

Policy Term

Cover is available for up to 48 months and will be detailed on your Proposal Form.

Compensation

You may be entitled to compensation under the Financial Services Compensation Scheme in the event that we are unable to meet our liabilities in full.

Language

This Policy is written in English and all correspondence entered into shall be in English.

Insurer

The insurer is London General Insurance Company Limited, registered number 1865673, who is a private company limited by shares and incorporated in England whose head and registered offices are at Integra House, Floor 2, Vicarage Road, Egham, Surrey TW20 9JZ. The insurer is authorised and regulated by the Financial Services Authority FRN202689.

Administrator

The Administrator is TWG Services Limited, registered number 1883565, who is a private company limited by shares and incorporated in England whose head and registered offices are at Integra House, Floor 2, Vicarage Road, Egham, Surrey TW20 9JZ. The Administrator is authorised and regulated by the Financial Services Authority FRN 312440.

Special needs

For large print, audio and Braille you can call us on 0844 871 8061 or text telephone 0844 871 8211.

Demands and Needs

The customer named on the Proposal Form has purchased a vehicle and believes this warranty would be beneficial to them. The customer has been advised of the details of cover on the Summary of Cover, including the main benefits and main exclusions and limitations of the cover, and is not aware of any other insurance policy that they currently have that makes this cover unsuitable. The customer is aware of their obligation to provide all material information and has made a reasoned decision on the basis of the information provided in the Summary of Cover, and also has a period of 14 days after the receipt of the Policy documents to cancel the contract if they wish to re-consider their decision.

RAC Warranty.
The Aspen Building,
Floor 2,
Vantage Point Business Village,
Mitcheldean,
Gloucestershire GL17 0AF

Customer Services Telephone: 0845 070 7789
Fax: 0844 871 8260

rac.co.uk

RAC Warranty

Gold - Parts and Labour Cover



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RAC
warranty

RAC Warranty Parts and Labour Cover

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Summary of Cover

The following is a Summary of Cover relating to this warranty. The Supplying Dealer acts as an agent of the Insurer in respect of the sale of this product. A copy of the full terms is available on request.

This Insurance is underwritten by London General Insurance Company Limited (we, us, our), Integra House, Floor 2, Vicarage Road, Egham, Surrey TW20 9JZ. Registered Number 1865673.

Eligibility

Applicable to vehicles up to a maximum of 10 years old, having covered less than 100,000 miles at the date of application and retailing over £2,500

What parts are covered?

We cover you against loss due to Mechanical Breakdown of certain parts during the period of insurance. Only the parts specifically listed under each heading are covered. If a part is not listed, then it will not be covered.

Engine

Rocker assembly, inlet and exhaust valves, valve guides and springs (excluding burnt valves and decokes), cylinder head (excluding cracks and overheating damage), head gasket, head bolts, push rods, camshaft and cam followers, timing gears, chains and tensioner, oil pump, pistons and rings, cylinder bores, gudgeon pins, con rods and bearings, crankshaft and bearings, oil seals and bushes, inlet and exhaust manifolds, flywheel and ring gear, distributor drive, oil cooler.

Timing Belts

Providing there is proof that Manufacturer's replacement recommendations have been complied with and they are free from oil contamination.

Turbo (Factory Fitted)

The complete unit (including the wastegate, if it is an integral part of the turbo unit and cannot be purchased separately).

Manual Gearbox

All internal failures of gears, shafts, synchromesh hubs, selectors, seals and bushes, bearings, speedometer drive, overdrive units (when fitted), solenoid, transfer box.

Automatic Gearbox

All internal failures of gears, oil pump, seals, shafts, bushes, clutches, brake bands, bearings, governors, servos, torque convertor, drive plate, valve block, computer governor, modulator valve, speedometer drive.

Continuous Variable Transmissions CTX/CVT

All internal failures of clutches, planetary gears, reduction gears, shafts,

variable pulleys, thrust link drives, internal seals, bushes and bearings.

Drive System (Front/Rear)

Crown wheel and pinion, half shafts, half shaft oil seals, bearings, planet gears, bevel gears, rear external drive shafts, constant velocity joints, 4 wheel drive units.

Brakes

Brake master cylinder, wheel cylinders, brake calipers, servo, brake pumps, brake limiter valve, ABS computer/sensors/pumps.

Steering

Rack and pinion, steering box, idler box, power steering rack/ram and pump, pressure pipes, reservoir, steering column.

Cooling System

Water pump, thermostat, heater matrix, electric fan motor/sensor, viscous fan coupling, radiator, air conditioning pump, condenser, evaporator, magnetic clutch and valves (when fitted as standard).

Propshaft

Propshaft, universal joints and bearings.

Excluding: Rubber couplings, together with all other parts not listed.

Fuel System - Petrol/Diesel

Mechanical/electrical fuel pump, carburettor, electronic carburettor sensors and stepper motor, choke assembly, injection system.

Front/Rear Suspension

Shock absorbers, coil springs, upper and lower wishbones, ball joints, swivel joints, McPherson struts, suspension arms, anti-roll bar, self-levelling units and reservoir, pump and regulator valves, seals, displacer, hydro-pneumatic system.

Wheel Bearings

Front and rear wheel bearings.

Clutch

Centre plate, pressure plate, thrust bearing, clutch fork, cable, master cylinder, slave cylinder.

Electrics

Starter/solenoid, alternator, regulator, coil, distributor, electronic ignition module, front and rear window/headlamp wiper motors, heater fan motor, indicator interrupter unit, electric window motor, sun roof motor, instrumentation gauges, centralised locking solenoids/pumps, switches relays, sensors, electric aerial motor, horn, cruise control system.

Electronic Control Unit

Ignition system, fuel system, transmission system.

Casings

Cylinder block, gearbox and axle, provided they have been damaged by a mechanical breakdown of one of the items covered.

Various Items not Covered

Air conditioning recharging, anti-freeze, lubricants, filters, transmission fluids, external oil leaks, serviceable and/or ancillary items (e.g. plugs, points, condenser, distributor cap, rotor arm, core plugs, etc.).

Extensions to Coverage

In the event of a claim being accepted by us, you may, if applicable, claim the following benefits, the amount we pay shall not exceed the claim limit detailed on your Proposal Form. You must gain prior authorisation from the Administrator.

Car Hire

We will pay up to £50 per day including VAT for a maximum of 7 days. Car hire is only available when the manufacturer's recommended repair time exceeds 8 hours. The period of hire does not include delays while awaiting the start of repairs or delivery of parts.

Recovery

Towing charges up to an amount of £50 per occurrence (inclusive of VAT).

Overnight Accommodation

In respect of overnight accommodation, up to £50 per occurrence (including VAT) provided that:

- i) mechanical breakdown occurs outside a 50 mile radius of your address or intended overnight accommodation; and,
- ii) the insured vehicle cannot be repaired during the day of the mechanical breakdown; and,
- iii) a relief vehicle is not available.

Continental Use

Cover is extended whilst the insured vehicle is in any country of the EU or EFTA for a period of not more than 60 days in any 12 month period, the amount we will pay is restricted to the equivalent United Kingdom rate for labour charges and parts at Manufacturer's list prices as applicable at the date of the claim.

Cancellation

You may cancel this cover within 14 days of receiving your Policy document with a full refund by writing to TWG Services Limited at the below address. Although if a claim has been made we may recover any costs incurred. If you cancel after such period no refund will be due.

Making a Claim

If you consider you have a claim, DO NOT proceed with repairs until the claim is authorised by the Administrator. Your repairer must telephone the Administrator on 0845 070 7789 and obtain a claim authority number prior to any work being carried out.

We reserve the right to subject the insured vehicle to an independent assessment.

Complaints

If you have any queries or complaints you may write to TWG Services Limited at The Aspen Building, Floor 2, Vantage Point Business Village, Mitcheldean, Gloucestershire GL17 0AF. Complaints may be referred to the Insurer at their address below and independent advice may be gained from the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London E14 9SR, Telephone 0845 080 1800. None of the above affects your statutory rights.

Law Applicable

Unless specifically agreed to the contrary prior to Policy inception, this Policy shall be subject to English Law. The EEA State for the purposes of the Policy is the United Kingdom.