple year **policy**. Please refer to **your** policy schedule.
2. The **excess** applied in respect of the total claim for all **insured components** noted in the VT30 as having **failed** an MOT test.
3. Any claim made within six months of the purchase of the **policy** or more than 30 days before or after the MOT test due date notified on the policy schedule.
4. Any oil leaks (internal and external)
5. Any specific exclusions, as detailed within the Insured Components table under the What is Covered section of this cover.
6. Any costs incurred in excess of or outside the liability under this insurance. It is **your** responsibility to meet any **repairer** charges in excess of, or rejected as not being **our** liability.
7. Any depreciation or diminution in the value of the **vehicle**.
8. **You** are not covered for any other costs that are indirectly caused by the event which led to **your** claim, unless specifically stated in this **policy**.
9. Any costs related to;
  - MOT test or the cost of any re-test and labour or parts necessitated by failing a re-test.
  - Adjustments.
  - Diagnostic work.
  - Emissions not meeting the required MOT standard.
  - Anti-freeze, fluids, grease, fuel or oils.
  - Bodywork, panels, paint, exterior and interior trim, brightwork, glass of any description, alarm systems, entertainment and communications systems, remote control transmitters and receivers, airbag system, tyres, exhaust system and manifold, brake linings, discs and drums, belts not specifically listed, batteries, wiring, printed circuits and bulbs. Carbonised, burnt, pitted and sticking valves, cracks, skimming and de-coking of the cylinder head, timing belt or chain tensioner, gaiters, catalytic converters and exhaust system.
  - The second shock absorber where it has been replaced as part of a pair, when only one shock absorber has failed and been cited on the VT30.
  - Supplying items not specifically listed but which are required to be replaced as part of an authorised claim under this cover e.g. service items. including but not limited to: distributor cap, gaiters, boots, rotor arm, condensers, points, high tension leads, spark plugs, wiper blades, filters, bulbs, belts.
  - Any accessory or equipment not fitted and supplied with the **vehicle** at the time of manufacture.
- The repair, replacement, loss damage or liability which is claimable on a more specific insurance or guarantee.
10. **Failure** or damage to the **vehicle** or its **insured components**:
  - Where the fault or damage occurred due to the **vehicle** being driven following the initial **failure**.
  - Caused by fire, theft or attempted theft, impact, any road traffic accident, accidental damage, or caused during recovery of the **vehicle**.
  - Of any nature arising directly or indirectly, in whole or in part, due to any misuse, act or omission which is wilful, unlawful or negligent on **your** part.
  - Where the repair, replacement, loss, damage is as a result of inherent manufacturer design or if the problem was in existence prior to the sale of the MOT test insurance.
  - Where the repair, replacement, loss, damage or liability is claimable on a more specific insurance, warranty or guarantee.
11. **Failure** as a result of:
  - Circumstances where the fault causing need for repair was evident prior to the expiry of the manufacturer's warranty period, where the **insured component** is subject to a manufacturer's recall campaign.
  - Corrosion, contamination, fire, frost, impact or accident, including road traffic accident, misuse or any kind of act or omission which is wilful, unlawful or negligent.
  - Any modification from the manufacturer's specification.
  - Any experimental equipment whether or not supplied by the manufacturer.
  - Any computer or other equipment, data processing service, product, microchip, micro processor, integrated circuit, embedded chip or similar device, computer software program or process or any other electrical or electronic system directly or indirectly caused by computer viruses.
12. Failure of fixings of any description i.e. nuts and bolts, etc.
13. Failure or fear of failure or inability of any equipment or any computer programme, whether or not **you** own it, to recognise or to interpret correctly or process any date as its true calendar date, or to continue to function correctly beyond that date
14. Faults in workmanship, materials or repairs paid for by **us** on **your** behalf.
15. VAT where **you** are VAT registered.

## Excluded Vehicles

The following vehicles and usages are excluded from cover provided under this **policy**.

Vehicles:

- Not designed and manufactured to UK specifications.
- Modified from the manufacturer's specification.
- Which include any experimental equipment, whether or not supplied by the manufacturer.
- Owned temporarily or otherwise (resulting from trade-in or acquisition for the purposes of resale) by a lease company or business formed for the purposes of selling or servicing motor vehicles.
- Designed to carry more than eight people including the driver.
- Over 3500kg gross weight.
- Which are classified as non-passenger cars, motor caravans, caravans, kit cars or replica cars.
- Specifically designed for primary sale in Northern, Southern and Central America.
- Powered by rotary engine (except Mazda RX8).
- Powered by fuel cell or Liquid Petroleum Gas (LPG).
- Over 10 years old or have travelled more than 100,000 miles at date of commencement.

## Excluded Vehicle Uses

- Any vehicle used for competition, trial (other than treasure hunts), track days, rally, racing, pace making or off road use. Any vehicle used for hire or reward, transportation of goods, driving school, delivery courier and emergency or recovery services.

## Claims Conditions and How to Make a Claim

**You** must comply with the following conditions and instructions to have the full protection of **your policy**. If **you** do not comply with them **we** may, at **our** option:-

- Cancel the **policy**.
- Refuse to deal with **your** claim.
- Reduce the amount of the claims payment.

If **failure** occurs please help the **claims office** by reporting **your** claim according to the following procedure. All claims must be made as soon as reasonable after the **failure** has occurred.

### Choice

**You** may take **your vehicle** to the department of transport approved MOT Test station of **your** choice. Should **your vehicle** fail it's MOT Test, the **repairs** can be carried out by **your** choice of **repairer**.

### Prevent Further Damage

In the event of **failure** or operation of a warning hazard light, **you** must not drive the **vehicle** further.

### Fraud

**You** must not act in a fraudulent manner. If **you**, or anyone acting for **you**:

- make a claim under the **policy** knowing the claim to be false or fraudulently exaggerated in any respect or
- make a statement in support of a claim, knowing the statement to be false in any respect or

- submit a document in support of a claim, knowing the document to be forged or false in any respect or
- make a claim in respect of any loss or damage caused by **your** wilful act, or with **your** connivance.

Then **we**:

- shall not pay the claim
- shall not pay any other claim which has been made or will be made under the **policy**
- may at **our** option declare the **policy** void
- shall be entitled to recover from **you** the amount of any claim already paid under the **policy**
- shall not make any return of premium
- may inform the police of the circumstances.

### Subrogation

**We** may at **our** sole option take any steps in **your** name against any person to recover any money **we** pay in settlement of **your** claim. **You** must give **us** all assistance necessary.

### Contact the Claims Office

Before any work is undertaken, **you** are required to contact the **claims office** so that the claims procedure can be fully explained to **you**.

The claim notification telephone number is 024 7652 7815. Telephone calls are recorded and monitored.

## Claims Authorisation

For claims authorisation, the **repairer** must confirm:

- **your policy** number and **vehicle** details;
- the exact mileage of **your vehicle** at the time of **failure**
- the cause of **failure**
- confirmation that **your** VT30 is available

and:

- provide an itemised **repair cost** estimate
- provide a full service history from date of commencement.

If the claim is covered by this **policy**, verbal authorisation will be given by the **claims office** to carry out the repair. A claims authority number will be issued with an authorised **repair cost**, which is the most **we** will pay for the repair.

Authorisation of repairs will remain valid for 90 days.

If any part of **your** claim is declined **you** may request the reason in writing – please contact the **claims office**.

### Use of an Engineer

At notification of any claim, or following receipt of the estimate, the **claims office** reserves the right to:-

- instruct an engineer to inspect **your vehicle** before authorising any claim.
- inspect any **insured components** which have been removed, together with any original documentation, within one calendar month after any repair or replacement has been authorised or carried out.

When this right is exercised **we** shall have no liability for any loss incurred by **you** arising from any possible delay. Any decision on liability will be withheld until the engineer's report is received.

### Salvage

**We** accept no liability for the disposal of **your vehicle** or any parts of it in any event.

## General Conditions

**You** must comply with the following conditions to have the full protection of **your policy**. If **you** do not comply with them **we** may, at **our** option:-

- Cancel the policy.
- Refuse to deal with **your** claim.
- Reduce the amount of the claims payment.

### 1. Servicing Requirements

**Your vehicle** must be serviced at a **repairer** in accordance with the manufacturer's recommendations detailed in the **vehicle** servicing handbook within a tolerance of 30 days or 1,000 miles whichever occurs first, of the stipulated service interval. It is **your** responsibility to establish **your vehicle** manufacturer's servicing schedules and to comply with them by both time and mileage whichever is the sooner.

### 2. Proof of Servicing

**You** should obtain acceptable proof that servicing has been carried out as **you** will need to produce this in the event of a claim.

### Components

**We** reserve the right to use guaranteed original equipment manufacturer (OEM), factor, reconditioned or exchange units in the repair of **your vehicle**.

### Payment of Repairs

#### Authorised Repairs

In most circumstances there will be no need for **you** to pay the **repairer**, as **we** will pay them directly up to the authorised **repair cost** or **replacement cost**.

If **we** are paying the **repairer** direct they must send the **claims office** an itemised repair invoice, copies of the previous MOT certificate and VT30 test certificate, stating the claim authority number. They will be reimbursed up to the authorised **repair cost** or **replacement cost**. **You** will be liable for any costs incurred in excess of or outside of the liability of this insurance.

Occasionally a **repairer** will ask for payment directly from **you**. Where **you** have paid the **repairer** and **we** have authorised **your** claim in advance, **we** will reimburse **you** up to the authorised **repair cost** or **replacement cost**, if **you** send the **claims office** the receipted and itemised invoice copies of the previous MOT certificate and VT30 test certificate.

If requested by the **claims office**, copies of service invoices should be attached to the repair invoice when sent for payment.

#### Unauthorised repair or replacement

Should **you** decide to give permission to the **repairer** to commence work, without obtaining an authorisation number from the **claims office**, **you** do so in the full knowledge that **we** reserve the right not to meet **your** claim because **you** have denied **us our** right under this **policy** to agree cover, inspect the **vehicle** and manage costs prior to its repair. **You** will have to pay the bill in full and submit to the **claims office** for consideration.

### When You Collect Your Vehicle

If **you** are aware, or believe, that the repair is not satisfactory do not accept **your vehicle** and advise the **claims office** immediately.

Acceptable proof will be a copy invoice for the service carried out on the **vehicle** showing the odometer reading, registration number and level of service carried out.

### 3. Vehicle Checks

Between services **you** must ensure that the regular vehicle checks are carried out, as recommended by the manufacturer and stated in the servicing handbook, for example: fluid level checks.

### 4. Changes in Your Circumstances

**You** must notify **us** immediately of any change which may affect this insurance and in particular any of the following: change of address, change of registration number, change of use and change of ownership of the **vehicle**. **We** will then advise **you** of any change in terms.

### 5. Vehicle Registration

**Your vehicle** must be permanently registered in the UK during the **period of insurance** and insured by a motor insurance policy issued by an insurer authorised in the UK during the **period of insurance**.

## Cancelling Your Policy

### Statutory Cancellation Rights

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If **you** received this **policy** free of charge **you** may cancel this **policy** at any time. **You** must tell **us** by writing to:

Administration Office  
A1 Warranty Services Ltd  
3rd Floor  
4 Copthall House  
Station Square  
Coventry  
CV1 2FL

If **you** have paid a premium for the **policy** and **you** cancel within 14 days of receipt of the policy documents, **we** will make a full refund of premium, unless **you** have made a **total loss** claim.

**You** should contact the **agent** to arrange the premium refund.

There is no refund of premium in the event of a **total loss** claim.

### Cancellation Outside The Statutory Period

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**You** may cancel this **policy** at any time by providing prior written notice to:

Administration Office  
A1 Warranty Services Ltd  
3rd Floor  
4 Copthall House  
Station Square  
Coventry  
CV1 2FL

If **you** cancel this **policy** after the first 14 days of receipt of the **policy** documentation no premium refund will be given.

### Cancellation By Us

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**We** reserve the right to cancel the **policy** by providing 21 days prior written notice by registered post to **your** last known address.

There is no refund of premium in the event of a **total loss** claim. However in all other cases **we** will retain an amount of premium in proportion to the time **you** have been on cover and refund the balance to **you**.

## Making Yourself Heard

If **you** have cause for complaint, it is important **you** know **we** are committed to providing **you** with an exceptional level of service and customer care. **We** realise that things can go wrong and there may be occasions when **you** feel that **we** have not provided the service **you** expected. When this happens, **we** want to hear about it so that **we** can try to put things right.

### Who to Contact

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The most important factors in getting **your** complaint dealt with as quickly and efficiently as possible are:

- to be sure **you** are talking to the right person, and;
- that **you** are giving them the right information.

When **you** contact **us**:

- please give **us your** name and a contact telephone number
- please quote **your policy** and/or claim number and the type of **policy you** hold
- please explain clearly and concisely the reason for **your** complaint

So **we** begin by establishing **your** first point of contact.

### Step One – Initiating Your Complaint

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Does **your** complaint relate to:

A: **Your policy?**

B: A claim on **your policy?**

If A, please contact:

Customer Services  
A1 Warranty Services Limited  
3rd Floor  
4 Copthall House  
Station Square  
Coventry CV1 2FL

Tel: 024 7652 7817

E mail: info@a1warrantyservices.co.uk

If B, please contact:

### Claims office

A1 Warranty Services Limited  
3rd Floor  
4 Copthall House  
Station Square  
Coventry CV1 2FL

Tel: 024 7652 7815

E mail: claims@a1warranty.co.uk

In either case, if **you** wish to provide written details, the following checklist has been prepared for **you** to use when drafting **your** letter.

- Head **your** letter 'COMPLAINT'.
- Give **your** full name, post code and contact telephone number(s).
- Quote the type of **policy** and **your policy** and/or claim number.
- Explain clearly and concisely the reason(s) for **your** complaint.

The letter should be sent to the person dealing with **your** complaint along with any other material required.

**We** expect that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if **you** are not satisfied, **you** can take the issue further.

### Step Two – Contacting AXA Head Office

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If **your** complaint is one of the few that cannot be resolved by this stage, please contact the Head of Customer Care who will arrange for an investigation on behalf of the Chief Executive:

Head of Customer Care  
AXA Insurance  
Civic Drive  
Ipswich IP1 2AN

Tel: 01473 205926  
Fax: 01473 205101  
Email: [customercare@axa-insurance.co.uk](mailto:customercare@axa-insurance.co.uk)

### Step Three – Beyond AXA

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If **we** have given **you our** final response and **you** are still dissatisfied **you** may refer **your** case to the Financial Ombudsman Service (FOS).

The FOS is an independent body that arbitrates on complaints about general insurance products. It will only consider complaints after **we** have provided **you** with written confirmation that **our** internal complaints procedure has been exhausted.

The Ombudsman can be contacted at:

Insurance Division  
Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London E14 9SR

Tel: 0845 080 1800  
Fax: 020 7964 1001

Referral to the FOS will not affect **your** right to take legal action against **us**.

### Our Promise to You

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- Acknowledge written complaints promptly.
- Investigate quickly and thoroughly.
- Keep **you** informed of progress.
- Do everything possible to resolve **your** complaint.
- Learn from **our** mistakes.
- Use information from complaints to continuously improve **our** service.

Calls are recorded and monitored.

### Data Protection Act

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Details of **you** and **your** insurance cover will be held by **us** and the **administrator** in their records for underwriting, processing, claim handling and fraud prevention, subject to the provisions of the Data Protection Act 1998. **We** may send it in confidence for processing to other companies in the AXA Group (or companies acting on **our** instructions) including those located outside the European Economic Area. By taking out this **policy**, **you** consent to such use of **your** personal data.

### AXA Insurance UK plc

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