



Mechanical Breakdown Insurance

Contents

Section	Page
Contents	3
How to contact us	4
Welcome to AA Warranty	5
Frequently asked questions	6
Terms used in this Insurance	7
Your insurance cover	8 - 10
What is not covered	11
Additional features and benefits	12
How to make a claim	13
General conditions	14 - 15
Caring for customers	16
Data protection	17
About us	18
Caring for your vehicle	19
Optional service record	19 - 21
Transfer request form	22

How to contact us

Please read this Insurance document carefully and keep it safe along with the Schedule. You will need these documents should You need to make a claim.

Important telephone numbers

Motorway Direct Plc

1 Waterside Court, Bold Street, Sheffield, S9 2LR

Claims Line.....08454 74 74 04

Claims Fax.....08454 74 74 05

Customer Services.....08454 74 74 01

e-mail..... customerservices@motorwaydirect.co.uk

Telephone calls may be monitored and recorded for quality assurance and compliance.

Welcome

Congratulations on choosing AA Warranty for Your Insurance. To help ensure peace of mind motoring, it is important that You read this Insurance document and understand the terms and conditions of the Insurance.

If You have any questions on the contents of this Insurance document or You have not received the Schedule within 14 days of the Issue Date, please contact Our Customer Services team on 08454 74 74 07 who will be happy to help. If You have any query on the sale or arrangement of this Insurance, please contact the selling dealer or agent through whom this Insurance was provided.

This Insurance is underwritten by AmTrust International Underwriters Limited (The Insurer) authorised by the Irish Financial Services Regulatory Authority and regulated by the Financial Services Authority for the conduct of UK business. Their address is 123 Lower Baggot Street, Dublin 2, Ireland.

AA Warranty is a trademark of The Automobile Association Limited and is used with their permission under licence to Motorway Direct Plc. AA Warranty is provided by AA Mechanical Insurance Services Limited, an appointed representative of Motorway Direct Plc who are authorised and regulated by the Financial Services Authority (FSA), authorisation number 311741. Our address is 1 Waterside Court, Bold Street, Sheffield, S9 2LR.

Motorway Direct Plc are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if We cannot meet Our obligations to You. This depends on the type of business and circumstances of the claim. Insurance arranging and administration is covered for 100% of the first £2000 and 90% of the remainder of the claim, without any upper limit. You can learn more about this scheme at www.fscs.org.uk or by phoning 0207 892 7300.

For details of authorised firms visit the FSA website on www.fsa.gov.uk/register/.

Claims under this Insurance are handled on behalf of the Insurer by AA Mechanical Insurance Services Limited. Please see the section headed 'How to make a claim' on page 13 for details.

Important Note

If at any time the Insurance which We arranged for You is subsequently cancelled by the Insurer, We may arrange and enter in to a new insurance with another Insurer ("New Policy"), as Your agent on Your behalf. We will give You reasonable advance notice of the terms of the New Policy. This term represents Your prior request to Us and to the new insurer to provide the New Policy but You may notify Us in writing that You do not want the New Policy before it is entered in to. This term can apply to more than one New Policy. You may at any time cancel the authority and request contained in this clause by notice in writing to Us although Your notice will not affect New Policies entered in to before We receive Your notice.



D Pinkney, Chairman
AA Mechanical Insurance Services Limited

Frequently asked questions

How do I know my policy is valid?

You should have been provided with a Schedule containing the policy number plus details of the Insurance cover selected at the point of purchase or shortly afterwards. If You have not received this within 14 days of purchase please contact Our Customer Services team on 08454 74 74 07 and We will be happy to help.

What should I do if my vehicle has a problem?

If You suspect that You have a fault which may be covered by this Insurance please contact Our Claims Department on 08454 74 74 04.

Our claims engineers will record the details of the breakdown and advise You of:

- The nearest AA Warranty Nominated Service Centre or Repairer
- The next steps You should take
- What information We will require

If You have broken down at the roadside and have chosen the optional AA Assistance, please refer to Your separate handbook.

Where should I have my car repaired?

AA Warranty work with carefully chosen dealers and a network of nominated repairers who are conversant with Our claims procedures and billing processes. They can normally arrange for claims to be settled directly and avoid the need for You to pay for repairs and then reclaim costs at a later date. Our dealers and nominated repairer network have been chosen because of the quality and standard of their operation.

What are the servicing requirements?

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 (preferably by following the manufacturer's recommended service schedule).

What happens if my policy is about to expire or I replace my vehicle?

This Insurance cover can normally be extended or the remaining cover transferred to a replacement vehicle. Please contact Our Customer Services team on 08454 74 74 07 who will be happy to discuss the options available to You.

Can I cover other vehicles?

Yes We may be able to offer cover for other vehicles in Your household. Again please contact Our Customer Services team on 08454 74 74 07 who will be happy to discuss Your requirements.

Terms used in this insurance

What the terms mean

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this Insurance and will appear with a capital letter.

- 1. 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.
- 2. Breakdown(s)** means the sudden and unexpected 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 immediate repair or replacement of the Component before normal operation can be resumed.
- 3. Claim Limit(s)** is the maximum amount that can be claimed under this Insurance during the Period of Insurance, this being up to the amount shown in the Schedule for any one claim and the retail value of Your Vehicle for all claims in total. These amounts are inclusive of VAT. If You are registered for VAT the Insurer will not pay the VAT element of any claim under this Insurance. Where a claim limit is retail value, it will be understood as being the retail value of the Vehicle at the time of the claim, taking into account the mileage and condition adjustments as recommended in Glass's Guide.
- 4. Claims Excess** means the amount of any authorised claim that You will be responsible for on each and every claim under this Insurance. The claims excess will be detailed on the Schedule.
- 5. Commencement Date** means the date on which this Insurance starts as shown in the Schedule. Where You renew this Insurance, the commencement date shall mean the day following the date on which Your existing cover expires. Where the manufacturer's cover has expired due to the mileage covered by the Vehicle, the commencement date may be brought forward subject to Our prior agreement. Please see pages 14 - 15 headed General Conditions
- 6. Component(s)** means any mechanical, electrical or electronic Components listed under the section headed 'Your insurance cover'.
- 7. Date of Transfer** means the date on which We and the Insurer agree the transfer of this Insurance to another private owner of the Insured Vehicle.
- 8. Geographical Limits** means the area in which this Insurance is effective, this being Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.
- 9. Glass's ICME Manual** means the annually updated repair times guide published by Glass's, used by the Institute of Automotive Engineer Assessors as the recognised industry source for mechanical and electrical repair times information.
- 10. Insurance** means Your Application, this insurance, the Schedule and any s issued by Us or the Insurer.
- 11. Insurer / They / Their** means AmTrust International Underwriters Limited, 123 Lower Baggot Street, Dublin 2, Ireland.
- 12. Issue Date** as stated in the Schedule means the date on which You either concluded the contract of Insurance or the day on which You received the contractual terms and conditions.
- 13. Mainland Europe** means Republic of Ireland, all islands of the Mediterranean (excluding Northern Cyprus) and the following countries of mainland Europe: Andorra, Austria, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Czech Republic, Denmark, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Liechtenstein, Luxembourg, Monaco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Slovakia, Slovenia, Spain (excluding Ceuta and Melilla), Sweden and Switzerland. Cover does not apply to territories beyond mainland Europe.
- 14. Period of Insurance** means the length of time that this Insurance operates as stated in the Schedule.
- 15. Schedule** means the part of this Insurance which contains Your details, Your Vehicle details, cover level, policy number, Period of Insurance, the Commencement Date and Claims limits. This document should have been issued to You by Your selling dealer or agent, or within 14 days of the Issue Date.
- 16. Vehicle** means the vehicle shown in the Schedule.
- 17. We / Us / Our** means AA Mechanical Insurance Services Limited.
- 18. Wear and Tear** means damage to Components which have reached the end of their normal effective working lives because of gradual reduction in operating performance.
- 19. You / Your / Yourself** means the policy holder named in the Schedule.

Your insurance cover

The Insurance

Subject to the correct premium having been paid, the Insurer will provide cover as detailed in this document see section headed General conditions on pages 14 and 15.

What is covered by this Insurance

The purpose of this Insurance is to contribute to the cost of repairs to Your Vehicle, required due to the unexpected Breakdown of the specified Components listed below, occurring within the Period of Insurance. Any Components not specifically listed are not covered by this Insurance and the cost of any such repairs will remain the responsibility of the policy holder.

The Period of Insurance and maximum single Claim Limits will be as stated on the Schedule.



Engine

Cylinder Block (excluding cracks and porosity), cylinder bores and Liners (excluding cracks and porosity), crankshaft, crank bearings, Big end bearings, rear main oil seal, oil pump, con-rods, gudgeon pins, small end Bearings, pistons, piston rings, cylinder head (excluding cracks and porosity), rocker shaft, rockers, hydraulic lifters, camshaft and Cam followers, variocam system, push rods, camshaft bearings, inlet and exhaust Valves, valve springs, valve guides, cylinder head gasket, inlet Manifold, timing gears, timing chains and tensioner flywheel (excluding dual mass flywheel) or flex plate, starter ring gear. (Excluding: overheating, de-coking, burnt, pitted and sticking valves).



Timing Belt and tensioners

If the timing belt and tensioners have been changed in accordance with the manufacturers requirements, they will be covered against mechanical Breakdown. (proof of compliance will be required, showing the date and mileage of belt and tensioner maintenance).



Cooling

Engine thermostat, water pump, thermostat housing, viscous fan coupling, engine temperature gauge sensor, engine oil cooler, heater matrix, radiator, expansion tank. (Excluding connecting pipes and fittings).



Fuel System (Petrol)

Fuel Injected Engines: petrol injection pump, air flow meter, fuel pressure regulator, metering head, auxiliary air valve, idle speed control valve. (Excluding Breakdown as a result of contamination or failure to meet current emission legislation).



Engine Management

Engine Electronic Control Unit (ECU), OE fitted control sensors (unless electrical), automatic transmission governor (computer governor), anti knock sensor, MAP sensor.



Manual Gearbox

The following internal mechanical Components are covered: gears and gear clusters, selectors and shafts, synchromesh assemblies, bushes, ball and roller bearings, needle bearings, transfer gears.

Your insurance cover, continued



Clutch

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



Automatic Gearbox

The following internal mechanical Components are covered: governor, valve block, oil pump, gears, brake bands, servos, clutches, seals, shafts, bearings and bushes, modulator valve, transfer gears.

Torque Converter

All internal mechanical 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.



Rear Wheel Drive / 4x4

Drive shafts, universal joints and couplings, constant velocity joints, half shafts and bearings. (Excluding: gaiters and bushes).



Differential/s

Planetary gear assembly, crown wheel and pinion assembly. Internal shafts, bearings and bushes, thrust washers, spacers, bevel gears. Includes front, rear and centre differentials. (Excluding: viscous couplings and fluid differentials).



Propshaft/s

Propshaft, universal joints and couplings, bearings and rubber couplings. Includes front and rear transfer shafts 4X4 vehicles. (Excluding: gaiters).



Wheel Bearings

Front and rear wheel bearings.



Steering and Suspension

Steering rack and pinion, power steering rack, steering box, power steering box, steering damper (including electronic control devices), idler box, coil springs, power steering pump and reservoir, wishbones and ball-joints, suspension arms and torsion bars, anti roll bars. (Excluding: pipes, connectors, gaiters, oil leaks, tracking and balancing).



Braking

Brake master cylinder and reservoir, calipers, brake bias/restrictor valve, vacuum servo and brake vacuum pump. (Excluding: pipes, connectors)



Casings

Damage to casings caused by the failure of a covered Component will constitute part of the total claim within the Insurance limits.

Your insurance cover



Electrical

PCM units, alternator, voltage regulator, starter motor (including pre-engaged solenoid), starter solenoid (inertia drive starters), indicator relay, front and rear windscreen wiper motor, front and rear windscreen washer motor, ignition coil, horn, electric window motors, regulators and switches, electric sun roof motor and switch, central locking systems (excluding remote control unit and wiring), distributor, electronic ignition module, electric radiator fan and temperature sensing switch, oil pressure sensor, indicator and wiper switches (column stalks), heater fan motor, fuel tank sender unit, electric fuel pump, speedo head and speedo transducer, heated rear screen (element failure only), door mirror motors and switches.



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 within the Insurance limits.



Turbocharger

The complete unit is covered (including the wastegate if it is an integral part of the unit and cannot be bought separately).



Anti-Lock Brake System (ABS)

Factory fitted anti-lock braking systems are covered. (Excluding: wiring and connection faults).



Air Conditioning / Climate Control

Factory fitted air conditioning systems are covered. (Excluding pipes, unions, wiring and receiver drier).



Catalytic Converter

The factory fitted catalytic converter is covered for Breakdown (excludes damage caused by impact, corrosion or incorrect grade or type of fuel).



Power Roof Motors

Factory fitted convertible power roof motors, solenoids and control ECU.

The following will only be included if selected as optional additional cover items on the Schedule, and the appropriate additional premiums paid.

PASM and PSM Units

Wheel speed sensors, engine control sensors, seat switches, tyre pressure monitoring control units and tyre pressure sensors (if OE fitted), Porsche VTS tracker system components.

What is not covered

This Insurance will not cover

1. Components other than those specifically listed in the section headed 'Your insurance cover' on pages 8 - 10.
2. Any excess detailed in Your Schedule
3. General maintenance, servicing and Components failing due to Wear and Tear.
4. Faults which occur during the period of guarantee of a manufacturer or supplier or items which are subject to manufacturer's recalls, updates, product or service concerns and fixes.
5. 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.
6. Improper use of the Vehicle, neglect or abuse of any kind, or drive on damage after a fault has occurred.
7. Faults which were on the Vehicle at the time of purchase, or caused by inadequate servicing or previous repair.
8. Damage, caused by the failure of Components not covered by this Insurance, or to Components not covered by this Insurance.
9. Damage or loss of any nature resulting from the Breakdown of a component covered by this insurance.
10. Any repairs not authorised by Us prior to the repair work being carried out.
11. Any costs other than those specifically agreed and authorised by Us.
12. Adjustments, the cleaning of Components or diagnostic charges except where this forms part of a valid claim under this Insurance.
13. Costs in excess of the equivalent UK specification Vehicle, if Your Vehicle has been imported.
14. Your Vehicle if it is used for hire or reward (e.g. taxi or driving tuition), it has been modified by anyone other than Parr Porsche, unless prior written confirmation by the insurer has been obtained, if it is over 3500kg GVW, if it is used in any sort of race or rally or other competition, or if it has been the subject of a previous insurance total loss.
15. Any resultant losses or third party claims, bodily injury, road hazard, fire damage or any other losses beyond the actual scope of cover.
16. Any repairs if they could be covered by another insurance policy, warranty or motoring breakdown service.

Additional features and benefits

For any of the following services please contact Us on 08454 74 74 04 for authorisation.

Important

Replacement vehicle hire, hotel accommodation, rail fare and recovery expenses will constitute part of the total claim and costs will be limited to the maximum Claims Limit as stated on the Schedule. Please make sure You provide bona fide receipts so that these costs can be reimbursed.



Replacement vehicle hire

Provided that the actual repair time for removal and replacement of the covered Components is listed in Glass's ICME Manual as being in excess of 8 hours, We will contribute up to £100 inc VAT per day as part of the overall claim towards the cost of hiring a replacement vehicle. A maximum of 7 days replacement vehicle hire is available with one day being allowed per 8 full hours of repair time. Delays awaiting parts or the completion of repairs is not included.



Continental Use

The Insurance has been extended to cover Mainland Europe and Republic of Ireland for personal trips to a maximum period of 60 consecutive days. Claims made (in line with the Terms & Conditions) during Continental Use will be reimbursed according to U.K. parts and labour costs at that time.



Hotel/Accommodation and Rail Fare

Should Your Vehicle suffer a mechanical breakdown away from home and leave You immobile, this Insurance will pay up to £100 inc. VAT toward the cost of Hotel Accommodation or Rail Fare expenses to get You home, (provided the breakdown results in a valid claim under the terms of the Insurance).



Recovery

In the event of a Breakdown resulting in a valid claim and when Your Vehicle is immobile (or if continued driving could cause danger or further damage) this Insurance will pay up to £100 inc. VAT. towards the cost of recovering it to a repairing garage.

Please note the additional Recovery feature does not include all benefits that would be provided under AA Roadside Assistance cover.



Transfer Request

If You sell Your Vehicle and it is free from defect, at the Insurer's discretion the remaining cover can be transferred to its new private owner. Transfers with Motor Trade involvement cannot be accepted. Please make sure Your application reaches Us within 10 days of change of ownership, together with the £50 fee (which will be refunded if the transfer cannot be made). Please refer to page 22 'Transfer request' at the rear of this booklet for the transfer application form. No claim will be accepted within 28 days from the Date of Transfer.



Renewal Option

Please call Our Renewals department on 08454 74 74 08 for details. To renew this Insurance, Your Vehicle must be free from all defects and may require an inspection by a nominated repairer.

How to make a claim

Important

When We authorise a claim We will do so by issuing a unique claim authorisation number. Repairs must not be started until We have given this number to You or Your garage.

If You think that You have a fault which may be covered by this Insurance, You must contact Us in the first instance. The claims telephone number is: 08454 74 74 04.

We will require the following information, so please have this to hand when telephoning.

- The policy number and Vehicle registration number.
- Current mileage of Your Vehicle.
- Details of the Vehicle service history.

Please note

Our claims department is open from 8.30 am to 5.30 pm Monday to Friday, and 8.30 am to 12.30 pm on Saturday. The office is closed on Sunday.

You will need to take Your Vehicle to a repairer. We have a nationwide network of nominated repairers who are familiar with Our claims and billing procedures. We recommend these repairers wherever possible. If a suitable Nominated Repairer cannot be located We will agree with You a suitable local alternative.

Take Your Vehicle to the repairer and give them Your permission to investigate the fault and find the cause of the failure. The garage should then telephone Us to discuss their findings. They must not carry out repairs until We have given permission to do so by issuing an authority number.

Investigation

You must authorise any dismantling of Component(s) for inspection and You will be responsible for the cost incurred if the claim is not covered by the Insurance. The Insurer will only pay for dismantling costs as part of a valid claim.

Assessing Your claim

We or the Insurer may require an independent opinion of Your claim. We reserve the right to use an independent consulting engineer to inspect Your Vehicle, the failed Components and service history before We authorise a claim. Whilst We will make every effort to ensure this happens with the least delay and inconvenience to You, We and the Insurer shall not be liable for any losses You incur through any delay.

Labour and parts costs

Labour times that can be claimed under this Insurance will be in accordance with the time given in Glass's ICME Manual, in line with the rates charged by Our nominated repairers unless agreed beforehand. We may ask the repairer to use guaranteed exchange units or factor parts in repairing Your Vehicle. Any costs We agree will be based on the prices for these parts.

Compensation and costs

This Insurance is a contract of compensation which means that if repairs to Your Vehicle result in the condition of Your Vehicle being better than immediately prior to the Breakdown, You may be asked to pay a contribution towards the costs.

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.

On completion

Wherever possible, We 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.

You or the repairer must send Us an original, fully detailed and itemised invoice and any service proof that has been requested. Please make sure that You clearly mark on the invoice, to whom We should make payment. Photocopies of invoices will not be accepted. We will only pay the amount authorised for the claim.

No claim payment can be released until the full premium has been paid.

General conditions

You must comply with the following conditions to have the full protection from this Insurance. If You do not comply with them We or the Insurer may choose to cancel this Insurance, refuse to deal with Your claim or reduce the amount of Your claim.

1. This Insurance is not valid until You have received the Schedule and the relevant premium has been paid.
2. You must not continue to drive the Vehicle after any damage or incident if this could cause further damage to Your Vehicle.
3. It is Your responsibility to understand the warning devices and gauges on Your Vehicle and ensure that they are operating correctly.
4. It is Your responsibility to ensure that Your Vehicle is maintained in a legal and roadworthy condition at all times (preferably by following the manufacturer's recommended service schedule).
5. If You, or anyone acting on Your behalf or with Your knowledge or consent has used any fraudulent means, including inflating or exaggerating costs or submitting falsified documents, this Insurance shall automatically be terminated, with all benefits being forfeited and legal proceedings commenced for recovery of any damages suffered by Us. We will take necessary action to recover any previous paid claims, there will be no refund of any premium paid and this information may be shared with other insurance companies.
6. The Period of Insurance will be as stated on the Schedule. Where the Vehicle is covered by a manufacturer's warranty the Commencement Date will be set to start at the end of the manufacturer's warranty period. The manufacturer's warranty may be on a time or mileage basis and in some circumstances You may exceed the manufacturer's

maximum mileage limit prior to the specified Commencement Date of this Insurance. Should this be the case You must contact Us to bring the Commencement Date forward. We will start this Insurance cover from the date of notification, which will run for the term stated in the Schedule, ensuring that You have no interruption in cover. There will be no charge for this service.

If You do not contact Us then this Insurance will start on the date shown on the Schedule and any attempt to claim before this date will result in the claim being declined.

7. If You sell Your Vehicle or it is subject to an insurance total loss, provided that no claims have been made under this Insurance, You may transfer the remaining cover to the replacement vehicle, subject to Our prior agreement and payment of a £50 administration fee. A new Schedule will be issued confirming the replacement vehicle details. Where the replacement vehicle is deemed to be of a higher risk an additional premium may be required.

Alternatively cover may be transferred to the new vehicle owner, please see section headed 'Transfer request' for details.

8. If You are the new owner of the Vehicle, and have transferred this Insurance, You cannot claim for 28 days from the Date of Transfer.
9. This Insurance is a contract of compensation, which means that if an authorised repair results in the condition of Your Vehicle being better than immediately prior to the Breakdown, You may be required to pay a contribution to the costs.
10. Any customer excess applicable to this Insurance will be as detailed on the Schedule and will apply to each and every authorised claim.

General conditions, continued

11. You may cancel this Insurance within 14 days of the Issue Date or the date on which You receive the contractual terms and conditions whichever occurs the later and obtain a full refund by contacting Our customer services department. If We have made a claim payment to You or on Your behalf during this time You will have to return the money to Us. Any refund of premium will be processed by the selling dealer.
12. After 14 days You may cancel this Insurance but no refund of premium is available and any outstanding premium instalments must be paid to Us in full. However where the Vehicle is subject to an insurance total loss or in the event of Your death, the unused part of Your premium, calculated pro-rata will be refunded less a £50 administration charge. Any refund of premium will be processed by the selling dealer.
13. We or the Insurer may cancel this Insurance by writing to You and giving You 14 days notice. We will write to Your last known address. If We cancel this Insurance We will refund to You the unused part of Your premium, calculated pro-rata. An administration charge may be applied.
14. This Insurance is an addition to Your legal rights under the Sale of Goods Act if Your Vehicle is found to be unfit for use or not of satisfactory quality.
15. We and the Insurer do not guarantee the mileage quoted in the Schedule as being the true mileage covered by Your Vehicle. It is only intended as a guide to when servicing is due.
16. This Insurance covers You only within the United Kingdom, except for use as shown in the 'Continental Use' section of the Additional features and benefits section on page 12.
17. This Insurance will be governed by English law.
18. The Terms and Conditions and all other information concerning this Insurance are supplied in the English Language and the Insurer undertakes to communicate in this language for the duration of the Insurance.
19. The Contracts (Rights of Third Parties) Act 1999 Save for the rights granted to Us under this contract any person or company who is not party to this contract does not have any rights they can enforce under this contract by virtue of the Contracts (Rights of Third Parties) Act 1999 except those they have by law.
20. This Insurance does not entitle You to Breakdown Assistance/Rescue services unless You have purchased and received a separate 'AA Assistance policy'.

Caring for customers

If You need to complain

We hope You will be completely happy with this Insurance but if something does go wrong, We would like to know about it. We will do Our best to resolve the issue and make sure it doesn't happen again.

We will acknowledge Your complaint within five working days. If We can't respond fully then We'll let You know who is dealing with it and when You can expect to hear from them. We will do Our best to respond fully within four weeks. If this is not possible We will let You know why, and when You can expect a full response.

Complaints about the sale of this Insurance

If You have any concerns regarding the sale of this Insurance, please in the first instance contact the selling dealer or agent.

Complaints about the administration of this Insurance

In the first instance, please contact Our Customer Services Manager either by telephone on 08454 74 74 07, or by e-mail to customerservices@AAwarranty.co.uk. Alternatively write to Us at AA Warranty, 1 Waterside Court, Bold Street, Sheffield, S9 2LR.

Complaints about a claim under this Insurance

In the first instance, please contact Our Claims Manager either by telephone on 08454 74 74 04, or by e-mail to claims@AAwarranty.co.uk. Alternatively write to Us at AA Warranty, 1 Waterside Court, Bold Street, Sheffield, S9 2LR.

Should You remain dissatisfied You can take the matter further by writing to The Claims Manager, AmTrust International Underwriters Limited, 123 Lower Baggot Street, Dublin 2, Ireland, who will arrange an investigation into the matter on behalf of the Executive Directors.

In all of the above instances, if We cannot give You a final decision by eight weeks from the day We receive Your complaint We will explain why and tell You when We hope to reach a decision.

Our decision is final and based on the evidence presented. If You feel that there is any new evidence or information that may change Our decision You have the right to make an appeal.

If You remain dissatisfied with the final response to Your complaint, You can also contact the Financial Ombudsman Service for help and advice.

- Phone: 0845 080 1800
- Email: complaint.info@financial-ombudsman.org.uk
- Post: Insurance Division Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR

Financial Services Compensation Scheme (FSCS)

The Insurer is covered by the FSCS. You may be entitled to compensation from the scheme if the Insurer cannot complete Their obligations. This depends on the type of business and the circumstances of the claim. For claims against insurers 90% of the claim is covered with no upper limit.

Further information about the compensation scheme is available from www.fscs.org.uk or by phoning 0207 892 7300.

Please make sure You always quote Your policy number from the Schedule.

This complaints procedure doesn't affect Your statutory rights.

Data Protection

For the purposes of the Data Protection Act 1998, the data controller in relation to the information You supply is AA Mechanical Insurance Services Limited, (Company No: 5987949 England), 1 Waterside Court, Bold Street, Sheffield, S9 2LR

We will share the information You provide, together with other information, only with Our Motorway Direct Plc group companies and the AA. We and the AA will use this for administration, marketing, customer services and profiling Your purchasing preferences. We and the AA will disclose Your information to the Insurer, Our service providers and agents for these purposes. We and the AA may keep Your information for a reasonable period to contact You about Our services.

We and the AA may share Your information with other organisations, who are Our business partners.

We, or They, may contact You by mail or telephone to let You know about any goods, services or promotions, which may be of interest to You. If You decide You do not wish to receive such information in these ways, please inform Us, but remember that this will prevent You from receiving Our special offers or promotions.

If You would like to receive such information by email, fax or SMS text messaging but have not told Us please contact Us.

We or the Insurer may transfer Your information outside of the European Economic Area, for example the United States of America. We or the Insurer will only do this where it is necessary for the conclusion, or performance of a contract between You and Us or the Insurer, or that We or the Insurer enter into at Your request, in Your interest, or for administrative purposes.

When You have given Us information about another person, You confirm that they have authorised You to act for them, to consent to the processing and use of their personal data in the manner described in this notice and to receive on their behalf any data protection notice.

You have the right to ask for a copy of Your information (for which We will charge a small fee) and to correct any inaccuracies.

We may record telephone calls for staff training and evidential purposes.

Sensitive data

If You have given Us consent to use Your sensitive personal data (e.g. if appropriate, health data for Your registration under the Motability Scheme), it will only be processed in order to provide the service requested.

About Us

The following applies to all transactions that are carried out with AA Warranty.

Company name:..... AA Mechanical Insurance
Services Limited.

Parent company Motorway Direct Plc,
Registered office: 1 Waterside
Court, Bold Street, Sheffield, S9
2LR (Registered No 3222540
England).

Group VAT registration:..... 804 0501 84

AA Mechanical Insurance Services Limited is an Appointed Representative of
Motorway Direct Plc who are authorised and regulated by the Financial Services
Authority.

Motorway Direct Plc is entered in the Financial Services Authority's Register
under registration number 311741.

Find out about the Financial Services Authority register of financial services firms
www.fsa.gov.uk/register/.

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 (preferably by following the manufacturer’s recommended service schedule).

Where the original service book is not available any servicing undertaken may be recorded in the section below. You should retain service invoices as these may be required for validation purposes.

Optional service record

First service

Service date: _____ Service mileage: _____

Your second service will be due on: _____

Date: _____ Mileage: _____
(whichever is sooner)

Second service

Service date: _____ Service mileage: _____

Your third service will be due on: _____

Date: _____ Mileage: _____
(whichever is sooner)

Third service

Service date: _____ Service mileage: _____

Your fourth service will be due on: _____

Date: _____ Mileage: _____

Fourth service

Service date: _____ Service mileage: _____

Your fifth service will be due on: _

Date: _____ Mileage: _____
(whichever is sooner)

Optional service record, continued

Fifth service

Service date: _____ Service mileage: _____

Your sixth service will be due on: _____

Date: _____ Mileage: _____
(whichever is sooner)

Sixth service

Service date: _____ Service mileage: _____

Your seventh service will be due on: _____

Date: _____ Mileage: _____
(whichever is sooner)

Seventh service

Service date: _____ Service mileage: _____

Your eighth service will be due on: _____

Date: _____ Mileage: _____
(whichever is sooner)

Eighth service

Service date: _____ Service mileage: _____

Your ninth service will be due on: _____

Date: _____ Mileage: _____
(whichever is sooner)

Ninth service

Service date: _____ Service mileage: _____

Your tenth service will be due on: _____

Date: _____ Mileage: _____
(whichever is sooner)

Tenth service

Service date: _____ Service mileage: _____

Your eleventh service will be due on: _____

Date: _____ Mileage: _____
(whichever is sooner)

Optional service record, continued

Eleventh service

Service date: _____ Service mileage: _____

Your twelfth service will be due on: _____

Date: _____ Mileage: _____
(whichever is sooner)

Twelfth service

Service date: _____ Service mileage: _____

Your thirteenth service will be due on: _____

Date: _____ Mileage: _____
(whichever is sooner)

Thirteenth service

Service date: _____ Service mileage: _____

Your fourteenth service will be due on: _____

Date: _____ Mileage: _____
(whichever is sooner)

Fourteenth service

Service date: _____ Service mileage: _____

Your fifteenth service will be due on: _____

Date: _____ Mileage: _____
(whichever is sooner)

Fifteenth service

Service date: _____ Service mileage: _____

Your sixteenth service will be due on: _____

Date: _____ Mileage: _____
(whichever is sooner)

Sixteenth service

Service date: _____ Service mileage: _____

Your seventeenth service will be due on: _____

Date: _____ Mileage: _____
(whichever is sooner)

Transfer request

Transfer terms and conditions

If You sell Your Vehicle and it is free from defect, at the Insurer's discretion the remaining cover can be transferred to its new private owner. Transfers with Motor Trade involvement cannot be accepted.

To effect transfer, this Insurance document with the transfer request section (below) duly completed and a fee of £50 (payable to AA Mechanical Insurance Services Limited) must be sent by Recorded Delivery to Us within ten days of the date of sale of the Vehicle. No transfer request can be dealt with after this period and the Insurance will not be transferable on any subsequent change of ownership. (Proof must be provided that the service schedules have been complied with).

If You are the new owner of the Vehicle, and have transferred this Insurance, You cannot claim for 28 days from the Date of Transfer.

New owner Mr/Mrs/Miss _____

Address _____

Postcode _____ Tel _____

I/We have read and agree to abide by the terms and conditions of the Insurance and request that all rights and benefits of the Insurance be transferred to me/us.

I confirm the Vehicle has been serviced to the Insurance requirements and all Components covered by this Insurance at time of transfer are free from defect.

New owner's signature _____

Previous owner Mr/Mrs/Miss _____

Make and model of Vehicle _____

Registration number _____

Recorded mileage at Date of Transfer _____

Date of transfer _____ Insurance No. _____

I/We have disposed of the Vehicle described herein, in a private sale and request that all rights and benefits of the Insurance be transferred to the new owner.

I confirm the Vehicle has been serviced to the Insurance requirements and all Components covered by this Insurance at time of transfer are free from defect.

Previous Owner's Signature _____

Date _____

AA Warranty is a trademark of The Automobile Association Limited and is used with their permission under licence to Motorway Direct Plc. AA Warranty is provided by AA Mechanical Insurance Services Limited, an appointed representative of Motorway Direct Plc who are authorised and regulated by the Financial Services Authority.

AA Warranty
1 Waterside Court, Bold Street,
Sheffield, S9 2LR

Claims
Telephone: 08454 74 74 04
Fax: 08454 74 74 05

Customer Services
Telephone: 08454 74 74 07
e-mail: customerservices@AAwarranty.co.uk

Telephone calls may be monitored and recorded for quality assurance and compliance. You may contact us using Text Relay. Information is also available in Large Print, Braille and Audio on request. Please call for details.

www.AAwarranty.co.uk

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