



bike warranty



Bike Warranty

Policy Document

Contents



"Congratulations and thank you for buying your Warranty Direct Policy. This booklet explains exactly what is covered by your policy and how to make a claim if you have a mechanical or electrical breakdown. If you require any help, please feel free to contact us."

A handwritten signature in black ink, appearing to read 'Duncan McClure Fisher'.

Duncan McClure Fisher
Managing Director



Policy Document

Definitions	3
Covered Items	4 & 5
What is insured?	6
What is not insured?	7 & 8
Conditions	9 to 12
How to Claim	13 & 14
Complaints procedure	15
Data protection	16
Policy Summary	17
Initial Disclosure Document	18

Bike Warranty

Definitions



The following terms have the same meaning throughout this Policy Document.

Breakdown means the sudden and unexpected failure of a part arising from any permanent mechanical, electrical or electronic fault, which causes the part to stop working, and means that it needs repairing or replacing before it will work properly.

Claim means the breakdown of an insured part.

Insurance means the policy, the policy schedule and any endorsements.

Insured part means any mechanical, electrical and electronic part which formed part of the motorcycle when it was new, and is listed in the schedule of covered parts and is insured under this policy.

Period of insurance means the length of time that this policy applies for as shown in the policy schedule.

Policy schedule means the schedule attached to, and forming part of, this policy which gives details of this insurance.

Proposal means any information you have given us to support your application for insurance cover.

Servicing handbook means the handbook which the manufacturer issued with the motorcycle when it was new. The servicing handbook lists the servicing and maintenance the manufacturer recommends for the motorcycle.

Sum insured is the maximum amount for parts and labour that you can claim in total during the period of insurance. This is shown in the policy schedule.

Motor Codes means Motor Codes Ltd, Warranty Direct is a subscriber to Motor Codes Ltd and follows the Motor Industry Code of Practice for Vehicle Warranty Products.

Motorcycle means the motorcycle mentioned in the policy schedule.

We, us, our means Warranty Direct Ltd who are authorised to act for and on behalf of the Insurer for the purposes of this insurance.

Insurer means Jubilee, Lloyd's Syndicate 5820. The Lloyd's Managing Agent for Lloyd's Syndicate 5820 is Jubilee Managing Agency Limited. It is entered in the Register of Lloyd's Managing Agents. Registered in England number 04434499 and its Registered Office

is at Sidcup House, 12-18 Station Road, Sidcup, Kent DA15 7EX. Authorised and regulated by the Financial Services Authority and entered on its register under number 226696.

You, your, yourself means the policyholder named in the policy schedule

Covered items

The usual and reasonable charges for components and/or labour to repair or replace the insured parts, exclusive of any part of such charges as represents VAT recoverable by the Insured and any part of such charge that may exceed the individual or aggregate claim limit specified in the Schedule.

This Mechanical Breakdown Insurance will reimburse you for the cost of repair or replacement of items listed below. Any item not specifically mentioned is not covered.

Brakes

Anti-lock braking system (ABS) pump & control unit & sensors, brake master cylinder, brake calipers (internal components of brake calipers including pistons & seals are covered but **excluding** when damaged by corrosion), and brake servo unit.

Casings

Engine, final drive and gearbox casings are covered in the event of a claim brought about by the failure of a covered component (**excluding** when damaged by external corrosion).

Clutch

Clutch cable, master cylinder, release bearing and slave cylinder (**excluding** clutch plates and worn or burnt out parts).

Cooling System

Radiator, radiator fan motor, radiator fan switch, thermostat and water pump (**excluding** hoses, belts and any other auxiliary items).

Electrical

Alternator (generator) & regulator & rectifier, speedometer, tachometer, starter motor (including solenoid), (**excluding** all external wires and connections).

Engine

Balance shafts, camshafts and camshaft followers & rockers, connecting rods & bearings, crankshaft & bearings, cylinder block & barrels & bores & liners, cylinder heads & cylinder head gaskets, internal bushings & bearings, oil pump & drive, pistons & rings, primary drive, push rods, timing gears & chain & tensioner and valves & guides (Including power valves, disc valves and reed valves, but excluding decarbonising or reseating of poppet valves and burnt poppet valves),

Bike Warranty

Covered items



Camshaft drive belts are covered against breakage as follows: camshaft drive belts and tensioners (subject to documented proof that the last due change of camshaft drive belt has taken place as specified by the manufacturer's recommended servicing schedule).

Final Drive Unit

All internally lubricated parts are covered including: bearings, drive shafts, universal joints and gears (excluding final drive chain & belt, rubber drive couplings & rubber gaiters and sprockets).

Flywheel

Flywheel

Fuel System

Fuel pumps & fuel sensors and injectors.

Gearbox – Automatic

All internally lubricated parts are covered including: bearings, brake bands & clutches, gears, oil pump, shafts, torque converter and valves (excluding all external linkages and external parts of the kick start).

Gearbox – Manual

All internally lubricated parts are covered including: bearings, gears, oil pump, selector forks & rods and shafts (excluding all external linkages and external parts of the kick start).

Ignition

Ignition modules & ignition coils & ignition system sensors.

OIL SEALS & GASKETS:

The cylinder base gasket and oil seals and gaskets that would necessitate the removal of the engine, the gearbox or final drive unit to carry out repairs are all covered subject to any oil leak from them being sufficiently advanced

that oil can be seen to be dripping (slight leaks causing only oil misting or staining are not covered).

Suspension - Front

Front fork seals are covered against loss of fluid or pressure, and suspension springs are covered against breakage (excluding damage to front fork seals caused by corrosion)

Suspension - Rear

Suspension units are covered against loss of fluid or pressure, and suspension springs are covered against breakage (excluding damage to suspension unit seals caused by corrosion)

Swinging arm Unit

Internal components only (including internal bushes).



What is insured?

We will pay towards the cost of repairing the motorcycle, up to the sum insured, following a breakdown of any insured part or damage to any insured part caused by the breakdown of a part which is not covered under this insurance. This breakdown must happen during the period of insurance and in the UK.

You may have to pay towards improving the condition of the motorcycle, depending on the mileage at the time of the breakdown (see Condition 5 – Improving the condition of the motorcycle on page 9).

We will not pay for repairing or replacing parts which have not suffered a breakdown. Also, we will not pay for any breakdown caused by parts which were faulty before this insurance started.



What is not insured?

We will not pay for repairing or replacing any excluded parts or any parts that are not listed in the schedule of parts. Also, we will not pay for costs caused by, arising from, or connected with, the following:-

1. The excess that applies to your policy as shown in your schedule. (The excess is the first part of each claim which you must pay.)
2. Within the first 90 days of your policy starting (unless it is a renewal) we will not cover:
 - the breakdown of any insured part if this is caused mainly or completely by wear and tear;
 - or
 - damage to any insured part if this is caused by the breakdown of an excluded part if this is caused mainly or completely by wear and tear.
3. Breakdown or damage caused by someone using incorrect fuel, oil, lubricant, coolant or other fluid.
4. Motorcycles that are or have been used for:
 - competitive purposes including rallying, racing, time trial and pacemaking;
 - motorcycles that have been used for hire or reward, as a taxi, or for commercial delivery purposes such as despatch or delivery courier; or
 - motorcycles that are used off-road.
 - Turbo charged or supercharged internal combustion engine motorcycles.
 - Non-internal combustion engined motorcycles.
5. Any loss or damage caused by a traffic accident, accidental damage, theft or attempted theft, the motorcycle not being used properly, or any act which is wilful, against the law or negligent.
6. Any loss arising from you not having the motorcycle serviced in line with the conditions of this policy, or you not maintaining the motorcycle properly as set out in your servicing handbook.
7. Any loss where the mileometer has been tampered with, altered or disconnected.
8. Repairing or replacing parts which have not suffered a breakdown.
9. The cost of any work not associated with a valid claim.
10. Any repair or replacement, loss or damage or liability, which is covered by any other warranty or guarantee or goodwill settlement or repair, or any form faulty design or faults which mean that the manufacturer needs to recall parts, or any manufacturer modifications.
11. We will not pay for any losses which are not directly covered by the terms and conditions of this policy.
12. Any external oil leaks other than those oil leaks that are specifically covered.
13. Breakdown or damage to parts (whether insured or not) caused by frost, water, freezing liquids, carbon build up, corrosion, oxidation, blockages, contaminants building up, sludge or silt, or other waste matter that has prevented the parts from working properly.

What is not insured?

14. Breakdown (including repeat repairs) or damage caused by poor workmanship or faulty parts.
15. Repairing or replacing parts which we believe were faulty or could have been identified by a suitably qualified engineer as being faulty before this policy started.
16. Routine adjustments and service items including (but not limited to) the distributor cap, the rotor arm, the condenser, points, high tension leads, spark plugs, wiper blades, filter parts, bulbs, belts, antifreeze, fluids, grease, fuel or oils, brake shoes, drums, discs and pads.
17. Burnt or worn-out clutch parts, and the build-up of carbon deposits (including burnt or carbonised valves and removing carbon deposits).
18. Any faults, damage or loss arising from errors, viruses, omissions or faults in any application or systems software.
19. Alterations, repairs, modifications or replacements that are necessary because the motorcycle's operating system has failed to recognise any date change.
20. Motorcycles which are owned, temporarily or permanently, by a business set up to sell or service motorcycles.
21. Any liability for death, bodily injury or damage to other property or to other parts of the insured motorcycle, or any loss arising directly or indirectly from a breakdown.
22. Loss of, destruction of, or damage to any property (or any loss, expense or legal liability this leads to) caused by or contributed to by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the burning of nuclear fuel.
23. Any explosive, nuclear assembly or nuclear part.
24. Loss, destruction or damage arising from pressure waves caused by aircraft travelling at or above the speed of sound.
25. Any modifications, system updates or recalls.
26. Failure of any insured part (or parts) which a qualified engineer appointed by us, believes has been aggravated due to the motorcycle being driven on after the fault was more than likely to have been apparent to the driver. In such cases we will only be liable for the reasonable repair costs the engineer believes would have resulted if the motorcycle had been stopped at the earliest opportunity.
27. Any costs for repair work that were not agreed with the Claims Department prior to the work being completed (see Claims Procedure on page 13).

The cover under this policy applies only if the following conditions are met.

Bike Warranty

Conditions



1. Servicing & Maintenance

You must look after the motorcycle in line with the manufacturer's servicing handbook, and have it serviced by a VAT-registered garage within 30 days or 750 miles (whichever is sooner) of the recommended service interval and ensure that the manufacturer's recommended type, grade and quality of engine oil is used. To prove this you should make sure the garage fills in and stamps the handbook. You should also keep the invoices from services as you must provide proof of servicing when you make a claim. If the customer has provided parts for the servicing of the motorcycle, this will only be acceptable if there is proof of purchase of such parts. The Underwriters will not accept any claim where servicing has taken place at home. You have to produce a valid MOT Certificate in the event of a claim.

You should also ensure that the cambelt is changed in line with manufacturer's recommendations (documented proof of this will be required in the event of a claim for cambelt failure). Your motorcycle must also

have a valid MOT certificate at the time of a claim (if the motorcycle requires an MOT due to its age).

2. Repair authorisation

You must get provisional authorisation and an authorisation number from us before any repairs are started. The claim will be reassessed again upon receipt of the necessary paperwork after the work has been completed. We may want to repair or recondition certain items if it is deemed appropriate. We reserve the right to require your repairer to use parts we source either new, reconditioned or service exchange parts and to supply such parts to your repairer directly.

3. Investigation costs

Any exploratory dismantling charges will only be reimbursed as part of a valid claim. It is your responsibility to authorise the dismantling and you must pay the charges if such dismantling proves that the failure is not covered by this

insurance. We reserve the right to examine the motorcycle and have the damaged parts assessed by an expert of our choice.

4. Engineers

We have the right to instruct an independent engineer to inspect your motorcycle before we authorise any claim. If we do this, we are not responsible for any loss arising from any possible delay. If you give the repairer permission to start the repairs without getting an authorisation number from us we may not pay your claim because we will not be able to have the motorcycle inspected before it is repaired.

5. Improving the condition of the motorcycle

If you make a valid claim, it is not our aim to put you in a better financial position than before the claim. So, in certain circumstances, where replacement parts are fitted to replace old worn parts which have suffered a breakdown, and this results in your motorcycle

Conditions

being in a better condition than it was before the breakdown, you must pay towards the costs of the parts.

For motorcycles above 30,000 miles, the following table shows the percentage of the repair cost we will pay depending on the motorcycle's mileage at the time of the breakdown. We will always pay 100% of the labour charges

Mileage		Parts
Up to	30,000 miles	100%
Up to	40,000 miles	90%
Up to	50,000 miles	80%
Up to	60,000 miles	70%
Up to	70,000 miles	60%
Over	70,000 miles	50%

The mileage limits shown above are the total miles from the date the motorcycle was first registered.

6. Transferring the policy

If you sell the motorcycle, you may transfer the policy to the new owner as long as you have paid the premium in full. You must pay a transfer fee of £50.

7. Policy period

Your policy schedule details the annual period of cover. Regardless of this, all cover will cease when the motorcycle reaches 130,000 miles or 13 years old, whichever is the sooner. We will send you an invitation to renew your policy at least 30 days before each annual period of cover runs out.

8. Policy premium payments

If you pay the premium by instalments and make a claim you must pay the remaining instalments up to the end of the cover period.

9. Cancellation

If we decide to cancel the policy we will only do this at the renewal date of your cover and we will give you at least 60 days prior written warning to allow you time to find replacement cover.

If, after buying a mechanical breakdown policy from us, you decide that you do not want the policy after all, simply write to us within 30 days of the inception date and, subject to there not having been a claim, we will cancel all cover. We will refund any premium you have already paid within this period.

If you decide to cancel at any time after this initial 14 day period, subject to no reported claims we will work out a charge for the time you have been covered using our short-period rates shown in the tables below plus an administration charge of £50 and refund the balance from the premium you have paid.

Conditions



For 12 month policies:

Period of time you have had the cover, up to:	Refund of Premium
one month	80%
two months	70%
three months	50%
four to five months	40%
six months	30%
seven months	20%
more than seven months	0%

For 24 month policies:

Period of time you have had the cover, up to:	Refund of Premium
one month	80%
two months	70%
three months	60%
four to seven months	50%
seven to twelve months	30%
twelve to eighteen months	20%
more than eighteen months	0%

For 36 month policies:

Period of time you have had the cover, up to:	Refund of Premium
two months	80%
four months	70%
eight months	50%
twelve months	40%
eighteen months	30%
twenty four months	20%
thirty months	10%
more than thirty months	0%

10. Returning the premium

We cannot return any part of the premium if we have accepted a claim under the policy. If the motorcycle is written-off due to an accident or it is stolen and not recovered within three months, as long as we have not accepted a claim under the policy we will make a refund subject to the length of time on cover (see Section "Cancellation" of your policy booklet), less a cancellation charge of £50.

11. English law

This policy shall be governed by English law. The parties to this policy agree to irrevocably submit to the jurisdiction of the courts of England and Wales unless you live in Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case you will be entitled to commence legal proceedings in your local courts.

12. Compensation

The Insurer is covered by the Financial Services Compensation Scheme (FSCS). If the Insurer is unable to meet its liabilities you may be entitled to compensation from the FSCS. Further information is available from their website - www.fscs.org.uk

13. Duty to give us information

When you applied for this insurance, and/or when you applied to make any change to your cover, you were asked a number of questions. We relied on all your answers to decide the



Conditions

terms, including the price you pay, upon which we offered you cover or amended cover.

It is therefore essential that all your answers were truthful and accurate. If any of your answers are later found to be deliberately untrue, inaccurate, or intended to mislead us, we will be entitled to declare your insurance invalid and not pay your claim.

14. Fraudulent Claims

We take a robust approach to fraud prevention in order to keep premium rates down so that our customers do not have to pay for other people's dishonesty. To help prevent fraudulent claims, insurers sometimes share information. Details about insurance application and any claim made may be shared with other insurers.

If any claim under this insurance is fraudulent or is intended to mislead us or if any misleading or fraudulent means are used by you or anyone acting on your to obtain benefit under this insurance, the right to any benefit under this insurance will end, the policy will be cancelled

and we will be entitled to recover any benefit paid and costs incurred as a result of any such fraudulent or misleading claim. We may also inform the police.

15. Salvage and Disposal

We accept no liability for the disposal of your motorcycle or any insured part, or salvage under any event.

Bike Warranty

How to claim



How to Claim if your motorcycle is faulty.

You should do all you reasonably can to protect your motorcycle from further damage. We will not pay for repairs that are necessary because you have not looked after your motorcycle properly.

1. Phone our Claims Department on 0845 052 1176.

You must report a fault to our Claims Department as soon as practicable and in any case within 7 days. NO REPAIRS ARE TO BE COMMENCED UNTIL THE COST HAS BEEN AGREED BY THE CLAIMS DEPARTMENT. ANY REPAIRS CARRIED OUT WITHOUT THE PRIOR AGREEMENT OF COSTS WILL NOT BE COVERED (please refer to what is not insured point 27 on page 8). Once you have spoken to our Claims Department, they will tell you where your nearest network garage is. You can use a different garage if you prefer, but if you use one of our network garages, we will be able to pay the repairer direct. This will speed up and simplify the claims process as you will not need

to pay the garage and then claim the payment back from us. Also, you will not have to pay towards labour costs. If you use a garage that is not in our network, the highest amount we will pay for labour will be the network labour rate at the time of the claim unless you have paid an extra premium and we have agreed a higher rate (this will be shown in your policy schedule).

2. Documents Required

If you make a claim, you will need to provide proof that you have had the motorcycle serviced regularly, and your latest MOT certificate. When taking your motorcycle to a VAT-registered garage for repair, you must take with you the following documents:

- This policy and the policy schedule.
- Proof that you have had the motorcycle serviced regularly (last service invoice) and your latest MOT certificate.
- The claim form with details of the breakdown filled in as far as possible.

3. The garage

The garage will find the cause of the breakdown and check that this policy covers the parts directly causing the breakdown.

The garage will be responsible for phoning our Claims Department on 0845 052 1176 to agree the cost of repair.

They will start the agreed repairs once you instruct them to.

The Claims Department has the right to examine the motorcycle and to ask an independent expert to assess the breakdown before the garage can start any repairs. The garage must not start any repairs until the our Claims Department have authorised the repair on your policy and agreed the cost.

Should you decide to give permission to the Repairer to commence work on your motorcycle without authorisation from the Claims Department, you do so in the knowledge that we reserve the right not to meet your claim due to the fact that you have denied us the opportunity to inspect your motorcycle and the failure.

A decorative header with a dark teal background. The words "Bike Warranty" are repeated in a light blue, semi-transparent font, creating a pattern. The main title "How to claim" is written in a white, bold, sans-serif font in the lower-left corner of this graphic.

How to claim

4. After the repair

Once the repairs have been completed, we will pay the garage if it is one of our network garages. If you use a different garage, you must pay for the repair and claim the cost back from us. If you are VAT registered, you will be responsible for paying the VAT on your claim.

receive your claim within 30 days of the repairs being completed. If we receive your claim after this, we will review the reason for the delay and decide whether to accept the claim.

5. Payment of Claim

You should send us the filled-in claim form, paid invoice and any supporting documents (this may include your MOT certificate document and proof of regular services). We will pay your claim as soon as we receive your claim form as long as this has been filled in correctly. We will then issue a replacement claim form and return your supporting documents to you. If you need extra claim forms, you can download one direct from our website at www.warrantydirect.co.uk, or simply phone us on 0845 052 1176 (make sure you have your policy details with you when you call). Our Claims Department must



Complaints procedure

If you have a complaint about any of our services, please let us know so that we have the opportunity to investigate the problem and put things right. You should first send your complaint to:

Managing Director
Warranty Direct Limited
Quadrant House
20 Broad Street Mall
Reading
RG1 7QE

If you are not happy with the way your complaint has been dealt with you can refer the matter to Lloyd's at Policyholder & Market Assistance, Lloyd's Market Services, One Lime Street, London, EC3M 7HA. Phone: 020 7327 5693. Fax: 020 7327 5225. E-mail: complaints@lloyds.com Complaints that cannot be resolved by Lloyd's may be referred to The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Phone: 0845 080 1800. Our complaints procedure does not affect your legal rights.

Investigation

A complaint handler will investigate your complaint. They will not have been directly involved in the issue you are complaining about.

Communication

1. We will usually acknowledge your complaint in writing on the same day, but in any case within five working days. Our acknowledgement will also include the relevant complaint handler's details and a copy of our procedures.
2. If we need to ask you for more information, we will tell you why this is necessary.
3. We will return your phone calls within two working days.
4. We will give you a clear written explanation for our action. If we need to pay any undisputed amount due under the policy, we will do this quickly and this will not affect your complaint.
5. If we need to take action to settle the problem, we will tell you what action we will take and keep you up to date with any developments.

6. Within four weeks of receiving your complaint, we will send you:

- a final response; or
- a holding response, which will explain why we cannot yet settle your complaint, and will give you a date by which we will contact you again.

You will receive a final response or another holding response within eight weeks of the date we received your complaint.

7. When **we** issue **our** final response, **we** will give **you** written details of the next stage of **our** complaints procedure, including information about referring **your** complaint to the Financial Ombudsman Service (FOS) or to the Motor Industry Codes Advisory and Conciliation Service (**Motor Codes**).

Data protection

Data Protection Act 1998

For the purposes of the Data Protection Act 1988, the joint Data Controllers in relation to any personal information you supply are us and the insurer.

Insurance Administration

Information you supply may be used for the purposes of insurance administration by the Data Controllers named above, their associated companies and agents. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing compliance with any regulatory rules/codes. Your information may also be used for crime prevention. For any of these purposes, your information may be transferred to countries that do not have stringent data protection laws. If this is necessary, the Data Controllers will seek assurance from that party as to the security surrounding the handling of your information before they proceed. On payment of the appropriate fee, you have the right to access and if necessary rectify information held about you (this is known as a Subject Access Request). Please contact our Compliance officer, in writing, to exercise these rights. In assessing any claims made, the Data Controllers or their associated companies or agents, may undertake checks against publicly available information (such as

electoral roll, county court judgements, bankruptcy or repossessions). Information may also be shared with other insurers. When your insurance ends, the Data Controllers will destroy or erase all information held about you (including information held on their systems) after a period of 7 years and instruct their associated companies and agents to do the same. Personal Data held on customers may be used for research and statistical purposes but only with the explicit consent of the customer would this take place.

Lloyd's Certification Clause

Certification of cover

This policy booklet combined with the Schedule certify that insurance has been effected between you and the Insurers. In return for payment of the premium shown in the Schedule the Insurers agree to insure you in accordance with the terms and conditions contained in and endorsed on these documents. The Insurers have entered into a Binding Authority, reference number EPG0005809, with us under which they have authorised us to sign and issue these documents on their behalf.

Signed on behalf of the Insurers by



Duncan McClure Fisher
Managing Director, Warranty Direct Ltd



Policy summary

keyfacts[®]

This policy summary does not contain the full terms and conditions of the contract. Full terms and conditions can be found in the policy document on pages 3 to 16.

This Insurer of this Policy

The insurer of this policy is Jubilee, Lloyd's Syndicate 5820. The Lloyd's Managing Agent for Lloyd's Syndicate 5820 is Jubilee Managing Agency Limited. It is entered in the Register of Lloyd's Managing Agents. Registered in England number 04434499 and its Registered Office is at Sidcup House, 12-18 Station Road, Sidcup, Kent DA15 7EX. Authorised and regulated by the Financial Services Authority and entered on its register under number 226696.

Type of Insurance and Cover

This insurance policy pays towards the cost of repairing a motorcycle following breakdown of an insured part. A list of insured parts can be found within this policy booklet.

Significant Requirement

You must have your motorcycle serviced in accordance to the manufacturers' guidelines by a VAT registered garage within 30 days or 750 miles (whichever is sooner) of the recommended service interval. Proof of such service is required in the event of a claim by way of servicing invoice and stamped servicing handbook.

Significant Exclusions and Limitations

1. Any item not specifically mentioned is not covered.
2. 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.
3. The policy does not cover any pre-existing faults.
4. We will not pay for repairing or replacing parts which have not suffered a breakdown.
5. The policy will pay the full cost of repairs up to the claims limit shown on your policy schedule. When the mileage is over 30,000 miles, a contribution to the parts costs will be required.
6. You will be required to pay the amount of excess shown in the schedule for each claim.

If you require more information about these, or other, exclusions and limitations you should read the Policy Document, particularly the sections headed 'What is Insured', 'What is not insured' and 'Conditions'. Please ensure you read these carefully and familiarise yourself with them.

Cancellation by You

If, having purchased a motorcycle breakdown insurance policy from us, you decide that you do not want the policy after all, simply write to us within 30 days of receiving your insurance schedule and all cover will be cancelled. Any premium paid will be refunded to you as long as you have not made a claim.

If you cancel after the initial 30 days and have not made a claim we will make a pro rata refund of the premium less an administration fee of £50 provided you paid the full annual premium.

Cancellation by Us

If we decide to cancel the policy we will only do so at an annual renewal date and will give you at least 60 days prior warning.

Duration of Insurance

This is an annual policy. The annual period of cover will be shown in your schedule. Regardless of this, all cover will cease when the motorcycle reaches 130,000 miles or 13 years old, whichever is the sooner. We will send you an invitation to renew your policy at least 30 days before each annual period of cover runs out.

How to Claim

If you need to make a claim phone Warranty Direct Claims Department -Telephone: 0845 052 1176.

Complaints Procedure

If you have a problem with the service you receive, you can write to the Managing Director, Warranty Direct Limited, Quadrant House, 20 Broad Street Mall, Reading RG1 7QE. Tel. 0800 731 7001. If we cannot resolve your complaint to your satisfaction you may be entitled to complain to Lloyd's of London, the Financial Ombudsman Service (FOS) or the Society of Motor Manufacturers and Trades Limited (SMMT) Regulation and Compliance Unit. Further details will be provided at the appropriate stage of the complaint.

Compensation

The Insurer is covered by the Financial Services Compensation Scheme (FSCS). If the insurer is unable to meet its liabilities you may be entitled to compensation from the FSCS. Further information is available from their website - www.fscs.org.uk

About our insurance services

Warranty Direct Limited, Quadrant House
20 Broad Street Mall, Reading RG1 7QE

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. Use this information to decide if our services 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 Limited 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 this 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. Ownership

Cardif Pinnacle Insurance Holdings Plc owns 88.33% of our share capital.

7. What to do if you have a complaint?

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

...in writing

Write to Warranty Direct Limited, Quadrant House, 20 Broad Street Mall, Reading RG1 7QE

...by phone

Telephone 0800 731 7001

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

8. 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 90% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

Notes





warranties made easy!

Other services:

Car

Warranty Direct also offer vehicle extended warranties for mechanical and electrical breakdown.

There are hundreds of things that can go wrong with your car in the future, so why not cover it now? It doesn't matter if you've owned it for years or just bought it from a dealer, privately or from an auction - we could offer you a warranty while you're on the phone - or on the web!

For details on our range of services contact us on 0845 052 1175 or visit www.warrantydirect.co.uk

Household

Our household warranty is a flexible plan which provides parts and labour cover for your household appliances.

Whether you're looking to cover three or more household appliances, we offer the best possible cover at the lowest possible cost. We can cover the appliances that really matter to you, such as your washing machine, television, dishwasher for a small fixed monthly fee.

Administration: 0845 052 1175 | **Fax:** 0845 052 1177 | **Email:** info@warrantydirect.co.uk | **Web:** www.warrantydirect.co.uk

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