

Xtend Policy Documents

This contains important information





Welcome to Britannia Rescue Xtend

Your Britannia Rescue Xtend has been designed to make sure that you get the most from your motoring with minimum inconvenience.

Xtend is insured by UK Underwriting on behalf of Fortis Insurance Limited (hereinafter known as 'we', 'us', 'our').

Xtend is administered by Direct Group Limited on behalf of the insurer. Direct Group is an experienced claims and administration specialist and will provide you with a first class service that is always reliable with claims handled quickly and efficiently.

This leaflet explains how Xtend works and the many benefits you now enjoy as a Britannia Rescue warranty holder. Always keep this Policy Document in your vehicle, as you will need it to make a claim.

Please ensure that you fully understand the Terms and Conditions relating to the Insurance, and in particular the vehicle servicing requirements and claims procedure. Please also note the information provided in the 'How to Claim' section.

Certificate of Insurance

This insurance is only valid when accompanied by a policy confirmation letter which provides details of your vehicle and when the cover will begin and expire.

This is an agreement between the Purchaser named in the confirmation letter attached and UK Underwriting Limited on behalf of Fortis Insurance Limited and is administered by Direct Group Limited. This certifies that, subject to the Policy Terms and Conditions and payment of the appropriate premium, the Insurer will pay the costs of repair and of additional benefits incurred by you as a result of the failure of any insured components occurring during the period on the policy confirmation letter.

Important: UK Underwriting Ltd and Fortis Insurance Limited are authorised and regulated by the Financial Services Authority (the FSA) and appear in the FSA Register, UK Underwriting Ltd under registration number 310101 and Fortis Insurance Limited under registration number 202039. The head and registered office of UK Underwriting Ltd is Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ. Registered in England & Wales. Company Number 04506493. Direct Group Limited handle claims on behalf of the insurer. Direct Group Limited is authorised and regulated by the Financial Services Authority number 307332.

Summary of Cover:

- Comprehensive mechanical and electrical component coverage
- 12 months cover from date of purchase. Xtend will run alongside your Britannia Rescue cover and cover is not available part-year
- £500 (including VAT) contribution per claim towards the cost of any covered repair. This limit is inclusive of any costs relating to car hire charges
- £1,500 (including VAT) payable in aggregate throughout the period of cover
- No limit to the number of claims that can be made during the period of cover
- Repairs completed by a VAT-registered garage.
- No claims excess
- Available for vehicles of any age/mileage, with no limit to the number of miles allowed during the period of cover
- In the event of a valid claim a contribution towards car hire costs of £25 per day, excluding fuel and insurance, up to a maximum of 4 days. The first 24 hours following the breakdown remains the responsibility of the insured customer (subject to our discretion)

What are you covered for?:

ABS

- Pump and ECU

Braking System

- Servo, master cylinder, calipers and wheel cylinders

Casings

- Casings are covered provided they have been damaged as a direct result of the failure of a covered component

Clutch

- Failure of the clutch plate, clutch cover, clutch fork and pivot, thrust bearing, clutch slave cylinder, master cylinder, including failure due to oil contamination (excluding pipes, cables and linkages)

Cooling System

- Water pump, radiator, thermostat and thermostat housing

Differential and Drive Line

- Differential, crown wheel and pinion, half shafts, external drive shafts, universal joints and C/V joints

Electrics

- Starter motor, alternator, electronic ignition, ECU units, cooling fan motor, distributor, coil and manufacturer fitted alarm systems

Engine

- Starter ring gear, flywheel, oil pump, crankshaft and bearings, timing gears and chains, camshaft, cam followers, tappet gear, valves and guides, pistons and rings, cylinder bores, con rods, cylinder head and cylinder head gasket (excluding timing belts)

Fuel System

- Failure of single/multipoint injection system, fuel pump, tank sender unit, gauge and electrical components within the fuel-injection system
- You are not covered for injectors, linkages or wiring looms, wiring, plug leads, distributor caps or rotor arm

Gearbox

- Internal automatic and manual gearbox components, oil cooler, overdrive unit, transfer box and torque converter

Propshaft

- Propshaft including universal joints, bearings and mountings

Steering

- PAS pump, manual PAS racks, pressure pipes, reservoir and steering box

Turbo Unit

- Turbo unit and waste gate assembly

- Only Direct Group Limited's claims department can authorise repairs. A claim number will be issued by Direct Group Limited once the repair costs have been authorised
- Exploratory dismantling charges will only be paid as part of a valid claim. The customer must agree to any dismantling and pay the costs if the failure is not covered
- Unless cancelled in accordance with the cancellation rights detailed below, in normal circumstances no refund will be made and in no circumstances if a claim has been made

You have the right to cancel this policy within 14 days of receiving this Policy Document.

Should you wish to exercise this right please contact Britannia Rescue who will arrange cancellation and full refund

Exclusions:

- Any failure which does not necessitate the call-out of a Britannia Rescue agent
- Any component that fails within the first 14 days following the purchase of Xtend
- Mechanical failure caused by faults which a qualified engineer appointed by Direct Group Limited thinks could have reasonably existed before the cover commenced

Wheel Bearings

- Failure of the bearings

Courtesy Car

- Up to £25 per day for 4 days maximum. This can be claimed after the first 24 hours your car is in the garage for repair of a covered part

Conditions of Cover:

- Failure must necessitate the call-out of Britannia Rescue
- The vehicle must be serviced in accordance with the manufacturer's recommendations and service intervals and, as a minimum, every 12 months
- Cover can be provided to all vehicles, with the exception of caravans, motorcycles, commercial vehicles over 3.5 tonne GVW, kit cars, American imports, taxis, driving schools, police, ambulance, public service and military vehicles
- Cover is restricted to a named vehicle (not members) and is not transferable or refundable
- Cover is only applicable within the UK, which includes England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man
- Components which fail within the first 14 days of cover remain the responsibility of the insured customer and any faults in this period must be rectified at owner's cost

- Repairs, replacements or alterations not authorised by Direct Group Limited or experimental equipment or routine servicing or maintenance of a vehicle which has been modified from the manufacturer's original specification
- The gradual reduction in operating performance due to the age of the vehicle and/or the number of miles it has covered. This includes, but is not limited to, excessive oil consumption, friction material wear and normal maintenance service items
- Any loss, damage or failure which a qualified engineer appointed by Direct Group Limited establishes could have been avoided or was totally or partly caused by a lack of maintenance
- Any defects reported to the recovery agent or noted by the repairing garage which are not connected to the initial cause of the breakdown
- Any vehicle owned by a motor trader, garage or similar company
- Any liability for death, bodily injury or damage to property
- Use of the vehicle in any sort of competition, pacemaking, rallies, trials or racing of any kind
- The cost of repairing faults or damage caused by road traffic accidents, frost, freezing, corrosion, erosion, theft or attempted theft and vandalism

- Faults or repairs covered by another insurance or warranty
- Any damage to parts which are being recalled by the vehicle manufacturer or which have design faults
- **Xtend is not available in Europe including the Republic of Ireland**

Parts Specifically Not Covered by the Breakdown Repair Warranty:

- Body components such as strikers, hinges or any component which may require adjustment from time to time
- Body panels, cosmetic finishes or paintwork
- Consequential damage to a non-insured component arising from the failure of an insured component
- Interior trim including upholstery, seats and seat belts
- Failure of any component due to incorrect or contaminated fuel. The clearing of fuel lines, filters, carburettors and pumps
- Renewal of brake or clutch components due to wear and tear, incorrect adjustment or misuse
- Airbags, batteries, bulbs, exhaust systems, locks and keys, glass, wiper blades, windscreen, windows, wheel balancing and alignment, wheels, tyres and water ingress (including damage to parts caused by water)
- External oil leaks, lubricants, filter elements and any damage caused by lack of anti-freeze, impact, accident or negligence

How to Make a Complaint

We hope you will be pleased with the service we provide. If you have a complaint about the way in which your policy was sold to you then please contact Britannia Rescue. If your complaint relates to any other aspect of the policy please contact Direct Group Limited at Direct House, 4 Sidings Court, Doncaster DN4 5NU or telephone 0844 412 4059 (all calls are recorded for training, compliance and claims purposes) who will deal with your complaint on behalf of the insurer. In the event you remain dissatisfied you can then contact the insurer at the following address: Head of Claims, UK Underwriting Ltd, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds LS10 1RJ.

The Financial Ombudsman Service

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. You may contact the Financial Ombudsman Service at: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, Docklands, London E14 9SR. Tel: 0845 080 1800.

- Traffic management systems, satellite navigation systems, in-car entertainment systems, telephone, TV and associated equipment of all types
- Non-factory fitted components or modified components of any kind
- Normal maintenance services, and the replacement of such items as spark plugs, plug leads, points and wiring looms
- Burnt out, sticking or pitted valves
- Damage resulting from the failure of a timing belt which has not been replaced as per the manufacturer's recommendations

How to Claim

Important: No repair work should be started without approval from Direct Group Limited's Claims Department. Following your assistance with Britannia Rescue, if your vehicle cannot be repaired at the roadside it will be recovered to a garage of your choice. Before repair work commences, please ask the repairer to contact Direct Group Limited's Claims Department on 0844 4124059 (All calls are recorded for training, compliance and claims purposes)

1. The vehicle registration number
2. The date at which the component(s) failed
3. A detailed estimate of the repair costs

What happens if we are unable to meet our liabilities?

Fortis Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. You can get more information about compensation scheme arrangements from the FSCS at 7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN. Telephone number 020 7892 7300 or visit www.fscs.org.uk.

Data Protection Act and other related disclosure

Liverpool Victoria Insurance Company Ltd is registered under the Data Protection Act and our registration number is Z7450594. You should note that it is a requirement of the FSA that we retain all documentation for a relevant period of time. All papers and documents we produce in the course of our work for you will remain our property apart from letters and reports sent to you. We reserve the right to destroy correspondence and other papers once we believe they need no longer be retained for legal reasons.

Call us FREE for more information on

0800 591 563

(Mon-Fri 8am-8pm, Sat-Sun 8am-5pm)

Calls may be recorded.

We are able to provide literature and communications in the following alternative formats: Braille, large print or audiotape. Should you require information on this product or service in any of these formats, please contact us.

Britannia Rescue is a registered trade mark and is a trading style of the Liverpool Victoria group of companies. Liverpool Victoria Insurance Company Limited (LVIC), registered in England and Wales No. 3232514 is authorised and regulated by the Financial Services Authority, register number 202965. Registered address for both companies: County Gates, Bournemouth BH1 2NF. Tel: 01202 292333. For various legal, regulatory and service requirements your telephone call may be recorded or monitored.

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