

# Charles Hurst Renewal Warranty

## Insurance Product Information Document

Company: Charles Hurst Group

Product: Warranty

This insurance is provided by Charles Hurst Group, a company registered in the UK. Charles Hurst Group is authorised and regulated by the Financial Conduct Authority. Financial Services Register number: 404120.

This document contains some important facts about the Charles Hurst Renewal Warranty. It is to be regarded as only a summary of cover to help assist you in making an informed purchase decision. Full terms and conditions of the policy are provided in your policy document. Please take time to read this policy document to make sure you understand the cover it provides.

### What is this type of insurance?

The Charles Hurst Renewal Warranty is a Mechanical Breakdown Insurance which is designed to protect you against the unexpected cost of repairs should your vehicle develop a problem.

This insurance is underwritten by Motors Insurance Company Limited which is registered in the UK. Motors Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Financial Services Register number: 202875.



#### What is insured?

- ✓ Your vehicle providing that it is ten years old or under and it has covered less than 100,000 miles at the time of warranty purchase.
- ✓ 12 months' warranty cover for most mechanical and electrical components as listed in the 'What is Covered?' section of the policy document.
- ✓ Additional cover is provided for components that have suddenly failed as a result of wear and tear.
- ✓ Covers diagnostic charges up to a maximum of £75 per claim.
- ✓ Unlimited number of claims with a maximum claim liability up to the market value of the vehicle on the date of claim.
- ✓ UK and European cover.
- ✓ Car hire for up to seven days.



#### What is not insured?

- ✗ Any components not listed within the 'What is Covered?' section of the policy document.
- ✗ Wear and tear coverage is specifically excluded for repairs to brakes and clutches (where these components are designed to wear over time in order to operate), to burnt-out friction materials or to repairs carried out to improve engine oil consumption but where there has been no mechanical failure.
- ✗ Repairs, replacements or alterations not authorised by Car Care Plan or experimental equipment or routine servicing or maintenance of a vehicle which has been modified from the manufacturer's original specification.
- ✗ Any parts which have not failed but which are replaced or reported during routine servicing.
- ✗ Mechanical or electrical failure caused by faults which a qualified engineer appointed by Car Care Plan thinks could have reasonably existed before the warranty began.



#### Are there any restrictions on cover?

- ! The most the insurer will pay for each individual claim is detailed in the Welcome Letter.

The warranty does not cover:

- ! American imports, kit cars, motorcycles and motorhomes.
- ! Any vehicle used for hire or reward such as taxis, courier/delivery or driving school vehicles, or any commercial vehicle with a Gross Vehicle Weight (GVW) of more than 3.5 tonnes, or a vehicle used in any sort of competition, rally or racing.
- ! Any public service vehicles such as police vehicles, ambulances and military vehicles.
- ! Any vehicle owned by a motor trader or garage or associated companies or by the proprietor(s) of such motor trader or garage, or by an employee, friend or relative of such proprietor(s).



## Where am I covered?

- ✓ Throughout the United Kingdom which includes England, Scotland, Wales and Northern Ireland;
- ✓ The Channel Islands; and
- ✓ The Isle of Man.
- ✓ Cover is also provided in Europe for up to a total of 60 days per annum.



## What are my obligations?

- You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.
- If you don't follow the manufacturer's service schedules, this warranty may not apply.
- **If you need to make a claim:** We recommend you take your vehicle to your local Charles Hurst dealer or a VAT-registered repairer and provide them with the warranty number (found on the Welcome Letter), your vehicle registration number and the date and mileage that the component failed. **IMPORTANT** – Repair work must not commence until the administrator has agreed the claim. Failure to comply with this requirement will affect your ability to claim under this cover.



## When and how do I pay?

You can pay your premium as a one-off payment prior to the start of cover or in monthly instalments.



## When does the cover start and end?

Your cover will take effect and end on the dates stated in your Welcome Letter.



## How do I cancel the contract?

To cancel your policy please contact the administrator on 0344 573 8005. Cancellations made within the first 30 days of purchase receive a full refund, thereafter a pro-rata refund can be obtained subject to an administration fee.

Please note you will not receive a refund where you have already made a successful claim on the policy.