

Xtend policy summary



£45 FOR PARTS AND LABOUR COVER

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. For just £45 per vehicle 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 Motors Insurance Company Limited and policy registrations and claims are handled on its behalf by Car Care Plan 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:

Car Care Plan Limited
Jubilee House
5 Mid Point Business Park
Thornbury
West Yorkshire BD3 7AG
Telephone: 0844 573 8005

How to make a complaint

We hope you will be pleased with the service we provide. In the unlikely event of a complaint occurring under this insurance, you should contact the insurance provider.

Alternatively, telephone Car Care Plan, the administrator on 0844 573 8005. Should you wish to contact the insurer directly, please write to:

The Risk Manager
Motors Insurance Company Limited
Jubilee House
5 Mid Point Business Park
Thornbury
West Yorkshire BD3 7AG

Should you remain dissatisfied, you have the right to ask the Financial Ombudsman Service to review your case. The right to apply to the Ombudsman must be exercised within 6 months of the date of our decision. Please write to:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

Telephone: 0845 080 1800

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

Compensation Scheme

Motors Insurance Company Limited is covered by the Financial Service Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if the insurer cannot meet its obligations. You can obtain more information about FSCS arrangements by telephoning them on 0208 7892 7300 or by email: enquiries@fscs.org.uk

What happens if we are unable to meet our liabilities?

If we are unable to meet our liabilities to Policyholders, you may be able to claim compensation from the Financial Services Compensation Scheme. The level of compensation differs depending on the type of cover:

Compulsory insurance 100% of claim

Non-compulsory insurance 100% of the first £2,000 and 90% of remainder of the claim.

Further information can be obtained from:

Financial Services Compensation Scheme
7th floor Lloyds Chambers
Portoken Street
London E1 8BN

Telephone: 020 7892 7300

or e-mail: enquiries@fscs.org.uk

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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