Mechanical Breakdown Insurance

Insurance Product Information Document

Company: This policy is administered in the UK by Autoguard Warranties Limited (AWL) (company number 06574030) of Building 5, Archipelago Office Park, Lyon Way, Camberley, Surrey GU16 7ER. AWL are authorised and regulated by the Financial Conduct Authority (Authorisation Ref No 500640). The insurance provided by this policy is underwritten by Financial & Legal Insurance Company Limited authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm reference number 202915. Registered in England under Company No. 03034220.

Administrator: Autoguard Warranties Ltd trading as Best4
Product: Best4 Autobronze Warranty Policy

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

Subject to the policy terms and conditions, this policy covers the mechanical breakdown of mechanical and electrical components in your vehicle.

What is insured?

Subject to the terms and conditions of the policy:

- ✓ Cover is provided under the policy if internal mechanical breakdown occurs to specified mechanical or electrical components in the vehicle.
- ✓ We will cover the cost of the specified warranted components, as outlined in the WHAT IS COVERED section of the Policy, and the associated labour rates to carry out the repair, up to the claim limit specified on the policy schedule.
- ✓ Cover is extended for your vehicle whilst it is being driven in the EU for a maximum of 60 days in any one policy year.

What is not insured?

Significant circumstances where no cover is provided:

- × Any mechanical breakdown arising as a result of any external cause, overheating, freezing, corrosion or foreign matter, or gradual reduction in operating performance.
- × For any claim arising due to a lack of servicing in accordance with the manufacturers recommendations or a lack of maintenance.
- × For any loss arising from wilful neglect, abuse or reckless acts or acts involving imposition of abnormal loads to the vehicle.
- × Resulting from any modification of the vehicle not approved by us.
- × If the vehicle is used or you or any driver use the vehicle in contravention of relevant motor vehicle and driving legislation.
- × Any claim if you do not follow the Warranty Claim procedure laid out in the policy
- × For any component not specified in the policy.

Are there any restrictions on cover?

- ! The policy covers the mechanical breakdown of only those specified components as outlined in the policy wording.
- ! Certain repairs are excluded as listed in the policy wording.
- ! Certain vehicles and the certain use of vehicles are excluded as listed in the policy wording.
- ! In the event of a claim you must follow the Warranty Claim Procedure laid out in the policy. If you do not follow that procedure no cover will apply.
- ! You must disclose any other insurance or indemnity granting the cover provided under this policy in which event we will not be liable for more than our rateable proportion of any loss.

Where am I covered?

✓ England, Scotland, Northern Ireland, Wales, Isle of Man and the Channel Islands. The vehicle is also covered in the European Union for a maximum of 60 days in any 12 months of cover.

What are my obligations?

- You must be truthful and honest with us at all times and must not conceal from us or misrepresent any information likely to influence our issuing of cover or our consideration of any claim.
- You must comply with the servicing requirements section of this policy and otherwise properly take care of the vehicle so as to maintain it in a fully useable roadworthy condition.
- You must reasonably co-operate with us and anyone instructed by us if you make a claim and provide us with all such information as we might reasonably request.
- You must report any potential claim to us as soon as reasonably practicable.
- It is your responsibility to inform us in writing of any changes or modifications to the vehicle or your personal circumstances, such as a change of address, email or contact details.

When and how do I pay?

You must pay our premium prior to commencement of cover under this policy or by monthly instalments if so agreed with you. Please note all payments are handled by Bumper International Limited except for Direct Debits which fall under the Direct Debit Guarantee.

When does the cover start and end?

The period of insurance is stated in the policy schedule.

How do I cancel the contract?

Requests for cancellation should be made in writing to the selling dealer of your vehicle. If the policy does not meet your requirements, please return it to us within 14 days of issue and we will refund your full premium provided you have not made a claim. Thereafter, you may cancel your policy in writing at any time, provided You have not made a claim and receive a pro rata refund of your premium based on the number of whole months remaining but subject to the deduction of an administration fee of no more than £35.

We shall not be bound to accept renewal of any insurance and may at any time cancel this Policy by giving 14 days' notice in writing where there is a valid reason for us so doing. If we cancel the policy you will receive a refund of any premium you have paid, less a proportionate deduction for the period we have provided cover.

BEST 4 WARRANTY®

AUTOBRONZE
POLICY
HANDBOOK

IMPORTANT INFORMATION ABOUT YOUR PRODUCT

Here at Best4 our goal is to ensure you make the most of your products and have peace of mind. So, whether you're a novice or an expert in motoring, we've put together the following key points so you always know what to expect.

The vehicle must have a valid MOT, tax and insurance at all times for the duration of the policy, failure to do so may lead to an unsuccessful claim.

SERVICE HISTORY

One of the main reasons for a rejected claim is lack of or gaps in service history. We cannot stress enough the importance of following the service requirements of your vehicle. All servicing must be carried out at a VAT registered garage.

More info on servicing can be located on page 5

WEAR & TEAR

Vehicle wear and tear is something that is simply unavoidable. Many moving parts and factors such as age and mileage mean naturally things start to degrade over time. However, we cannot and do not cover it all.

Please refer to page 10 to read more about wear and tear and exclusions of this product if applicable.

COSTS

It is a requirement of the policy to get authorisation from us first before getting the vehicle repaired. Ensure you also check your agreed labour rate as going above this means you will foot the bill for the difference!

More details can be found on page 12

VAT REGISTERED REPAIRERS

It is required that you always use a VAT registered garage or repairer so that there is clear audit trail. This not only safeguards you as our valued customer, but us too as a business that prides itself on integrity and transparency. Not using a VAT registered garage or repairer makes it much harder for us to establish the validity of repair requests. Please contact us on the details provided should you have any questions.

EXCLUDED COMPONENTS AND FAILURES

Excluded components
Please read page 10 for a full list of all excluded components.
For example:
- Brake callipers and calliper motors
- Wiring and electrical connections
- All internal and external lamps and LEDS

Excluded failures
Please read page 10 for a full list of all excluded failures.
For example:
- Wear
- Fluid Leaks
- Seals/Gaskets
- Corrosion

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INSTALL **THE APP**

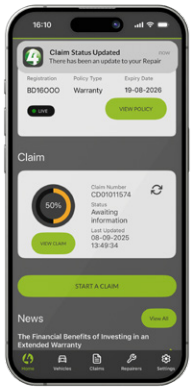
Control your vehicle warranty policy from the touch of a button
The Best4 App allows you to manage and monitor your Best4 vehicle warranty policy with the greatest of ease.

1 **Scan the QR Code**
Or find us on the **Apple App Store**, or on the **Google Play Store**, by searching "Best4"

2 **Download and Install the Best4 App**

3 **Register your Account within the Best4 App**

4 **Enjoy the Benefits of; Real Time Updates, Servicing Reminders and much more**



The Best4 App

- Get Instant Access To All Of Your Policy Details
- Submit & Track Claims Directly Within The App
- Receive Real-time Updates and Reminders
- Find Repairers/Garages Locally To You
- Secure, Clear And Simple

03300 944 444 enquiries@best4warranty.com

AUTOBRONZE WARRANTY

You will find no other extended vehicle warranty brand that displays and lives by the principles of honesty, fairness and helping those most affected by the unexpected. These values extend to the very core of our business and it is these values that will define our relationship with you.

Prepare for the unexpected. No one likes to imagine their vehicle breaking down let alone having to deal with the financial costs that come with getting it back on the road. Every year the cost of replacing failed components is increasing making it difficult to budget for such eventualities.

We have worked hard from the outset to provide you with the genuinely best value used vehicle warranty available on the market today.

Warranty Cover

SUMMARY OF COVER

This Policy, subject to its terms and conditions, covers the **Mechanical Breakdown** of the mechanical and electrical components in **Your Vehicle**.
If **You** have any question relating to the information provided on the **Policy Schedule** or the cover under this Policy, please contact Best4 on 03300 944 444.

GENERAL INFORMATION

What must I do to maintain my Vehicle?

Your Vehicle must be serviced and maintained in accordance with the manufacturer's recommendations.

In the event of a possible Warranty **Claim**, **You** must immediately contact the Best4 Claims Department on 03300 944 444 quoting **Your** policy number. **Prior approval must be obtained from Best4 before any warranty work on Your Vehicle commences.**

Frequently asked questions

We have provided answers to frequently asked questions at the back of **Your** policy booklet that **We** hope **You** will find helpful.

YOUR POLICY

Please refer to **Your** Policy document and its **Policy Schedule** for confirmation of the extent of the cover under this Policy and in particular that it meets **Your** needs. **You** should check that the information **You** have provided to **Us** where shown in **Your Policy Schedule** is fully correct.

When giving answers to the questions that **We** ask when **You** take out, make changes to, and renew **Your** policy, **You** must take reasonable care to provide information to **Us** that is accurate and complete. If **You** do not do this it may mean **Your** policy is invalid and that it does not operate in the event of a **Claim** or **We** may not pay a **Claim** in full.

If **You** become aware that information given to **Us** by **You** or anyone acting on **Your** behalf is inaccurate or has changed, **You** must inform **Us** as soon as possible.

Please carefully read **Your** Policy and make sure **You** understand and fully comply with its terms and conditions. Failure to do so may lead to non-payment of a **Claim** and could lead to this Policy becoming void.

Please keep this policy in a safe place and if **You** do have any queries please contact **Us**.

POLICY ELIGIBILITY CRITERIA

Your Vehicle is eligible for cover under this Policy always provided that:

1. It is less than 12 years old and has covered less than 140,000 miles on the day that **Your** cover under this Policy commences.
2. When proposed to **Us** for cover, it is mechanically sound, fully roadworthy and fully functioning in accordance with what would be considered to be normal for a vehicle of the same model of similar age and mileage in good condition save where any defects are fully disclosed to **Us**.
3. It is a motor car designed to carry no more than eight people including the driver, or is a small commercial vehicle of less than 3,500kg gross weight.
4. It is used for private purposes only on public highways save where otherwise agreed by **Us** and any additional premium has been paid.
5. It is not an **Excluded Vehicle.**
6. It is principally used in the **UK.**

SERVICING REQUIREMENTS

For cover under this Policy to apply the **Vehicle** must be serviced in line with manufacturer's recommended guidelines:

If there is a valid service history with the **Vehicle**, then the manufacturers recommended schedule must be followed. Servicing must be completed at a VAT registered garage and fully itemised invoices must be retained for inspection by **Us** in the event of a **Claim**. Pre-delivery inspection will not be classed as a service. If any circumstances prevent a service being carried out at the correct time **We** must be informed immediately by e-mail or by recorded delivery.

If You do not have a valid service record book or printed service history, then the first service must be carried out within 6000 miles or 6 months from the date that cover under this Policy commenced, whichever occurs soonest. The service must be completed at a VAT registered garage and consist of the following as a minimum requirement:

1. Change engine oil and filter.
2. Check oil levels in the gearbox and differential top up where necessary.
3. Check coolant level and anti-freeze/inhibitor strength and top up where necessary.
4. Check timing belt* if fitted and renew if necessary,
5. Brake fluid must be replaced in accordance with the manufacturer's recommendation.

Thereafter **You** must continue to service the **Vehicle** in accordance with the manufacturers recommended schedule.

The only acceptable proof of servicing if **We** require this will be the fully detailed VAT service invoices indicating servicing dates and mileages and/or a correctly completed and fully stamped service booklet.

Please retain copies of all previous service invoices for **Our** inspection in the event of a **Claim**.

In addition to servicing requirements **You** must also reasonably maintain the **Vehicle** as recommended by the manufacturer, for example, checking fluid levels.

Failure to comply with the above service or maintenance requirements will result in rejection of any Claim.

* If **Your Vehicle** has a timing belt, otherwise known as camshaft drive belt, please make sure it is in good condition and that it is checked and changed in line with the manufacturer's recommendation. If the timing belt breaks it can cause serious engine damage. No **Claim** will be accepted for damage caused by the failure of a worn out/or incorrectly fitted timing belt.

You must remember to have Your Vehicle regularly serviced in accordance with the service requirements of this warranty

WHAT IS COVERED BY YOUR AUTOBRONZE POLICY

You have completed an application, declared to Us that Your **Vehicle** meets the POLICY ELIGIBILITY CRITERIA and paid or agreed to pay the required premium to Us. In return, cover is provided under two policy sections where prescribed on Your Policy Schedule for:

Cover Section – Your Autobronze Warranty

For specific details of the cover provided please see pages 6-19

If a Mechanical Breakdown occurs to the Vehicle within the Territorial Limits during the Period of Cover We will cover the cost of the parts listed under the Autobronze Warranty – WHAT IS COVERED section of this Policy and the associated Labour Rates, up to the Claim Limit specified on the Policy Schedule, subject to the terms and conditions of this Policy.

Claims must be made in accordance with the WARRANTY CLAIMS PROCEDURE.

DEFINITIONS

THE MEANING OF WORDS USED THROUGHOUT THIS POLICY

The words or expressions below have the following meaning whenever they appear in **bold** (non italic) throughout this Policy.

Autodata

An industry reference for the confirmation of repair times and service requirements used extensively by the motor industry.

Betterment

A contribution from **You** in the event that the part to be replaced following **Mechanical Breakdown** had some wear and tear and the replacement part improves the general condition or value of the **Vehicle**.

Cat S Status

Cat S means the **Vehicle** has suffered structural damage. This could include a bent or twisted chassis, or a crumple zone that has collapsed in a crash. Cat S damage is more than just cosmetic and are, therefore are excluded from this policy.

Claim

A warranty claim or request for roadside assistance made under the terms and conditions of this Policy.

Claim Limit

The maximum amount that **We** will pay for any **Claim** inclusive of VAT (or other taxes) as stated on the **Policy Schedule** or otherwise within this Policy. The maximum amount that can be claimed under this Policy during the **Period of Cover** is limited to the vehicle valuation of **Your Vehicle** as shown on **Your Policy Schedule**.

Consequential Loss

Any costs expenses losses or liabilities directly or indirectly arising from any **Incident**.

Excluded Vehicles

Non-standard, customised or modified vehicles, kit cars, commercial vehicles of more than 3500kg gross vehicle weight, American, Australian and Canadian vehicles unless they were built for the **UK** market and motorcycles.

Any vehicle that has been or will be used for competitions, rallying, racing, pace making, speed testing or in reliability trials, any emergency service vehicles (including but not limited to police, fire and ambulance vehicles), or any military vehicles.

Any vehicle that has been or will be used for hire or chauffeuring or reward or by a driving school, unless **We** have agreed to provide cover, and an additional premium has been paid.

Any vehicle owned by a garage or its associated companies or by the proprietor of such garage or associated companies or by an employee or relative of such proprietor.

Any vehicle that has been declared an insurance write-off including **Cat-S**.

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External Cause

Any cause not arising internally in a component to include but not be limited to accidental or malicious damage, fire, theft or water ingress.

Labour Rate

The maximum hourly rate payable for labour to the nominated repairer as stated on **Your Policy Schedule**.

Mechanical Breakdown

The sudden internal mechanical breakdown or failure of a component which results in the sudden stoppage of its normal functions and which necessitates repair or replacement to resume those functions but not arising as a consequence of any **External Cause**.

Our/Us/We

Best4 is a Trading name of Autoguard Warranties Limited who are acting as administrators of this Policy for and on behalf of Financial& Legal Insurance Company Ltd the insurer for the Mechanical Breakdown section of this Policy

Period of Cover

The period of cover as specified in **Your Policy Schedule**.

Policy Schedule

The policy document outlining the extent of the cover provided under this Policy.

Territorial Limits

Great Britain, the Isle of Man and the Channel Islands. The **Vehicle** is also covered in the European Union for a maximum of 60 days in any 12 month period of cover.

Vehicle

The motor vehicle insured under the terms and conditions of this Policy as identified in the **Policy Schedule** that is registered to **You** which meets the POLICY ELIGIBILITY REQUIREMENTS.

Wear and Tear

Gradual deterioration associated with the normal use, age and mileage of the **Vehicle** and its components.

You/Your

The policyholder and registered owner of the **Vehicle** and named in the **Policy Schedule**.

The Terms and Conditions of this Policy and its **Policy Schedule** will be read as one policy. A word or expression to which a specific meaning has been attached will keep the same meaning wherever it appears unless specifically stated otherwise. A particular word or phrase, which is not defined, will have its ordinary meaning.

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- Find Repairers/Garages Locally To You
- Secure, Clear And Simple

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AUTOBRONZE WARRANTY **WHAT IS COVERED**

THE SUDDEN AND UNEXPECTED FAILURE OF THE SPECIFIED MECHANICAL AND ELECTRICAL COMPONENTS LISTED ON THIS PAGE. ONLY SPECIFIED COMPONENTS LISTED ON THIS PAGE ARE COVERED

ENGINE COOLING SYSTEM
Water Pump
Coolant Temperature Sensor
Viscous Fan Coupling

ENGINE MANAGEMENT
Engine Electronic Control Unit Only

SUSPENSION
Wheel Bearings*
Coil Springs*
Upper and Lower Wishbones. (Excluding bushes)

FUEL SYSTEM
Throttle Body
Throttle Position Sensor
Airflow Meter
Injectors
Oxygen Sensor
Map Sensor

STEERING (INCLUDING POWER ASSISTED STEERING)
Steering Rack and Pinion
Steering Box
PAS Pump and Idler

FRONT AND REAR BRAKES
Brake Master Cylinder
ABS Wheel Speed Sensors

ENGINE
Cylinder Head
Cylinder Head Gasket
Camshaft and Followers
Oil Pump, Pistons and Rings
Con Rods
Crankshaft and Bearings

ELECTRICAL SYSTEM
Starter Motor
Alternator
Electric Window Motor
Electric Window Switch
Central Locking Motor
Front and Rear Windscreen Wiper Motor
Front and Rear Washer Motor
Ignition Coils
Sun Roof Motor
Sun Roof Switch
Indicator Flasher Relay
Electrical Fuel Pump

TRANSMISSION / DRIVETRAIN
Drive Shafts
Manual Gearbox - All internal components contained within the transmission casing.
Automatic and CVT Transmissions - All internal components contained within the transmission casing.
Differential (All internal components.)
Constant Velocity Joints

ONLY THE ITEMS LISTED ON THIS PAGE ARE TYPICALLY COVERED FOR SUDDEN AND UNEXPECTED MECHANICAL FAILURE

*Only for vehicles up to 6 years old or 70,000 miles, whichever comes first

AUTOBRONZE WARRANTY

WHAT IS NOT COVERED

THE FOLLOWING REPAIRS ARE NOT COVERED UNDER THE TERMS OF THIS WARRANTY

- Repairs to any component not specified on Page 9 of this Policy
- Any damage to a warranted component, howsoever caused, that is not determined as a **Mechanical Breakdown.**
- The gradual deterioration of performance of a warranted component in line with the age and mileage of the **Vehicle** will be classed as **Wear and Tear** and excluded from the Warranty save where **We** have agreed with **You** an additional premium to cover this risk.
- Any bodywork and trim, any seat belts part, air bags (or disposal of air bags) any glass including heated screens and door mirrors, sunroof panels, fuel tank, wheels and tyres.
- External fluid leaks, odours, external oil leaks and seals.
- Consumable items such as, but not exclusively limited to, light bulbs, drive belts, wiper blades, brake linings, brake discs, cylinders, cables, bushes, glow plugs, all pipes, all hoses, keys and key fobs.
- Blocked, porous or seized components.
- Brake callipers and calliper motors.
- Nuts, bolts and mounting brackets.
- Software, firmware or "flash" updates for any component.
- Clearing or cleaning of fuel lines or components, or contamination of the fuel system either by incorrect fuelling or water ingress.
- Clutch release bearing, concentric slave cylinders, centre plate and friction material.
- Electrical connections, LEDs, all internal and external lamps, wiring looms and all batteries.
- Exhaust system including but not limited to manifolds, mufflers, brackets, exhaust valve actuators and mountings.
- Cylinder block liners for **Vehicles** over 3000 cc.
- Carbonised, pitted, corroded, burnt or sticking components.
- The painting of parts replaced under this Warranty.
- The cost of any servicing or service items.
- The replacement of oil filters, lubricants, antifreeze and fluids save where replacement is necessitated by the failure of a warranted component and the **Vehicle** is not within 1,000 miles of its next due service.
- The failure of wheel bearings, coil/leaf springs and intake manifold (including flap motors and runners) for any **Vehicle** more than six years old or which has covered in excess of 70,000 miles, whichever occurs first.
- Faults due to corrosion, blockage or failure to re-generate are excluded.
- Any amount in excess of £65 inclusive of VAT for diagnostics on a valid **Claim.**

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AUTOBRONZE WARRANTY

EXCLUSIONS

THE FOLLOWING ARE EXCLUDED UNDER THE TERMS OF THIS WARRANTY

No cover is provided under this Warranty for:

1. Any **Mechanical Breakdown** to the **Vehicle** caused by or arising from:
   a. Any **External Cause.**
   b. Overheating or freezing, corrosion or any foreign matter getting into or onto any part of the **Vehicle**.
   c. The gradual reduction in operating performance commensurate with the age and mileage covered by the **Vehicle** to include but not be limited to the gradual loss of engine compression necessitating the repair of valves or rings or the gradual increase in oil consumption due to normal operating functions.
   d. The use of a grade of fuel not recommended by the manufacturer of the **Vehicle**, the ingress of foreign matter into fuel, lubricants or cooling system, or the use of inadequate or improper antifreeze protection.
2. A lack of fuel, antifreeze, hydraulic fluids, grease or oils.
3. For any additional damage caused to a warranted component if the **Vehicle** continues in use when **You** were aware of a fault or otherwise that a fault was reasonably apparent.
4. Any **Mechanical Breakdown** in the **Vehicle** occurring during the period of any manufacturer's warranty (to include where any fault developed during the period of such warranty which have not been completely rectified) or involving components subject to recall or repair or replacement by the manufacturer or attributable to a manufacturer's design defect.
5. The cost of any investigatory or remedial work commenced prior to authorisation by **Us** (save as specifically covered under this Policy) or otherwise any cost arising as a consequence of **You** failing to follow the WARRANTY CLAIMS PROCEDURE under this Cover Section of the Policy.
6. The cost of routine servicing or repairs or the cost of any servicing or service items.
7. Any parts, which have not failed but have been reported as requiring replacement during routine servicing and/or repairs to the **Vehicle** or at the time any warranty repair is in progress.
8. Where **Your Vehicle** is used for business purposes and claimed as a business expense, for the VAT element of any **Claim** where that element of the repair cost is recoverable by **You** as part of a VAT return for **You** or **Your** business.
9. Any existing faults in the **Vehicle** if Policy cover is transferred to another policyholder.
10. Local taxes payable, where any warranty repair is completed outside of the **UK**.

Please also see the GENERAL POLICY EXCLUSIONS APPLICABLE TO ALL POLICY COVER on page 15

CLAIMS PROCEDURE

If the Vehicle shows signs of fault or imminent failure DO NOT continue to use it. This may aggravate the problem and cause greater damage which this Policy does not cover.

Your nominated repairer must find the cause of the problem and verify if it is covered by this Warranty. Please note that **We** will not pay for any stripping down of the **Vehicle** or parts to determine the cause of the failure unless **We** accept that there is a valid **Claim**.

If it is believed that the failure of the component is covered under this Warranty **You** should report this to **Us** immediately and in any event within a maximum of seven days.

You must obtain authority from Us before commencing any repairs. Policy liability is conditional on the terms and conditions of this Warranty being adhered to and in particular compliance with the servicing and/ or maintenance requirements for the **Vehicle**.

Once the problem has been determined, **You** must, preferably with **Your** repairer on hand, telephone **Our** Claims Department on 03300 944 444. **Our** working hours are 9am – 5pm, Monday to Friday, excluding bank/ public holidays. When **You** call the following information will be required:

- **Your** Policy number and **Your** name and address.
- Details of **Your Vehicle** to include the recorded mileage.
- An explanation of the problem, its cause and the estimated repair cost.
- Where the failure has been confirmed by the garage on a diagnostic machine, the fault codes must be submitted as supporting evidence.

THE PROCEDURE TO OBTAIN AUTHORISATION FOR A WARRANTY CLAIM IN THE UK

Following **Your** initial contact with **Us** the following procedure shall apply in the **UK**.

You must send to **Us** *at claims@best4warranty.com* full particulars of the service history of the **Vehicle** to include all servicing documents and relevant invoices and where applicable its MOT certificate.

We may approve repairs immediately, call for other estimates, nominate another repairer, investigate the **Claim** further, or appoint an independent assessor to inspect the **Vehicle** and or the failed components. Please note, that **Our** approval of the work does not constitute an acceptance by **Us** of liability under this Policy if any enquiries that **We** might reasonably make regarding **Your Claim** have not been completed, for example, if **We** have not received all of the required documentation from **You**.

When repairs have been approved by **Us** a **Claim** number will be issued. No work can be considered as approved by **Us** without a **Claim** number being issued. On issue of **Your Claim** number a **Claim** form will be sent to **You** for signature.

THE PROCEDURE TO FOLLOW TO OBTAIN AUTHORISATION FOR A WARRANTY CLAIM IN THE EUROPEAN UNION

Following **Your** initial contact with **Us** the following procedure shall apply in the European Union.

1. **We** may approve repairs immediately, call for other estimates, nominate another repairer, investigate the **Claim** further, or appoint an independent assessor to inspect the **Vehicle** and or the failed components. Please note that **Our** approval of any work does not constitute an acceptance by **Us** of liability under this Policy if any enquiries that **We** might reasonably make regarding **Your Claim** have not been completed, for example, if **We** have not received all of the required documentation from **You**.

2. When repairs have been approved by **Us** a **Claim** number will be issued. No work can be considered as approved by **Us** without a **Claim** number being issued. On issue of **Your Claim** number a **Claim** form will be sent to **You** for signature.

3. Upon **Your** return to the **UK**, **You** must send to **Us** *at claims@best4warranty.com* full particulars of the service history of the **Vehicle** to include all servicing documents and relevant invoices and where applicable its MOT certificate.

AUTOBRONZE POLICY HANDBOOK

THE ONGOING PROCEDURE TO FOLLOW FOR ALL WARRANTY CLAIMS.

4. Approved repairs must be completed within 30 days of the approval date. If there is a delay for any reason **We** must be notified.

5. On completion of the repairs, please immediately send the following documents to **Us**:

   a. The repairer's VAT invoice, which must quote the claim number, **Vehicle** details, mileage, and details of who to pay.

   b. Any supporting documentation requested by **Us** such as the signed claim form and proof of payment for the repair.

6. All relevant **Claim** documentation must be received by **Us** within 14 days of completion of repairs (28 days if the **Incident** was outside of the **UK**). Where such documentation is received by **Us** beyond this period **Your Claim** will be subject to review in terms of the reason for delay and it shall be at **Our** discretion to accept such **Claim**.

7. Once all supporting documents are received **We** will reimburse **You** or the repairer, subject always to the terms and conditions of the Policy. Reimbursement of any payments **You** have made for repairs outside of the **UK** will be at the exchange rate current at the time of the repair.

8. Where the Policy premium is being paid by instalments and isn't being financed by Bumper International Limited - When a **Claim** has been approved, any remaining balance of premium due will need to be paid before the **Claim** can be settled.

9. Approved **Claims** are paid by bank transfer to the agreed payee so please include either **Your** or the repairers bank details as appropriate when sending in **Your** documents.

10. If **Our** payment is to be made direct to the repairer, any balance in excess of **Our Claim** payment, must be paid by **You** directly to the repairer.

Policy Terms & Conditions

Policy Terms & Conditions

EXCLUSIONS APPLICABLE TO ALL POLICY COVER AND SERVICES

No cover or service is provided under this Policy:

1. Where the **Vehicle** did not meet the POLICY ELIGIBILITY CRITERIA at commencement of cover under this Policy or is otherwise an **Excluded Vehicle**.
2. For any **Claim** caused by or arising from:
   a. A lack of servicing to the **Vehicle** in accordance with the manufacturer's recommendations or otherwise (as applicable) in accordance with the Policy SERVICING REQUIREMENTS.
   b. A lack of routine maintenance to the **Vehicle** as recommended by the manufacturer.
   c. A failure by **You** to remedy a known problem before **Your Vehicle** is driven.
3. Where any premium due has not been paid. If payment of premium by instalments has been agreed with **You** and any instalment is late or otherwise not paid for any reason **Your** cover will cease from the date of the due payment but may at **Our** sole discretion be re-instated if **Your** payment is received at a later date. **We** shall be entitled to payment of all remaining premium in one instalment if **We** so request.
4. For any loss arising as a consequence any neglect or abuse of the **Vehicle** or any reckless act by **You** or acts involving the imposition of any excessive or abnormal load or other conditions on the **Vehicle** that it was not specifically designed for to include driving on unsuitable ground.
5. If at the time of the **Incident** the **Vehicle** was being used in contravention of legislation with regards to driver licencing, MOT, motor insurance or Vehicle Excise Duty (Road Tax).
6. If the odometer of **Your Vehicle** has been altered, disconnected or is otherwise inoperative resulting in the misrepresentation of the **Vehicle's** actual mileage.
7. If **Your Vehicle** has been fitted with any form of performance enhancement device not fitted as standard for **Your Vehicle** save where previously disclosed to **Us**.
8. Resulting from any modification to the **Vehicle** or the substitution of components by nonstandard components or optional extras/equipment not approved by the **Vehicle** manufacturer, parts that have been made or designed badly, parts that have been fitted incorrectly, or the effects of poor repairs. This includes if your vehicle holds a **Cat-S Status**.
9. Where faults or defects were reasonably apparent when **You** purchased the **Vehicle** or when **You** proposed for cover.
10. If the **Incident** occurs outside the **Territorial Limits**.
11. For any loss or damage caused to **Your Vehicle** or to its contents consequent upon or following any repair or assistance provided under this Policy.
12. If **Your Vehicle** has been or is being used as a taxi or for chauffeuring, as a driving school vehicle or for couriering.
13. For any loss arising as a consequence of clamping, seizure, confiscation, requisition, destruction of or damage to the **Vehicle** by or under the order of any police, government, local or public authority.
14. For any **Incident** arising whilst the **Vehicle** is in the custody or control of any motor trader or garage or their associated companies or arising as a consequence of the **Vehicle** having been in the custody and control of any motor trader or garage or their associated companies.
15. For any **Consequential Loss.**
16. For any cost that **You** can recover under any other insurance policy or warranty or under the service provided by any motoring organisation.
17. During the **Period of Cover We** will not pay any sum in aggregate in excess of the purchase price of **Your Vehicle** as declared on the **Policy Schedule.**
18. For any **Claim** arising from an **Incident** of irradiation or contamination by nuclear material, earthquake, war, invasion or acts of foreign enemy (whether or not war is declared), revolution, military or usurped power, acts of terrorism, rebellion, insurrection, riot or civil commotion as defined by **UK** or European Law or other hostile events, nationalisation or confiscation (to include clamping or towing away) , requisition, destruction of or damage to the **Vehicle** by or under the order of any government, local or public authority.

CONDITIONS APPLICABLE TO ALL POLICY COVER AND SERVICES

The following conditions are precedent to liability under both Cover Sections of this Policy and **You** must comply with them for cover to be effective:

1. **You** or anyone acting on **Your** behalf, to include for the avoidance of doubt any repairer nominated by **You** to report to **Us** with regard to the **Mechanical Breakdown** of **Your Vehicle** and/or involved in carrying out repairs to **Your Vehicle,** must truthfully and honestly deal with **Us** (and/or any agent providing assistance) at all times and must not conceal from **Us** or misrepresent any information likely to have influenced **Our** acceptance of **Your** proposal for cover or any renewal of this Policy, or influence **Our** consideration and assessment of any **Claim**. If **You** or anyone acting on **Your** behalf makes a false or dishonest statement or submits a false document, **Your** Policy will be cancelled and no **Claim** payment will be made.
2. **You** must comply with the SERVICING REQUIREMENTS section of this Policy and otherwise properly take care of the **Vehicle** so as to maintain it in a fully usable roadworthy condition.
3. **You** must reasonably co-operate with **Us** and anyone instructed by **Us** if **You** make a **Claim** and provide **Us** with all such information as **We** might reasonably request to allow **Us** to consider such **Claim**. If any person travelling in or with **Your Vehicle** is obstructive or abusive to assistance personal then assistance may be refused.
4. **You** must ensure that the **Vehicle** is at all times compliant with all relevant law permitting the **Vehicle** to be used on a public road.
5. When making a **Claim** or seeking roadside assistance **You** or any nominated driver must comply with the requirements as laid out under the WARRANTY CLAIMS PROCEDURE or WHAT TO DO IF YOU BREAKDOWN sections of this Policy and otherwise reasonably co-operate with **Us** so as to allow **Us** to determine the validity of any **Claim** or request for roadside assistance.
6. **We** reserve the right to examine the **Vehicle** and/or failed part, and to subject them to expert independent assessment to determine the amount to be paid in respect of any **Claim**.
7. **We** reserve the right to choose a suitable garage to carry out any repair to **Your Vehicle**
8. **We** reserve the right to require the **Vehicle** repairer to use exchange or reconditioned parts to affect a repair where it is reasonable to do so or in the alternative, where appropriate, seek a **Betterment** contribution from **You** following repair.
9. The amount of time allowed for labour for any Warranty repair will be according to **Autodata** times and the maximum allowable labour charge will not exceed the **Labour Rate** specified in the **Your Policy Schedule** or any other Policy limit**.**

GENERAL POLICY CONDITIONS

1. This Policy shall be construed in accordance with English Law save where **We** might otherwise agree with **You** at **Our** sole discretion.
2. In the event of a dispute between **Us** that is not resolved through the **COMPLAINTS PROCEDURE** it is agreed that each party will take prompt action to resolve the dispute by mediation.

PLEASE NOTE

Best4 operates a strict zero tolerance verbal abuse policy when dealing with customers.

Best4 reserves the right to immediately cancel the customers cover, without any refund, in any situation where a customer delivers verbal abuse or threats in any medium, that are directed against a member of our staff and or the business including sexual harassment in any form.

AUTOBRONZE POLICY HANDBOOK

CONTACT US

Best4 Warranty Enquiries

For general enquiries, Policy enquiries or **Claims:**

Telephone **Us** on 03300 944 444. Please note that telephone calls may be recorded for quality assurance and compliance; or

E-mail **Us** at enquiries@best4warranty.com ; or

Write to **Us** Best4, Building 5, Archipelago Office Park, Lyon Way, Camberley, Surrey GU16 7ER.

In all correspondence please quote Your policy number, Your name and address and Your Vehicle registration number.

For general enquiries or Policy enquiries please contact Best4 as above.

WHAT SHOULD I DO IF MY DETAILS CHANGE?

You must inform **Us** immediately of any changes or modifications to the **Vehicle** or **Your** personal circumstances, such as a change of address, email or contact details.

POLICY TRANSFER

If You sell Your Vehicle You may, providing no claim/s have been made, there is no outstanding finance and subject to Our agreement, transfer the remaining cover to the new owner provided they are a private individual and that the DVLA are notified of the change of ownership to them. We will not transfer this Warranty to any member of the motor trade (this includes any and all broker sales and/or consignments; these will be classed as trade sales) and neither can You transfer this Warranty to another Vehicle that You own.

NOTE: If you have financed your policy via Bumper interest free instalments, please note any outstanding finance due at the point of transfer will need to be settled and evidenced to us before the transfer can be actioned. Please see page 16 for contact information for Bumper.

Your application to transfer the cover must be made to Us within 14 days of the change of ownership. An administration fee of £35 will be charged for each transfer and a new Policy Schedule will be issued by Us to the new owner confirming the extent of the Warranty remaining and the Policy cover.

In the event of Your death and subject to Our agreement, the cover provided by this Policy may be transferred to Your spouse or partner. Your spouse or partner must advise Us of the position as soon as is reasonable in all the circumstances, and the Vehicle must be registered in their name within 14 days of Us transferring the cover. Upon acceptance by Us of any transfer the new Vehicle owner will be thereafter be deemed as the policyholder and be bound by the terms and conditions of this Policy. This Policy may not be transferred to another vehicle.

ASSIGNMENT AND SUBROGATION

You are not entitled to assign any of **Your** rights under this Policy to any other person or entity unless **We** agree that **You** may do so.

In the event of **Us** making a payment under the terms of this Policy **We** shall be subrogated to **Your** rights or causes of action related to or arising from the **Incident** against any other party (to include any other warranty, insurance policy or service) and by accepting this Policy **You** agree to provide **Us** with all such assistance as **We** may reasonably require to pursue those rights.

TERMINATION OF COVER

The cover provided under this Policy will automatically terminate on its expiry date, or upon cancellation.

CANCELLATIONS

If this Policy does not meet with **Your** requirements, please return it to **Us** within 14 days of issue and **We** will refund **Your** full premium provided **You** have not made a **Claim.** Thereafter, **You** may cancel **Your** policy in writing at any time, provided **You** have not made a **Claim** and receive a pro rata refund of **Your** premium based on the number of whole months remaining but subject to the deduction of an administration fee of £35.

Requests for cancellation should be made in writing to **Us**. All refunds will need to be directed back to the original payment card used at the time for the purchase of this Policy. Refunds will be made within 14 days.

If **Your Vehicle** is declared a total loss consequent upon any cause then this Policy shall be cancelled with no refund of premium. This includes if your vehicle holds a **Cat-S Status.**

We shall not be bound to accept renewal of any insurance and may at any time cancel this Policy by giving 14 days' notice in writing where there is a valid reason for **Us** so doing. Valid reasons may include but are not limited to:

1. Where **We** reasonably suspect fraud.
2. For non-payment of premium and/or non-compliance with policy terms and conditions.
3. If **You** have not taken reasonable care to provide accurate and complete answers to any question asked by **Us** relative to this Policy or any **Claim**.
4. Where **You** otherwise act unreasonably.

If **We** cancel the Policy **You** will receive a refund of any premium **You** have paid, less a proportionate deduction for the period **We** have provided cover for.

Where **Our** investigations provide evidence of fraud or misrepresentation **We** may cancel or void this Policy immediately. No **Claim** will be payable and **We** may be entitled to keep the premium. **We** may at **Our** sole discretion advise the police authorities where **We** feel it appropriate to do so.

If **Your** Policy is cancelled because of fraud or misrepresentation, this may affect **Your** eligibility for insurance in the future.

Our cancellation letter will be sent to **You** at **Your** last known address.

FINANCE INFORMATION

Bumper International Limited is authorised and regulated by the Financial Conduct Authority for consumer credit activities (Firm Reference Number 1024048). Details are available on the Financial Services Register.

PayLater is an interest-free regulated credit agreement provided by Bumper International Limited. There are no set-up fees. Late payment fees may apply. Borrowing more than you can afford, paying late or missing payments may negatively impact your credit score and your ability to obtain credit in the future.

Credit is subject to status. UK residents aged 18 and over only. Terms and conditions apply.

If Bumper are unable to collect a payment on the scheduled date, they will reattempt **Your** payment within 7 days, they will also attempt to contact **You** to discuss **Your** situation. **You** will only be charged a late payment fee if **You** have not paid Bumper within 7 days of the repayment date and Bumper cannot agree a reasonable repayment plan with **You**. The late payment fee will be £20, unless **Your** loan is under £200 in which case the fee will be 10% of **Your** loan amount.

Bumper will also charge a reasonable fee if they need to instruct a third-party debt collection agency to assist in collecting **Your** loan. This step will only be taken if **Your** loan is three payments in arrears and Bumper cannot agree a reasonable repayment plan with **You**. If you think **You** are experiencing financial difficulties and are worried you are at risk of missing any of **Your** payments, please contact Bumper, who will do their best to help **You**.

If **You** are worried about borrowing or repayments, free and impartial debt advice is available from MoneyHelper at moneyhelper.org.uk.

AUTOBRONZE POLICY HANDBOOK

BUMPER FINANCE - CANCELLATIONS BY YOU

For cancellations of Your Policy after the cooling off period please ensure You include Your contract number (this can be found on Your Policy Schedule) and Your vehicle registration. If Your email address has changed since the start date of Your Policy, We may ask You for additional information. We shall refund You as necessary on a pro-rata basis. The money refunded to You in a financed situation such as this should be used to settle any outstanding finance with Bumper in the first instance.

Bumper International Limited Contact Details:
Tel: 0800 612 0946
Email: support@bumper.co.uk
Address: Bumper International Limited, TOG 1, Lyric Square, London, W6 0NB

DATA PROTECTION AND PRIVACY POLICY

Best4 are dedicated to being transparent about what **We** do with the information that **We** collect about **You.**
We and Call Assist only process **Your** personal data in accordance with the relevant data protection legislation.
Our 'Privacy Policy' may be viewed on **Our** website at www.best4warranty.com
Call Assist's Privacy Policy may be viewed on their website at www.call-assist.co.uk
Financial & Legal Insurance Company Limited's full privacy notice: **You** can get more information about this by viewing our full privacy notice online at http://financialandlegal.co.uk or request a copy by emailing us at info@financial&legal.co.uk . Alternatively, **You** can write to us at: Data Protection, Financial & Legal Insurance Company Limited, Cheadle Royal Business Park, No 1 Lakeside, Cheadle, SK8 3GW.

YOUR INSURERS

The insurance provided by this policy is underwritten by Financial & Legal Insurance Company Limited authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm reference number 202915. Registered in England under Company No. 03034220.

This policy is administered in the **UK** by Autoguard Warranties Limited (company number 06574030) trading as Best4 of Building 5, Archipelago Office Park, Lyon Way, Camberley, Surrey GU16 7ER. Autoguard are authorised and regulated by the Financial Conduct Authority (Authorisation Ref No 500640).

WARRANTY COMPLAINTS PROCEDURE

Best4 aim to provide a first class service at all times. If Y**ou** are not satisfied by **Our** service, **We** would like to hear about it in order for **Us** to put things right. **You** may make a complaint by following the steps listed below. **We** will aim to deal with **Your** complaint quickly and courteously.

COMPLAINT AGAINST BEST4 THE POLICY ADMINISTRATOR WHO SOLD YOU THIS POLICY

Step 1: The majority of complaints are seen to and resolved quickly and promptly by **Our** policy team. In case they are unable to help, **You** may approach the manager or senior person responsible.
Step 2: If **You** remain dissatisfied, **You** may put **Your** complaint forward in writing to **Our** CEO by addressing a letter to the Chief Executive Officer, Best4, Building 5, Archipelago Office Park, Lyon Way, Camberley. Surrey GU16 7ER or by e-mail to complaints@best4warranty.com
In **Your** written complaint please head **Your** letter or e-mail COMPLAINT and include **Your** full name, address and **Vehicle** registration number, detail the reason for **Your** complaint and include copies of any material **You** may wish to provide **Us.**

Taking your complaint further: If after following both Step 1 and Step 2 **You** are not satisfied, **You** may then refer the dispute to the Financial Ombudsman Service (FOS) within six months of **Our** final response. The FOS will only be able to consider **Your** complaint if both Step 1 and Step 2 above have been followed. The FOS may be contacted at Financial Ombudsman Service, South Quay Plaza, 183, Marsh Wall, London, E14 9SR.

AGAINST FINANCIAL & LEGAL INSURANCE COMPANY, THE COMPANY THAT UNDERWRITES THE WARRANTY PROVISIONS OF THIS POLICY

Our aim is to provide a first-class standard of service at all times.

If you feel that you have been let down and you wish to raise a complaint about the sale of this policy, please contact your insurance broker.

If you feel that we have let you down and you wish to raise a complaint, please contact us on 0161 393 9916 or in writing to The Compliance Department, Financial & Legal Insurance Company Limited, No. 1 Lakeside, Cheadle Royal Business Park, Cheadle, Cheshire SK8 3GW. Please quote the reference number on your certificate of insurance on all correspondence.

Our staff will attempt to resolve your complaint within 3 business days of receipt and a summary resolution communication letter will be sent to you. Where this is not possible, we will acknowledge your complaint promptly. If the complaint is not resolved within 4 weeks of receipt, we will write to you and let you know what further action we will take. A final response letter will be issued within 8 weeks of receipt.

If, upon receipt of our letter in response to your complaint you remain dissatisfied, you may refer your complaint to the Financial Ombudsman Service. You can contact the Financial Ombudsman Service at: Exchange Tower, London, E14 9SR. Telephone: 0800 023 4567 or E:Mail: complaint.info@financial-ombudsman.org.uk Website: www. financial-ombudsman.org.uk

The use of these facilities does not affect your right to take legal action.

COMPENSATION SCHEME

Financial & Legal Insurance Company Limited are covered by the Financial Services Compensation Scheme, established under the Financial Services and Markets Act 2000 (the "Compensation Scheme"). If they are unable to meet their obligations under this policy you may be entitled to compensation from the Compensation Scheme.

ROADSIDE ASSISTANCE COMPLAINTS PROCEDURE

Call Assist want to give the best possible service. If **You** are not happy with their service and wish to make a complaint please write to:

Customer Services, Call Assist Limited, Axis Court, North Station Road, Colchester, Essex CO1 1UX; or

E-mail customerservices@call-assist.co.uk

Please include the details of **Your** policy and in particular **Your** policy number, to help ***Them*** to deal with **Your** complaint speedily.

Call Assist will:

- Acknowledge **Your** complaint within three working days of receiving it;
- Have **Your** complaint reviewed by a senior member of staff;
- Tell **You** the name of the person managing **Your** complaint when ***They*** send their acknowledgement letter; and
- Normally respond fully to **Your** complaint within eight weeks but if this is not possible for any reason ***They*** will write to **You** to let **You** know when ***They*** will contact **You** again.

AUTOBRONZE POLICY HANDBOOK

FREQUENTLY ASKED QUESTIONS

Please note that the following information is for your general guidance only and does not form part of your Policy terms and conditions.

My vehicle has a problem what should I do?

If your vehicle shows signs of an imminent failure, **DO NOT** continue to use it but immediately stop (providing it is safe to do so) and arrange for it to be recovered to a competent VAT registered repairer. You should ask them on your own authority to carry out diagnostics of the fault.

When the garage has fully diagnosed the fault with your vehicle and if you/they believe that there might be a valid warranty claim under your policy, and before they carry out any repairs, they must call us on +44 (0)3300 944 444 and advise us of what the fault is, its probable cause and what the cost of the repair is likely to be.

Please refer to your Best4 policy schedule to find your claim limit and hourly labour rate cap as this may influence your choice of garage. If your claim is successful you will still be liable for any costs that exceed any policy claim limits or hourly labour rate.

If you don't have your policy schedule with you please call Best4 on +44 (0)3300 944 444 and have your vehicle registration number ready.

Can't I just have vehicle fixed and just send you the bill?

No, you cannot do this. Any repair work has to be approved by Best4 BEFORE any repairs are carried out.

What will I need to provide apart from the repairers estimate for my claim to be approved?

You will need to provide us with service documents relating to your vehicle and where applicable its MOT certificate before we can approve any warranty repair.

Once my claim has been approved and the repair has been made, what paperwork do I need to send in?

For you to be reimbursed you will need to send Best4 the following paperwork within 30 days of the claim being approve:

1. A signed claim form that we or the garage will provide to you
2. A fully detailed VAT invoice from your repairer made out to Best4.
3. Proof of payment if you have made payment to the garage.

The exception to this requirement is if a Halfords Autocentre has repaired your vehicle. In this situation, you don't need to send Best4 Warranty any repair documentation.

Once I've sent you the paperwork to Best4 when will I be paid?

Once we have received ALL the fully completed claim-related paperwork and are satisfied that your claim is in order, we will transfer payment to the designated bank account within 14 days.

What does my warranty cover?

Your policy booklet will explain what is and what is not covered by your warranty and what you have to do to make sure that the policy cover is fully effective.

If You cannot find your policy booklet either download the booklet PDF from the Best4 Warranty website or call us on +44 (0)3432 271 499 and request a handbook to be sent to you.

What do I have to do to renew, extend or change my cover?

Please telephone us on 03300 944 444 and quote your policy number as shown on your policy schedule.
If at the end of your policy you wish to renew your cover with us, then please visit www.best4warranty.com for a competitive quote.

AUTOBRONZE POLICY HANDBOOK

Building 5,
Archipelago Office Park, Lyon Way, Camberley,
Surrey GU16 7ER
Tel: 03300 944 444
enquiries@best4warranty.com

Best4 is a trading name of Autoguard Warranties Ltd, Company Number 06574030 , who are authorised and regulated by the Financial Conduct Authority Reference number 500640

THE MOTOR OMBUDSMAN
APPROVED CODE TRADINGSTANDARDS.UK
Motor Industry Code of Practice for
Vehicle Warranties

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