



## **Absolute Car Warranty – Product Summary**

### **Summary of Cover**

This statement provides a summary only, it does not describe all terms and conditions relevant to your product and it is essential that you read the full policy document to ensure that you understand the product purchased.

### **Mechanical Breakdown Insurance (MBI)**

Provides mechanical breakdown insurance for vehicles under 6 years old and have covered less than 60,000 for the failure of a covered component causing a sudden stoppage of its function and includes wear and tear. Wear and tear claim payments are made on a contribution scale starting at 100% for parts, labour and VAT. In association with Kwik Fit, this policy includes a single MOT test and vehicle service to be carried out by Kwik Fit. Please see policy terms and conditions for detailed component coverage and mileage limitations.

### **Name of Insurer:**

Red Sands Insurance Company (Europe) Ltd is a company registered in Gibraltar No. 87598, Level 3, Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar.

### **Significant Features and Benefits:**

Mechanical Breakdown Insurance including wear and tear pays for parts, labour and Value Added Tax (VAT) of covered components for the chosen duration with a maximum aggregate claims limit up to purchase price of vehicle (refer to full Terms and Conditions for coverage level) Up to £100 inc VAT towards the cost of towing vehicle to nearest repairer if vehicle suffers mechanical breakdown. £30 per day towards vehicle replacement, £60 towards recovery costs, overnight accommodation and up to a maximum of £60 towards return rail fare. Driving abroad (Republic of Ireland and mainland Europe) 60 days cover per annum (pro rata, subject to valid component claim. Unlimited number of claims - unlimited mileage. Policy may be transferred on private sale of vehicle (subject to Insurer's discretion) and £25 administration fee (please refer to policy terms and conditions).

Absolute Car Warranty also covers the costs of repairs or replacement of listed parts should your vehicle fail its MOT, includes labour and VAT, provided refusal to issue an MOT certificate (Form VT30) shows they are shown as having failed the MOT standards on a VT30 form (refusal to Issue an MOT certificate).

The cost of an MOT test at a Kwik Fit Centre and service at a Kwik Fit Centre is also included in the Absolute Warranty.

### **Significant Exclusions and limitations:**

MBI Exclusions – You cannot have a replacement vehicle for first 24 hours you are without the vehicle or during any delay in repairer waiting for parts or commencing repairs.

Faults reported more than 14 days after discovery, faults at point of sale, modified vehicles, vehicles used for hire and reward (taxi) self drive hire or driving schools. Vehicles used for any kind of timed competition or race or non standard customised or modified vehicle. Manufacturer defects, faults caused due to a lack of correct servicing, neglect or accidental damage.

Limitations - Aggregate claims up to purchase price of vehicle (including VAT). Vehicle must be serviced as per manufacturer's recommendations. Authority should be sought prior to commencing any or additional benefit repairs. Claims in excess of the sum insured. Geographical limits apply.

MOT - Vehicle must have a minimum of 3 months remaining on a current MOT certificate at time of policy purchase, Vehicle must be under 7 years old and have covered less than 80,000 miles, Vehicle must be serviced in line with manufacturer's specifications, Authority must be sought prior to commencing repairs.

MOT cover Exclusions - More than one claim in any one period of insurance, 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 caused by corrosion, fire, frost, service items, glass and lenses, oil leaks and valve failure, wheel alignment, frictional materials, tyres, exhaust systems and emissions, catalytic converters, fuel leakage, wiper blades, rubbers.

### **Duration of Cover:**

As selected by you and quoted on Your Policy Documents.

### **Cancellation:**

If this policy is cancelled within 30 days of purchase/inception (whichever the sooner), and no claim has been registered GO

Car Warranty will refund the premium paid in full. If a claim has been made on the policy NO refund will be issued. This policy has no surrender value and in all other circumstances, cancellation is without refund.  
IMPORTANT NOTE - If you have selected to pay your premium in installments – you must ensure the full premium is paid prior to cancellation.

**What to do in the event of a claim**

Telephone the claims line number on 01279 456 501.

*Please have your policy type and number ready to quote so that your enquiry can be dealt with promptly.*

**What to do if you have a complaint**

If you wish to register a complaint contact please contact GO Car Warranty c/o AutoProtect (MBI) Limited by

Telephone: 01279 456 500

Post: AutoProtect (MBI) Limited,  
Warwick House, Roydon Road, Harlow, Essex CM19 5DY

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service (FOS).

**Customer Compensation**

Red Sands Insurance Company (Europe) Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim. Further information is available from the FSCS. The FSCS can be visited on the web at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting the FSCS on 0207 892 7300.