

Xtend policy summary



Concerned about your car breaking down and being left with an expensive garage bill to pay? Then take a closer look at Xtend.

By adding Xtend to your yearly Britannia Rescue policy you could receive help with costs for breakdown faults. You'll be covered for up to £500 per claim, up to a value of £1,500 a year.



This is a Policy Summary only and does not detail the full Terms and Conditions of the insurance contract. Please refer to the Policy Documents to make sure you understand what is covered and the full Terms and Conditions of the insurance policy.

Insurer

The Policy is fully insured by UK Underwriting Limited on behalf of Fortis Insurance Limited and policy registrations and claims are handled on its behalf by Direct Group Limited.

Type of cover

Britannia Rescue Xtend insurance is designed to provide a warranty against a wide range of mechanical and electrical faults in your car which result from a breakdown in the UK.

Significant features and benefits of the Policy

- The Britannia Rescue Xtend warranty covers a wide range of mechanical and electrical components on your vehicle. Benefits include cover for: ABS Braking System, Casings, Clutch, Cooling System, Differential and Drive Line, Electrics, Engine, Fuel System, Gearbox, Propshaft, Steering, Turbo Unit and Wheel Bearings

For more precise details of what is included/excluded in the policy, please refer to the Xtend Policy Documents or ask our staff for details

- The Britannia Rescue Xtend warranty provides cover against the cost of parts and labour for repairing or replacing the covered part
- There is no limit to the number of claims you can make
- There is no maximum mileage limit from the date the policy starts
- Cover is provided for 12 months from date of purchase. Xtend will run alongside your Britannia Rescue cover (cover is not available on a part-year basis)
- Claim a contribution of up to £500 (including VAT) per claim towards the cost of any covered repair. This limit is inclusive of any costs relating to car hire charges
- Claim an aggregate of up to £1,500 (including VAT) throughout the period of cover
- Claim up to £25 a day (including VAT) for up to 4 days towards hire of a replacement vehicle whilst your vehicle is being repaired

Significant exclusions or limitations of the Policy

- Any failure which does not necessitate the call-out of a Britannia Rescue agent
- Components which fail within the first 14 days following the purchase of Xtend
- Failure of any component due to incorrect or contaminated fuel
- Vehicles which have been modified from the manufacturer's original specification
- Mechanical breakdown or electrical failure due to wear and tear, incorrect adjustment or misuse
- Maintenance and service items and any failure caused by lack of maintenance to the vehicle
- The cost of repairing faults or damage caused by road traffic accidents, theft or attempted theft and vandalism
- Vehicles with a gross vehicle weight over 3.5 tonnes, vehicles used for hire or reward, public service, competition, rallying or racing
- The cover relates to a specific vehicle and cannot be transferred to any other vehicle

Xtend is not available in Europe or the Republic of Ireland. A full list of the items not covered by the Policy and a full list of the warranty conditions is contained within the Policy Document.

Period of cover

12 months cover from date of purchase. Xtend will run alongside your Britannia Rescue cover and cover is not available part-year.

Cancellation Rights

When you receive your Policy, you have 14 days in which to consider the cover provided. If the cover does not meet your requirements, you have the right to cancel the Policy and receive a full refund as long as you have not used any of our services.

You will need to return all your documents and any certificates to us within 14 days of receipt. Refunds will be made within 30 days of receipt of your request to cancel.

After the 14 day cancellation period the Policy cannot be cancelled and refunds are not available.

Claims under the Policy

If you wish to make a claim or have any query relating to a claim you should contact the administrator:

Direct Group Limited

Direct House

4 Sidings Court

Doncaster

South Yorkshire DN4 5NU

Telephone: 0844 4124059

How to make a complaint

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. If at this stage it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, Docklands, London E14 9SR, Telephone 0845 080 1800. Please note that the Financial Ombudsman Service will normally only consider a complaint once we have issued a final decision. This will not affect your legal rights.

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, Lloyd Chambers, Portoken Street, London E1 8BN. Telephone number 020 7892 7300 or visit www.fscs.org.uk

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 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.

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.

britanniarescue.com

Xtend gives you:

Up to £500 (including VAT) contribution towards the cost of any covered repair. This limit is inclusive of any costs relating to car hire charges

Cover for a wide range of mechanical and electrical components on your car

Up to £25 a day for up to four days, towards a hire car

What repairs could cost without Xtend

Head Gasket £500

Starter Motor £355

Alternator £278

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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