

keyfacts

about the insured elements of motoreasy membership

Warranty Direct Ltd (motoreasy)
Archway House, Gosbrook Road
Caversham, Reading. RG4 8HU

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if the insurance policies within your membership are right for you.

2. Whose products do we offer?

- We offer products from a range of insurers.
- We only offer products from a limited number of insurers.
Ask us for a list of insurers we offer insurance from.
- We only offer products from a single insurer.

3. Which service will we provide you with?

- We will advise and make a recommendation to you after we have assessed your needs.
- You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

4. What will you have to pay us for our services?

- A fee.
- No fee.
You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

5. Who regulates us?

Warranty Direct Ltd is authorised and regulated by the Financial Services Authority.

Our FSA Register Number is 309075.

Our permitted business is arranging general insurance contracts.

You can check on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

6. What to do if you have a complaint?

If you wish to register a complaint, please contact us:

...in writing Write to Motoreasy, FREEPOST, NAT11770 Reading RG4 8BR

...by phone Telephone 0800 376 0486 or as detailed in your membership handbook

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service.

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

[Further information about compensation scheme arrangements is available from the FSCS.](#)

POLICY SUMMARY

This gives a summary of the three insurance elements of motoreasy membership that might apply to your purchase that the Financial Services Authority has asked us to bring to your attention. This summary does not contain the full terms, which are included in your membership handbook and displayed at www.motoreasy.com and it does not form part of the three possible contracts of insurance.

THE INSURERS

The mechanical breakdown Insurance (warranty) policy and MOT test repair insurance are underwritten by Cassidy Davis and others (Syndicate 1231) at Lloyd's.

Inter Partner Assistance underwrite your UK and Continental Road Rescue with Home Rescue policy. Inter Partner Assistance is a subsidiary of AXA Assistance and part of the worldwide AXA Group.

THE ADMINISTRATORS

Your mechanical breakdown Insurance (warranty) and MOT test repair insurance policies are administered by Warranty Direct Limited. Your UK and Continental Road Rescue with Home Rescue policy is operated by AXA Assistance.

POLICY BENEFITS – MECHANICAL BREAKDOWN (WARRANTY) AND MOT TEST REPAIR INSURANCE

These insurance policies pay towards the cost of repairing a vehicle following breakdown of an insured part. A list of insured parts under each policy is included in the membership handbook. Items not mentioned in the list are not covered.

POLICY BENEFITS – UK AND CONTINENTAL ROAD RESCUE WITH HOME RESCUE

This policy provides you with access to 24-hour emergency helpline for motor breakdown as defined in detail in the membership handbook.

SIGNIFICANT FEATURES

These policies cover:

- Parts and labour
- Failure of insured parts due to wear
- Failure of an insured part due to the failure of an uninsured part
- Roadside Assistance, Recovery and Home Rescue within the UK. We will attend the scene of an incident for up to one hour to try and restore your vehicle's mobility. If your vehicle cannot be made roadworthy at the place of breakdown, we will arrange and pay for your vehicle together with the driver and up to five passengers to be taken to a suitable service centre normally within 15 miles, for it to be repaired at your cost (costs may be recovered via MBI). If it cannot be repaired the same day at a suitable garage, we will arrange and pay for any one of the following: Nation-wide Recovery Service, Overnight Accommodation, 24 Hour UK Hire Vehicle

These policies cover:

- Emergency driver within the UK - If during the journey, the Driver suffers accidental body injury or illness which means that he or she cannot drive and there is no one else able to drive the car, we will provide and pay for a driver to complete the journey or return the car and passengers to the intended destination
- Continental Road Rescue offers similar cover to that for the UK, plus repatriation of your vehicle, for a maximum period of 60 days in any 12 month period

These policies include:

- Technical Helpline
- Membership Helpline
- 24 hour Recovery Helpline
- Accident, Tyre and Windscreen Assistance
- Legal Assistance and Uninsured Loss Recovery
- Lifestyle Services

SIGNIFICANT REQUIREMENT

The vehicle must have a valid MOT test certificate and have been serviced within the twelve months prior to taking out a policy. After membership has been taken out it must be serviced according to motoreasy's and/or the manufacturer's requirements by a VAT registered garage that is part of the motoreasy network unless otherwise agreed prior to any work being undertaken.

EXCLUSIONS AND LIMITATIONS – MECHANICAL BREAKDOWN AND MOT TEST REPAIR INSURANCES

1. Any item not specifically mentioned is not covered.
2. The policy does not cover any pre-existing faults.
3. The policy will pay the full cost of repairs when the vehicle has a mileage of less than 60,000 miles. When the mileage is over 60,000 a contribution to the parts costs will be required.
4. We will not pay for Breakdown of any insured part within the first ninety days of your policy incepting (unless it is a renewal) where the breakdown of that part is caused primarily or in whole by wear and tear.
5. You will be required to pay the amount of any excess shown in the schedule

EXCLUSIONS AND LIMITATIONS - UK AND CONTINENTAL ROAD RESCUE WITH HOME RESCUE

1. The cost of replacement fuel or for any spare parts required to restore the mobility of your vehicle or for any costs incurred as a result of the unavailability of replacement parts (if you have purchased cover, costs may be recovered via MBI above)
2. The cost or the quality of repairs when your vehicle is repaired in a garage (costs may be recovered via MBI above)
3. Assistance or recovery if your vehicle is partly or completely buried in snow, mud, sand or water
4. No benefit shall be payable unless you contact us via the emergency telephone numbers provided. You must not seek to contact any agent or repairer direct.

CANCELLATION

Subject to not using any element of your membership you may cancel within 14 days of taking out membership. If you do not exercise the right to cancel within the 14 days, the contract will be binding for the duration of one year.

HOW TO CLAIM

If you need to make a claim, phone the number detailed in your membership handbook.