

# Motor Vehicle Warranty

## Insurance Product Information Document

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Registration no. 519490080 RCS, authorised by L'Autorité de Contrôle Prudentiel et de Résolution in France. Authorised by the Prudential Regulation Authority (PRA). Subject to regulation by the Financial Conduct Authority (FCA) and limited regulation by the PRA. Details about the extent of our regulation by the PRA are available from us on request.

Product: Allianz Assistance Motor Warranty Policy

This document provides a summary of key information about the Allianz Assistance Motor Warranty product and doesn't take into consideration your specific demands and needs. Full pre-contractual and contractual information are provided in the documents relating to the insurance contract.

### What is this type of Insurance?

The policy is a Motor Extended Warranty contract for private individuals who own a motor vehicle. The Extended Warranty has been designed to help protect you against costs incurred in the event of an electrical or mechanical failure of a covered component of the covered vehicle occurring within the area of cover. This has to be read in conjunction with your confirmation of cover and the policy document.



#### What is insured?

- ✓ Depending on the level of cover you have chosen and the premium paid, original manufacturer's factory-fitted or replacement parts such as engine, turbo and supercharger and gearbox are covered.
- ✓ Factory-fitted mechanical and electrical components up to the maximum claim limit.
- ✓ Driving in Continental Europe for up to a maximum of 60 days per year (pro rata within the period of insurance).



#### What is not insured?

- ✗ Excesses on your warranty.
- ✗ Normal service replacement, consumable parts and wear and tear items if not specifically included.
- ✗ Vehicles that are not roadworthy, non-compliant with the relevant legislation and that do not have a valid MOT.
- ✗ Any defect which existed prior to the start date of the policy.
- ✗ Roadside assistance services.
- ✗ Costs for transfer of ownership.



#### Are there any restrictions on cover?

- ! Any vehicle which is owned by a business formed for the purposes of selling or servicing motor vehicles.
- ! Vehicles not registered in the UK.
- ! Loss or damage due to the absence of maintenance, wear and tear or hidden faults.
- ! Vehicles modified from the original manufacturer's specification.
- ! Vehicles used for competitions, racing, pacemaking, rallies, off-road use including track days or any form of hire or reward and usage by driving schools.
- ! Vehicles above the stipulated age and mileage limits at the time of purchasing the insurance.



## Where am I covered?

Your vehicle is covered in the UK and Continental Europe (please refer to the policy handbook for a list of countries covered).



## What are my obligations?

To avoid the policy being cancelled and claims being reduced or refused you must:

### When taking out this policy

- Provide the insurer with relevant, true and complete information allowing the insurer to underwrite the policy.
- Provide the insurer with supporting documents when requested.
- Take all reasonable steps to safeguard your vehicle against electrical or mechanical failure.
- Pay the premium or the portion of premium as detailed in the policy on time.
- Servicing must be carried out in accordance with vehicle manufacturer's guidelines.
- To keep service records up to date and service receipts as proof of servicing.

### Once the policy is in effect

- You must tell the insurer as soon as possible of any changes that arise and that may affect your cover.

### In the event of a claim

- You must contact the insurer to make the claim immediately after an event arises and provide the insurer with all supporting documentation to enable the claim to be processed.
- Inform the insurer in the case of dual insurance and tell the insurer if you have received payment from another insurer for all or part of the claim.



## When and how do I pay?

Premiums are paid annually at the beginning of the insurance period.

Payments can be made by debit or credit card or monthly Direct Debit.



## When does the cover start and end?

The cover starts at the date indicated in the confirmation of cover.

Annual policies last one year from the inception date and are not renewed automatically.

Monthly policies last one month from the inception date and are renewed automatically.



## How do I cancel the contract?

To ensure the cover meets your requirements, you have 14 days from the date of receiving your documentation to cancel your policy. After this 14 day period you will be entitled to a pro rata refund on an annual policy, subject to no claims being paid under the policy, less an administration fee of £25. For monthly policies, you can cancel at any time but no refund is available.

If you wish to cancel the contract during this period, you should contact Allianz Assistance, PO Box 1051, Croydon, CR9 1RE or telephone 0345 600 2205 and press option 2.