

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 their Policy documents to cancel the contract if they wish to reconsider 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

Platinum - Parts and Labour Cover



RAC Warranty is a trademark of RAC Motoring Services and is used with their permission under licence to The Warranty Group.

RAC
warranty

RAC Warranty Parts and Labour Cover

keyfacts[®]

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 7 years old having covered less than 70,000 miles at the date of application and retailing over £3,500.

What parts are covered?

We insure you against loss due to mechanical breakdown of certain parts during the period of insurance. Only the parts under the heading 'All mechanical and electrical parts' are insured. Any part or condition specifically listed under the heading 'Non-covered parts' will not be covered.

All mechanical and electrical parts

All mechanical and electrical parts are covered against mechanical breakdown on the vehicle together with:

- Turbo/Supercharge (Factory fitted)
- Catalytic Converter
- Air Conditioning (Factory fitted)
- In Car Entertainment (Up to a maximum of £100)
- Timing belts
- Provided there is proof that the manufacturer's replacement recommendations have been complied with and they are free from oil contamination.
- Casings
- Cylinder block, gearbox, and axle if they have been damaged by a mechanical breakdown of one of the parts insured.

The above parts are covered providing the conditions of this warranty are complied with.

Non-covered parts

General

- (i) All bodywork, handles and hinges, interior/exterior trim, brightwork, paint, glass (including front & rear heated screens & elements), weatherstrips, rubber seals, sheet metal, sun roof panels, seats, carpets, seat belts, wiper arms/blades, wheels and tyres, wheel alignment/balancing, adjustments.
- (ii) Service parts and other parts subject to routine maintenance or periodic repair including but not limited to plugs, points, condenser, distributor cap, rotor arm, HT leads, filters.
- (iii) Any item or accessory not in the manufacturer's original specifications.

Working materials

Unless working materials and supplies such as oils, filters and anti-freeze are required as a direct result of the failure of an insured part.

Clutch

Where the condition is due to wear and tear or the clutch is burnt out.

Brakes

Brake discs, brake pads, brake linings/shoes.

Contaminated fuel

The clearing of fuel lines, filters, carburettors and pumps/nozzles.

Electrical accessories

Bulbs, lamps/lenses, batteries, fuses, wiring harness, wiring terminals and remaking of disturbed electrical connections, car telephones.

Miscellaneous items

Air conditioning recharging, water ingress, exhaust system, auxiliary drive belts, brackets, mountings, tappings, supports, fixings and fastening devices, fuel tank, corrosion, rubber hoses, pipes and unions, all core plugs, air bags, decarbonisation, and failures caused by the build-up of carbon deposits (including burnt valves).

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 documents 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.

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.