

THE FINANCIAL CONDUCT AUTHORITY (FCA)

The FCA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

WHOSE PRODUCTS DO WE OFFER?

We offer Insured products from a single Insurer, in respect of the following products:

- Combined Return To Invoice and Finance GAP Insurance
- Combined Tyre & Alloy Wheel Insurance
- Mechanical Breakdown Insurance

WHICH SERVICES WILL WE PROVIDE YOU WITH?

You will not receive advice or a recommendation from us on any insurance products we offer you. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

WHAT WILL YOU HAVE TO PAY US FOR OUR SERVICES?

You will not have to pay any fees for our insurance services

WHO REGULATES US?

TAG Insure Limited is an Appointed Representative of Phoenix Financial Consultants Limited who is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 539195.

OUR PERMITTED BUSINESS IS:

- Advising on investments (except pension transfers and pension opt outs)
- Arranging (bringing about) deals in investments
- Making arrangements with a view to transactions in investments
- Dealing in investments as agent
- Assisting in the administration and performance of a contract of insurance
- Agree to carry on a regulated activity

You can check this on the FCA's register by visiting the FCA's website www.FCA.gov.uk/register or by contacting the FCA on **0845 606 1234**.

WHAT TO DO IF YOU HAVE A COMPLAINT

If you wish to register a complaint regarding the sale or administration of any of the Insurance products we provide, please contact:

... in writing **The Compliance Manager, TAG Insure Limited, 8 Abbots Business Park, Kings Langley, WD4 8FR**

... by email **complaints@taginsure.co.uk**

If we cannot resolve your complaint, you may be entitled to refer it to the **Financial Ombudsman Service**.



ARE WE COVERED BY THE FINANCIAL SERVICES COMPENSATIONS SCHEME (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

IMPORTANT NOTICE

Please note that

- **GAP insurance is not compulsory and has no effect on any credit application that you make in connection with the purchase of a motor vehicle through our organisation.**
- **Under a change in the FCA's regulations for this product, we are required to give you time before the conclusion of the policy sale to consider the quotation that we provide and, if you wish to, seek a quotation from an alternative supplier. The length of this period of time before we can contact you again depends upon whether.**
- **You initiated the enquiry on GAP in which case, the policy sale can be concluded the next day.**
- **We initiated the discussions on GAP in which case we must wait a minimum of 2 clear days.**

MECHANICAL BREAKDOWN INSURANCE POLICY

keyfacts®

INTRODUCTION

Our Motor Warranty Insurance provides you with protection against loss due to the mechanical or electrical failure of those parts listed up to the appropriate claim limit for parts, labour and VAT. This policy is a contract between You and the Insurer, it is not therefore transferable.

This document includes a general summary of the insurance provided by our Motor Warranty policy. For precise details of the cover, including the conditions and exclusions that apply, the policy document should be referred to. A further copy will be supplied upon request.

Our policies run for various periods – please see your policy documentation for the precise duration of your own policy. This policy does NOT renew.

POLICY SUMMARY

SIGNIFICANT FEATURES AND BENEFITS

Loss due to Mechanical or Electrical Failure of certain parts listed under your relevant level of cover during your policy period. Only Parts, labour and VAT are covered up to your appropriate claim limit listed on your policy Certificate.

Please refer to Your Policy Certificate for details of the Claim Limit applicable to Your policy.

SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS

The insurance described above is subject to certain exclusions and conditions. For a full list of the exclusions and conditions that apply, which are similar to those applied by other insurers; please refer to the policy wording. However, we would particularly draw your attention to the following situations.

		Policy Reference
1	This policy does not cover fire, collision, damage caused by weather related incidents, damage caused by lack of use of antifreeze, fluid leaks and damage occasioned by faulty workmanship.	What is Not covered
2	The policy does not cover components that have been modified from the manufacturer's original design.	Exclusion 3
3	A detailed claims procedure is given in this Policy. You must follow this procedure, failure to do so may result in non-payment of Your claim.	How to make a claim
4	We reserve the right to direct or redirect a claim to one of Our approved repairers in order for repairs to be completed. Where the Insured wishes to nominate a repairer, the labour element of any claim will be limited to the approved repairer's labour rate unless you have selected the increased labour rate option and paid the additional premium. All repairs are limited to the standard ICME Autodata repair times and to a maximum labour charge of £50 per hour.	How to make a claim
5	The Policy will only pay for one repair to any one component of the vehicle listed as a Part Covered. We reserve the right to select to repair or to replace using reconditioned parts and, with your permission, second hand parts.	Claims Condition 8

		Policy Reference
6	The policy does not cover Vehicles used for competition, racing, pace making, hire or reward including but not limited to taxis and courier vehicles, or off-road use.	Exclusion 6
7	Items which would require periodic change i.e. service Items, tyres, exhaust, brake friction materials etc. components subject to manufacturers recall or under manufacturer's warranty are not covered.	What is not covered
8	The policy does not cover any loss caused by or arising from: <ul style="list-style-type: none"> a. Overheating, corrosion or the gradual reduction in operating performance commensurate with the age and mileage covered by the Vehicle. This includes, but is not limited to: <ul style="list-style-type: none"> i. the gradual loss of engine compression necessitating the repair of valves or rings. ii. gradual increase in oil consumption due to normal operating functions. b. The use of a grade of fuel not recommended by the manufacturer of the Vehicle or the ingress of foreign matter into fuel, lubricants or cooling system. The use of inadequate or improper antifreeze protection. c. Routine servicing maintenance or repair of the Vehicle or from negligence, abuse or wilful damage. d. The subjecting of the Vehicle to a load greater than that permitted by the manufacturer's recommendations. e. Fire, self-ignition, lightning, earthquake, explosion, frost, storm, tempest, flood, water damage, theft or attempted theft, aircraft or other aerial devices or articles dropped therefrom or any extreme cause. 	Exclusion 11 d
9	The Policy does not cover any liability for death, bodily injury or loss of or damage to property other than the components or loss of use or any Consequential Loss of whatsoever nature.	Exclusion 17
10	Any costs incurred in excess or outside the liability under this insurance including any form of consequential loss.	Exclusion 8
11	The policy is subject to a claims excess. The first amount of each claim payable by the You As detailed on Your Policy Certificate.	Definitions
12	It is a condition precedent to any liability under this policy that the Vehicle shall be free of any pre-existing faults at the time of purchase of the policy and that it shall be serviced in accordance with the manufacturers recommended service intervals by a garage registered for VAT, the garage completing the relevant service details in the Vehicle's service book and the receipt retained. A maximum allowance of 30 days or 1000 miles (whichever is less) shall be permitted as a run-over on the due date of service intervals.	Condition 7
13	Any ancillary components or equipment not listed under the "Parts Covered?" section of this policy are not covered.	Exclusion 9
14	Any incident occurring within the latter of the first 30 days or 1,000 miles since the inception of the policy.	Exclusion 1
15	The policy does not provide for loss of use, inconvenience, lost time, commercial losses or any other incidental or consequential damages.	Exclusion 8
16	The following vehicles are excluded from cover Aston Martin, Bentley, Bristol, Bugatti, Cosworth, De Tomaso, Ferrari, Lancia Delta Integrale/8.32 Models, Lamborghini, Maserati, McLaren F1, Rolls Royce.	Eligibility

		Policy Reference
17	Commercial vehicles, any vehicle designed to carry more than 8 people (unless otherwise stated), motor cycles, mopeds, any left hand drive vehicle, any kit car are excluded.	Exclusion 2
18	Vehicles which have been modified in any way from the manufacturer's specification are not covered.	Exclusion 3
19	Vehicles used for competition, racing, pace making, hire or reward including but not limited to taxis and courier vehicles and off-road use are not covered.	Exclusion 4
20	Wear and Tear where the vehicle is over 8 Years old or has covered more than 100,000 miles at time of claim is not covered.	Exclusion 21
21	Failure of the clutch components due to Wear and Tear.	Exclusion 22
22	Worn out components are not covered.	Exclusion 23
23	Components subject to manufacturers recall or under manufacturer's warranty are not covered.	What is not covered

General

LANGUAGE

The policy and associated documentation and all information relating to this insurance communicated to you shall be in the English language.

LAW

There is a choice of law applicable to this insurance, but unless otherwise agreed between you and the insurer, English Law will apply.

NOTIFICATION OF CLAIMS

If an event occurs, please help the **Claims Administrator** by reporting **Your** claim according to the following procedure.

1. Contact the Claims Administrator

In the unfortunate event that you experience an issue with your vehicle, please contact TAG Insure Limited, Unit 8 Abbots Business Park, Primrose Hill, Kings Langley, Hertfordshire, WD4 8FR, 0800 148 8339. No claim will be considered without prior approval from TAG Insure in the form of a Repair Confirmation Form issued to your repairer.

2. For Claims Authorisation, You must:

- Advise Your Policy number and Vehicle details.
- Advise the cause of the event.
- Obtain approval prior to the work being completed.

Full details of the notification process are provided in the policy wording. You should make sure that you keep your policy wording in a safe place as it details the information that is required in order for your claim to be dealt with.

INSURER

International Insurance Company of Hannover SE

International Insurance Company of Hannover SE is registered in Germany, registration number HRB 211924. Registered Office: Roderbruchstraße 26, 30655 Hannover, Germany, acting through its UK branch whose office is located at: 10 Fenchurch Street, London EC3M 3BE, United Kingdom. Authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht and authorised and subject to limited regulation by the Financial Conduct Authority (FCA No. 659331).

CANCELLATION

You have the right to cancel this cover within 30 days of receipt of the policy document without giving any reason and receive a full refund. You should contact the Administrator by recorded delivery letter, fax or email who will arrange the refund. If You wish to cancel this policy after the 30 day cooling off period, You must send a recorded delivery letter to the Administrator. If You cancel this policy after the 30 day cooling off period, there will be no pro rata rebate available. We will cancel this policy with immediate effect if you are suspected of any fraudulent activity.

COMPENSATION SCHEME RIGHTS

In the event that the Insurers are unable to meet their legal obligations under this insurance, you may be entitled to apply for compensation under the Financial Services Compensation Scheme.

COMPLAINTS

It is always our intention to provide you with a first-class standard of service. However, if you are unhappy in any way and wish to make a complaint, in the first instance please contact:

TAG Insure Limited
Unit 8 Abbots Business Park,
Primrose Hill,
Kings Langley,
Hertfordshire, WD4 8FR

Alternatively, you can contact them by email at complaints@phoenix-fc.co.uk.

Ultimately, if your enquiry or complaint cannot be resolved, the laid down procedure will refer you to the Financial Ombudsman Service.

TAG Insure Limited are an appointed representative of Phoenix Financial Consultants who are regulated by the FCA – registration number 539195. Phoenix's registered address is Unit 8 Abbots Business Park, Primrose Hill, Kings Langley, Herts., WD4 8FR. Company registration number 7436334.

MECHANICAL BREAKDOWN INSURANCE

WHAT IS COVERED

Loss due to Mechanical or Electrical Failure of certain parts listed under **Your** relevant level of cover during **Your** policy period. Only Parts, labour and VAT are covered up to **Your** appropriate **Claim Limit** listed on **Your** policy Certificate.

Please refer to **Your Policy Certificate** for details of the **Claim Limit** applicable to **Your** policy.

WHAT IS NOT COVERED

1. Items which would require periodic change i.e. service Items, tyres, exhaust, brake friction materials etc.
2. Components subject to manufacturers recall or under manufacturer's warranty.
3. Fire, collision, damage caused by weather related incidents, damage caused by lack of use of antifreeze, fluid leaks and damage occasioned by faulty workmanship
4. Any **Vehicles** that have not adhered to manufacturer's service intervals.
5. Any cost/damage that are indirectly caused, parts not fitted correctly, or defects present at the time of sale. Please refer to **Your Policy Certificate** for details of which level of cover is applicable to **Your** policy and find the full list of what is NOT Covered under this level of cover in this booklet.

THE POLICY

Means the cover provided to **You** under the terms and conditions of this insurance contract.

CONTRACT OF INSURANCE

This **Policy Certificate** is evidence of a contract of insurance.

This policy will only become effective if payments are up to date and not in arrears.

THE POLICY WORDING

The Policy Wording contains the terms, conditions and exclusions of this insurance contract.

LEGAL RIGHTS

This insurance is in addition to **Your** legal rights and is not to be substituted for the supplier's liability if the **Vehicle** is found to be unfit for the purpose for which it was intended, or is not as described or is not of satisfactory quality.

DEFINITIONS

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this insurance and will appear in bold with a capital letter.

WORD/EXPRESSION	DEFINITION
Administrator	TAG Insure Limited, Unit 8 Abbots Business Park, Primrose Hill, Kings Langley, Hertfordshire, WD4 8FR. an appointed representative of Phoenix Financial Consultants Limited, (FCA registration number 539195)
Claims Administrator	TAG Insure Limited, Unit 8 Abbots Business Park, Primrose Hill, Kings Langley, Hertfordshire, WD4 8FR. an appointed representative of Phoenix Financial Consultants Limited, (FCA registration number 539195)
Claims Excess	the first amount of each claim payable by the You As detailed on Your Policy Certificate
Claim Limit	the maximum amount that can be claimed under the policy for each Mechanical Breakdown as stated on Your Policy Certificate. The total amount claimable during the Period of Insurance is shown on the insurance certificate including labour, parts and VAT
Consequential Breakdown	a Mechanical Breakdown caused by the failure of a non-covered component.
Geographical Limits	means the areas in which this Policy is effective and are Great Britain, Northern Ireland, the Isle of Man, the Channel Islands, member countries of the European Community and any other country for which an international motor insurance card ("Green Card") in respect of the Vehicle is effective at Date of Loss.
ICME Autodata	Institute of Chartered Mechanical Engineers manual used by the motor industry as a means to establish labour repair times.
Limit of Indemnity	is the maximum amount that can be claimed in total during the Period of Insurance including labour, parts and where applicable, VAT
Motor Insurance Policy	means a Comprehensive policy of motor insurance which covers the Vehicle in respect of damage, fire and theft, and which is maintained throughout the Period of Insurance.
Period of Insurance	means the dates shown in the Policy Certificate.
Policy Certificate	means the document accompanying this Policy which confirms the Period of Insurance, Cover and Policy type, Vehicle model and make which You have applied for and which We have accepted.
Vehicle	means only the Vehicle as identified in the Policy Certificate for private or business use (excluding taxis and private hire unless otherwise stated, courier services and haulage) for use on the public highway.
We/Us/Our	International Insurance Company of Hannover SE is registered in Germany, registration number HRB 211924. Registered Office: Roderbruchstraße 26, 30655 Hannover, Germany, acting through its UK branch whose office is located at: 10 Fenchurch Street, London EC3M 3BE, United Kingdom. Authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht and authorised and subject to limited regulation by the Financial Conduct Authority (FCA No. 659331).
You/Your/Yourself	means the person named in the Policy Certificate who must be the registered keeper of the Vehicle in respect of contract hire, contract purchase or any leasing contract and the authorised user of the Vehicle and (if applicable) who is named in the Finance Agreement.

ELIGIBILITY

You can apply for cover under this policy if at the date of commencement of the Period of Insurance:-

- Mileage and age limitation apply: Ultimate 80,000 miles or 8 years, Advantage 120,000 miles or 12 years and Standard any age any mileage. If your vehicle falls out of these parameters additional premiums will apply.
- You are the owner or the registered keeper of the Vehicle.
- The **Vehicle** is not manufactured by:

Aston Martin	Bugati	Ferrari	Lamborghini	F1
Bentley	Cosworth	Lancia	Maserati	Rolls Royce
Bristol	De Tomaso	Delta Integrare/8.32	Maclaren	

EXCLUSIONS

1. Any incident occurring within the latter of the first 30 days or 1,000 miles since the inception of the policy
2. Commercial vehicles, any **Vehicle** designed to carry more than 8 people (unless otherwise stated), motor cycles, mopeds, any left hand drive vehicle, any kit car
3. Vehicles which have been modified in any way from the manufacturer's specification
4. Components which have been modified in any way from the manufacturer's specification
5. Vehicles owned temporarily or otherwise (resulting from trade-in or acquisition for the purposes of resale) by a business formed for the purposes of selling or servicing Vehicles, or **Vehicles** used for competition, racing, pace making, hire or reward including but not limited to taxis and courier vehicles, off road use.
6. VAT where **You** are VAT registered.
7. Any costs incurred in excess or outside the liability under this insurance including any form of consequential loss.
8. Our liability in the event of any misrepresentation or concealment made by **You** or on **Your** behalf in support of obtaining the Policy or any claim on **Your** Policy.
9. If the **Vehicle** is a goods Vehicle, is used as an emergency service Vehicle, for self-drive hire, public or private hire or is designed to carry more than 8 people including the driver.
10. Any claim
 - i. Occurring during the warranty or guarantee period of any manufacturers or dealer's excess period (If any) or where faults have developed during such period prior to the commencement of the **Period of Insurance** (provided they were evident at that time) and which have not been completely rectified.
 - ii. Resulting from any modification to the **Vehicle** or the substitution of components by non- standard components or equipment not approved by the manufacturer of the Vehicle.
 - iii. If the milometer has been altered or disconnected or inoperative resulting in the misrepresentation of the Vehicle's actual mileage. iv. Caused by or arising from:
 - a. Overheating, corrosion, carbon build up or the gradual reduction in operating performance commensurate with the age and mileage covered by the Vehicle. This includes, but is not limited to:
 - i. the gradual loss of engine compression necessitating the repair of valves or rings. ii. gradual increase in oil consumption due to normal operating functions.
 - b. The use of a grade of fuel not recommended by the manufacturer of the **Vehicle** or the ingress of foreign matter into fuel, lubricants or cooling system. The use of inadequate or improper antifreeze protection.
 - c. Routine servicing maintenance or repair of the **Vehicle** or from negligence, abuse or wilful damage.
 - d. The subjecting of the **Vehicle** to a load greater than that permitted by the manufacturer's recommendations.
 - e. Fire, self-ignition, lightning, earthquake, explosion, frost, storm, tempest, flood, water damage, theft or attempted theft, aircraft or other aerial devices or articles dropped there from or any extreme cause.
 - f. Consequential Breakdown

- v. Involving components subject to recall or repair or replacement by the manufacturer or attributable to a manufacturer's design defect.
- vi. Intent or vandalism.
- vii. Directly or Indirectly caused by or contributed to by or arising from:
 - a. ionising radiations or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - b. the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly c. nuclear component thereof.
 - d. occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
- 11. Any ancillary components or equipment not listed under the "Parts Covered" section of this policy.
- 12. Relating to fuel, anti-freeze, hydraulic fluids, grease or oils.
- 13. Investigatory or remedial work commenced before authorisation by the Claims Administrator.
- 14. Costs Incurred In routine servicing or repairs.
- 15. Any components, which have not failed but have been reported as requiring replacement during routine servicing and/or repairs or at the time an Insured repair is in progress.
- 16. Any components which have not been serviced in accordance with the manufacturer's recommendations.
- 17. Liability, which attaches to the Insured by virtue of an agreement but which would not have attached in the absence of such agreement.
- 18. Any **Vehicle** owned by a garage or its associated companies or by the proprietor of such garage or associated companies or by an employee or relative of such proprietor or component breakage occurring whilst the **Vehicle** is in the custody or control of such persons.
- 19. Any liability for death, bodily injury or loss of or damage to property other than the components or loss of use or any Consequential Loss of whatsoever nature.
- 20. Non-compliance with the conditions relating to the servicing of the Vehicle.
- 21. Any **Vehicle** where an MOT Certificate is not in force or has expired.
- 22. Advisory components noted on the MOT Certificate.
- 23. Wear and Tear where the **Vehicle** Is over 8 Years old or has covered more than 100,000 miles at time of claim.
- 24. Failure of the clutch components due to Wear and Tear.
- 25. Worn out components.
- 26. Any **Vehicle** declared as an Insurance category A, B, or C Insurance write-off or stolen and recovered prior to the start date of **Your** policy.

GENERAL EXCLUSIONS

Any Loss:

1. where the Loss occurred before the inception of this insurance
2. arising directly or indirectly, in whole or in part, due to any act or omission which is wilful, unlawful or negligent on **Your** or the user of the **Vehicles** part.
3. caused by or contributed to, by or arising from:
 - i. ionising radiations or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
 - ii. the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or of its nuclear component.
 - iii. occasioned by or happening through war, invasion, act of foreign enemy hostilities (whether war is declared or not) civil war, rebellion, revolution, insurrection or military or usurped power
 - iv. arising directly or indirectly from pollution or contamination.
 - v. directly or indirectly caused or occasioned by or happening through or in consequence of terrorism or any action taken in controlling preventing or suppressing any acts of terrorism or in any way relating thereto. For the purpose of this exclusion "terrorism" means the use of biological, chemical and/or nuclear force or contamination and/or threat thereof by any person or group of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear. However losses caused by or resulting from riot, riot attending a strike, civil commotion and malicious damage are not excluded hereunder.

GENERAL CONDITIONS

You must comply with the following conditions to have the full protection of **Your** Policy. If **You** do not comply with them, **We** may at **Our** discretion cancel the Policy or refuse to deal with **Your** claim or reduce the amount of any claim payment.

1. You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:
 - i. supply accurate and complete answers to all the questions **We** or the **Administrator** may ask as part of **Your** application for cover under this policy;
 - ii. to make sure that all information supplied as part of **Your** application for cover is true and correct;
 - iii. tell **Us** of any changes to the answers **You** have given as soon as possible.
Failure to provide answers in-line with the requirement of the Act may mean that **Your** policy is invalid and that It does not operate in the event of a claim.
2. Duty of Care. **You** must not continue to drive the **Vehicle** after any incident if this could cause further damage to **Your** Vehicle.
3. Fraud. **You** must not act in a fraudulent manner. If **You**, or anyone acting for You,
 - i. makes a claim under the Policy knowing the claim to be false, or fraudulently exaggerated in any respect; or ii. makes a statement in support of a claim, knowing the statement to be false in any respect; or
 - iii. submits a document in support of a claim, knowing the document to be forged or false in any respect; or
 - iv. makes a claim in respect of any loss or damage caused by **Your** wilful act, or with **Your** connivance, **WE SHALL NOT PAY THE CLAIM**
 - v. We may at **Our** option declare the Policy void
 - vi. We shall be entitled to recover from **You** the amount of any claim already paid under the Policy vii. We shall not make any return of premium
 - viii. We may inform the police of the circumstances.
4. Cancellation – Cooling Off Period **You** have the right to cancel this cover within 14 days of receipt of this document without giving any reason and receive a full refund. **You** should contact the **Administrator** by recorded delivery letter, fax or email who will arrange the refund. If **You** wish to cancel this policy after the 14 day cooling off period **You** must send a recorded delivery letter to the Administrator. If **You** cancel this policy after the 14 day cooling off period there will be no refund. **We** may cancel this policy by giving **You** 30 days' notice posted to the address shown on the Policy Certificate. Unless the reason for cancellation is, in **Our** opinion, for fraudulent activity, **You** will be entitled to a pro-rata return of premium.
5. The Law Applicable to this Policy **Your** Policy will be governed by the law of England and Wales unless **You** and **We** have agreed otherwise.

6. Our liability under this policy will be binding for the **Period of Insurance** shown on the Policy Certificate. Cover commences on the date of purchase of the policy, or in the case of a **Vehicle** purchased with a manufacturers' guarantee or warranty, from the date commencing immediately after expiry of the manufacturers' guarantee or warranty period.
7. It is a condition precedent to any liability under this policy that the **Vehicle** shall be free of any pre-existing faults at the time of purchase of the policy and that it shall be serviced in accordance with the manufacturers recommended service intervals by a garage registered for VAT, the garage completing the relevant service details in the Vehicle's service book and the receipt retained. A maximum allowance of 30 days or 1000 miles (whichever is less) shall be permitted as a run-over on the due date of service intervals.
8. During the **Period of Insurance** We will repair or replace those components covered by this policy for the cost of the component and labour cost to fit the component up to the **Claim Limit** specified on the Policy Certificate. It is expressly stipulated that within the Claim Limit, all labour times are in accordance with the current **ICME/Autodata** manual.
9. By way of subrogation **We** reserve the right to take over and carry out the defence or settlement of any claim after a payment has been made under this policy. Legal action may be taken in the name of the Insured to recover payment from a third party made under this policy.
10. We shall not be liable for any claim arising thereby or indirectly caused or contributed by or in consequence of a loss listed under the exclusions section of this policy.
 11. In the event of any occurrence giving rise to a claim, the Insured must follow the procedure set out under the "How to make a Claim" section of this policy.
12. If at the occurrence of a claim there exists any other Insurance, which would entitle the Insured to indemnity then this policy shall only contribute its rateable proportion of such loss.
13. We reserve the right to subject the **Vehicle** and or failed component to expert assessment.
14. Where dismantling of a covered component is necessary to determine the validity of a claim, the Insured must authorise any dismantling. Costs Incurred will only be met as part of a valid claim.
15. In the event of a claim and liability having been rejected by **Us, We** shall not be liable for this claim after the expiry of three months from the date of rejection unless within that time the claim is subject to arbitration.
16. It is expressly agreed and declared that **We** shall be released from all liability and obligation should the Terms and Conditions of the policy not be complied with fully.
17. We reserve the right to direct or redirect a claim to one of **Our** approved repairers in order for repairs to be completed. Where the Insured wishes to nominate a repairer, the labour element of any claim will be limited to the approved repairer's labour rate unless **You** have selected the increased labour rate option and paid the additional premium. All repairs are limited to the standard **ICME/Autodata** repair times and to a maximum labour charge of £50 per hour.
18. All benefits under this policy shall be forfeited and the Insurer and **Administrator** shall be released from all obligations to **You** if the conditions and 'How to make a Claim' procedures are not complied with or a claim made by **You** or anyone acting on **Your** behalf to obtain a policy benefit is fraudulent or intentionally exaggerated; or a false declaration or statement is made in support of a claim under this policy.
19. If **We** accept that there is a claim under this Insurance but there is disagreement in respect of the amount to be paid please refer to the Customer Enquiry section of **Your** policy
20. The Terms and Conditions and application details will be read as one contract. A word or expression to which a specific meaning has been attached will keep the same meaning wherever it appears unless specifically stated otherwise. A particular word or phrase, which is not defined will have its ordinary meaning



CUSTOMER ENQUIRIES

We will always try to give **You** a quality service. If **You** think **We** have let **You** down, please write to

TAG Insure Ltd.
Unit 8 Abbots Business Park,
Primrose Hill,
Kings Langley,
Hertfordshire, WD4 8FR

Alternatively, you can contact them by email at **complaints@taginsure.co.uk**.

Details of **Our** internal complaint-handling procedures are available on request. If **You** are still not satisfied, **You** can contact the Insurance Division of the Financial Ombudsman Service at:

Exchange Tower,
London E14 9SR

You can also contact them on **0800 023 4567** or **0300 123 9123**. Website: **www.financial-ombudsman.org.uk**
Email: **complaint.info@financial-ombudsman.org.uk**

You have the right to refer **Your** complaint to the FOS, free of charge, but **You** must do so within six months of the date of **Our** final response letter.

If **You** do not refer **Your** complaint in time, the Ombudsman will not have **Our** permission to consider **Your** complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

COMPENSATION SCHEME

The **Insurers** are covered by the Financial Services Compensation Scheme, established under the Financial Services and Markets Act 2000 (the "Compensation Scheme"). If the **Insurer** is unable to meet its obligations under the policy an **Insured Person** may be entitled to compensation from the Compensation Scheme.

DATA PROTECTION ACT

We take your privacy very seriously and will only use your personal information to administer your account and provide the products and services that you have requested.

To enable us to take the necessary steps to enter into a contract with you to provide the appropriate insurance products and services we collect the following information:

- You - First Name, Surname, Address, Postcode, Date of Birth, email address, phone number.
- Your living situation (whether you live in shared accommodation – Yes/No).
- Whether you or they have any unspent criminal convictions – Yes/No.
- Payment details in order to purchase the insurance.
- Details about any claim being made under the insurance.
- Details of any complaint should there be a need to make one.

If you do not wish us to collect this information, we cannot offer you this product.

Any personal information provided by you may be held by **US** in relation to Your product or service. It may be used by our staff in making a decision concerning Your product or service and for the purpose of servicing the product or providing the service, administering claims and resolving complaints. Information may be passed to other service providers for these purposes. Information may also be passed to the Financial Regulator, Financial Ombudsman, HMRC, auditors and others who have a legal requirement to see it to honour a legal obligation. We may obtain information about you from credit reference agencies, fraud prevention agencies and others to check your credit status and identity. The agencies will record our enquiries, which may be seen by other companies who make their own credit enquiries. We will check your details with fraud prevention agencies. If you provide false or inaccurate information and we suspect fraud, we will record this.

We may also use generic personal information to assist us in product development and pricing

We and other organisations may use these records to:

1. help make decisions on the policy and any claims, for you
2. trace debtors, recover debt, prevent fraud
3. check your identity to prevent money laundering, unless You furnish us with satisfactory proof of identity.

Under Data Protection legislation, you can ask us in writing for a copy of certain personal records held about you. A charge may be made for this service.

We may contact you by letter email or phone during the life of the policy and/or the course of any claim and at the conclusion of the claim to complete any customer satisfaction surveys

If you have so authorised we may make your details available to other specially accepted companies to use for their own marketing purposes, if at any time in the future, you would prefer us not to do this, please let us know

We will take the following measures to ensure that personal information kept is accurate:

- We will check each new application against any existing customer records
- Where relevant, on anniversary dates or renewal dates, we will write to ask for any updates

How long do we keep your data?

We will keep your personal data for as long as is necessary for the purposes for which it was originally collected. These purposes can be found in the section 'How will we use your information?'

To ensure the financial integrity of our records held in our databases, we will retain your personal data within those systems indefinitely unless it is deemed unlawful to do so.

Where information has been created based on the data held in those databases, for example reports, documents and spreadsheets, we will retain those records for the longer of seven years from the date that your last claim on the policy was settled or twelve years after the expiry date of your insurance policy

Your rights relating to your personal data

Our obligations to you

We are obliged to provide you with information on any actions that we have taken in response to any of the following requests.

- Right to have access to your personal information.
- Right to have your personal data corrected or removed if it is inaccurate.
- Right to have your personal data deleted from our systems.
- Right to restrict the processing of your personal data.
- Right to object to the processing of your personal data for communications and marketing.
- Right to have your personal data transferred to another company.
- Right to lodge a complaint with the regulator and/or seek a judicial remedy.

We will respond to you within one month of the receipt of a request unless the number and complexity of the requests made is deemed sufficiently high in which case we may extend this time by a further two months. We will inform you if we need to make use of this additional time and why we need to do so.

We will not charge you for responding to any of these requests unless it can be demonstrated that you are making an excessive amount of repetitive requests or that your request is not based on fact, realistic considerations, or the like. In this exceptional case, we may charge you a reasonable fee or choose to refuse your request.

If you disagree then you may raise your concerns with the Information Commissioner's Office. <https://ico.org.uk/concerns/>

To assist us in responding to these requests, we may ask you to verify your identity to make sure that we do not give your personal data to the wrong person, update your data with details you did not provide or take action on your data that you did not request.

Right to have access to your personal information

You have the right to request a copy of the personal information that we hold about you.

If you would like a copy of some or all of your personal information, please email us at complaints@taginsure.co.uk or write to the Data Protection Officer at The Auto Group Corporate, Unit 8 Abbots Business Park, Primrose Hill, Kings Langley, Hertfordshire, WD4 8FR

Right to have your personal data corrected or removed if it is inaccurate

It is important to us that your personal information is accurate and up to date.

If you believe that some information is inaccurate or should be removed, you may either update your information directly via the app or email us at complaints@taginsure.co.uk or write to the Data Protection Officer at The Auto Group Corporate, Unit 8 Abbots Business Park, Primrose Hill, Kings Langley, Hertfordshire, WD4 8FR with details of your request.

Right to have your personal data deleted from our systems

You can request that we delete your personal data from our systems if you believe that:

- We no longer need to process your personal data in order to provide you with appropriate insurance products and services or;
- We no longer need to process your personal data in order to process any claims you make or;
- We have processed your personal data in a manner which you believe is unlawful or;
- We have to delete your personal data to comply with another piece of legislation.

We may choose to refuse your request if we believe that:

- We have a legal obligation to keep your data or;
- It is required for the purposes of processing outstanding insurance claims or;
- It is required for establishing or defending a legal claim.



If you disagree then you may raise your concerns with the Information Commissioner's Office. <https://ico.org.uk/concerns/>

Right to restrict the processing of your personal data

You can request that we temporarily halt the processing of your personal data if you believe that:

- We should not process your data whilst we are in discussions with you regarding a disagreement over the accuracy of your personal data or;
- We have processed your personal data in a manner which you believe is unlawful but rather than wanting us to delete your data you would prefer us to take another course of action to rectify your issue or;
- We no longer require the data but you do not wish us to remove it from our systems as you require it for establishing or defending a legal claim.

If such a restriction is put in place, then we will not process your data without informing you first that the reason for the restriction has been lifted.

Exceptions to this are that we can continue to process your data as follows:

- Storing your data or;
- Using it for processing any insurance claims that you have made or;
- Using it for the purposes of establishing or defending a legal claim or;
- Using it for the protection of the rights of another person.

If you disagree then you may raise your concerns with the Information Commissioner's Office. <https://ico.org.uk/concerns/>

Right to object to the processing of your personal data for communications and marketing

To provide you with the best service whilst using the mobile app, we would like to send you reminders concerning insurance quotes you may have previously created using the app.

You have a right at any time to stop us from contacting you and if you wish to do so, please update the app

Right to have your personal data transferred to another company

You have the right to receive a copy of the personal data that you have provided to us, that we process using our computer systems, in a format that can be read by another person's or company's computer system.

You have the right to transfer that copy of your personal information or can request that we do it for you, where it is technically feasible for us to do so.

This right of transfer can be refused if we feel that it would adversely affect the rights of another person.

If you disagree then you may raise your concerns with the Information Commissioner's Office. <https://ico.org.uk/concerns/>

Right to lodge a complaint with the regulator (Information Commissioner's Office) and/or seek a judicial remedy

If we do not take action on your request within one month of its receipt and do not provide you with reasons why then you may lodge a complaint with the Information Commissioner's Office. <https://ico.org.uk/concerns/>

If you believe that the way that we have processed your personal data is not in keeping with current Data Protection legislation then you may lodge a complaint with the Information Commissioner's Office. <https://ico.org.uk/concerns/>

If you believe that your rights under current Data Protection legislation have been infringed as a result of the way that we have processed your personal data then you may seek a judicial remedy via the courts. <https://ico.org.uk/for-the-public/compensation/>

CLAIMS CONDITIONS

You must comply with the following conditions to have the full protection of **Your** Policy. If **You** do not comply with them, **We** may, at **Our** discretion, cancel the Policy or refuse to deal with **Your** claim or reduce the amount of the claims payment.

HOW TO MAKE A CLAIM

If you experience a sudden and unforeseen failure please help the Claims Administrator by following the procedure below.

1. Contact the Claims Administrator

In the unfortunate event that you need to make a claim, please contact TAG Insure Limited, Unit 8 Abbots Business Park, Primrose Hill, Kings Langley, Hertfordshire, WD4 8FR, 0800 148 8339.

2. For Claims Authorisation, You must:

- i. Take your vehicle to a VAT registered garage to be diagnosed.
- ii. Approve your garage to diagnose your vehicle, please be aware that you will be liable for any diagnosis work approved if your claim is refused.
- iii. Advise your garage to contact the claims administrator on, 0800 148 8339 with a full diagnosis and breakdown of parts, prices, labour and VAT.
- iv. We will investigate into your claim and will confirm whether the required components are covered by your level of protection.
- v. If your claim is authorised, we will email or fax a repair confirmation form to your repairing garage with a full breakdown of the parts, labour and VAT. You will be liable for any outstanding work that is not approved under the Mechanical Breakdown Insurance Policy.

3. For Reimbursement

- i. You are responsible for making sure that the full premium of your mechanical breakdown insurance is received by TAG Insure prior to the approval of your claim. In most cases we will deduct. The outstanding balance from our liability.
- ii. You are required to return both the invoice for the completed work and the confirmation form completed with your account details for reimbursement.

4. Important Information

- i. Your agreed hourly labour rate can be found on your policy certificate, this figure is the maximum we will pay per hour towards labour.
- ii. You will be liable to cover any extra costs the labour that you may incur.
- iii. If you are unsure of your pre-agreed labour rate, please contact us with your vehicle registration or policy number.
- iv. Any work that is completed outside of the claims procedure, will result in a claim being rejected.

EXCLUSIONS FOR ULTIMATE MECHANICAL BREAKDOWN INSURANCE

EXCLUSIONS			
Ancillary components	Heated seat elements	Exterior trim/Interior trim	Aerials
Brake cables, brake linkage, frictional materials,	Bodywork	External gearbox linkage	Oil leaks
	Steering lock/barrel/mechanism	Front and rear windscreen heater elements	Fuel tank/lines
Chassis			Perished pulley dampers
Coolant hoses and pipes	Power steering pipes and hoses	Front and rear wiper linkage	Gaskets and oil seals (excl Head Gasket)
Oil supply and feed pipes		Glass/mirrors	
Air bags	Road wheels	Hand brake and mechanism	All light units, bulbs and bulb holders
Electric roof mechanism	Seat belt webbing, pretensioners, buckles and fixings	Keys and remote key fob	Hoses and pipes
Engine and gearbox mountings		Bolts and fixings	
Exhaust system and mountings	All service components and items which require periodic replacement	Door locks/barrel/mechanism	Fuel tank/lines
	Tyres	All wiring looms and harnesses	Car telephone

**All other mechanical and electrical components of the vehicle due to a mechanical or electrical breakage or failure, resulting in a sudden malfunction. Excluded items will not be covered, unless listed in the Further Benefits table.
Specific individual claim limits may apply.**

**PLUS... all other mechanical and electrical components of the vehicle due to a mechanical or electrical breakage or failure, resulting in a sudden malfunction. Excluded items will not be covered, unless listed in teh Further Benefits table.
Items covered listed overleaf.**

ULTIMATE PROTECTION INCLUDES EVERY COMPONENT LISTED UNDER ADVANTAGE PROTECTION.

ENGINE		STEERING	
Rocker assembly	Pistons	Rack and pinion assembly (excluding rubber gaiters)	Steering idler box
Inlet valves	Piston rings		Power assisted steering ram
Exhaust valves	Cylinder bores	Hydraulic PAS steering pump	Reservoir
Valve guides	Gudgeon pins	PAS steering motor	Steering column
Valve springs	Connecting rods	Steering box	
Cylinder head	Big end bearings	SUSPENSION	
Cylinder head gasket (excl oil leak)	Main bearings	Front coil springs	McPherson struts
	Crankshaft	Rear coil springs	Suspension arms
Stretched head bolts	Flywheel (solid)	Shock absorbers	Anti roll bar bushes
Push rods	Ring Gear	Upper wishbone bushes	Anti roll bar link bushes
Camshaft followers	Distributor drive		Self levelling pump
Timing gears	Timing belts (subject to correct replacement schedule having taken place)	Lower wishbone bushes	Self levelling regulator valves
Timing chains			Swivel joints
Timing chain tensioner	Engine casings (if damaged by an internal component)	Ball joints	Self levelling displacer unit
Oil pump		GEARBOX	
Oil pump drive gears		Gears	Speedometer drive
DRIVE TRAIN		Shafts	Factory fitted overdrive units
Crown wheel	Halfshafts	Synchromesh hubs	Transfer box components
Pinion gear	Support bearings	Baulk rings	Gearbox casings (if damaged by an internal component)
Planet gears	Constant velocity joints (excluding rubber gaiters)	Gear selector forks	
Planet carriers			Bearings
Bearings	Casings (if damaged by an internal component)	COOLING SYSTEM	
Driveshafts		Water pump	Viscous fan coupling
Propshaft	Bevel gears	Thermostat	Engine cooling radiator (excluding oil cooler and Heater Matrix inter-coolers)
Universal joints	Thermostat housing	Thermostat housing	

WHEEL BEARINGS		FUEL SYSTEM	
Front wheel bearings	Hubs	Carburettor	Mechanical fuel pump
Rear wheel bearings		Primary fuel pump (electric)	Airflow meter
AUTOMATIC GEARBOX		Secondary fuel pump (electric)	Exhaust gas recirculation valve
Shafts	Solenoids		
Bushes	Torque converter	Diesel injection pump	Idle control valve
Clutches	Drive plate	CLUTCH	
Brake Bands	Valve block	Clutch cover diaphragm	Clutch master cylinder
Bearings	Modulator valve	Torque springs (clutch centre plate)	Clutch slave cylinder
Oil pump	Speedometer drive		Clutch release bearing
Governors	Casings (if damaged by an internal component)	Clutch fork	
Servos			
TURBO		ELECTRICAL	
Factory fitted turbo unit (excluding heat shield)	Turbines	Starter motor	Heater blower motor
	Shafts	Alternator	Electric window lift motors
Seals	Wastegate	Front wiper motor	Sun roof motor
Bearings		Rear wiper motor	Central locking solenoids
BRAKES		Indicator switch	Central locking motors
Brake master cylinder	Water pump	Relays	Horn
Brake calipers (including seizure)	Servo brake pumps	Starter motor solenoid	ABS ECU
	Brake limiter valve	Alternator	Air conditioning pump
Wheel cylinders	ABS pump	Regulator	Radiator electric fan motor
Cooling system	Viscous fan coupling	Engine ECU	Auto gearbox ECU

ULTIMATE MECHANICAL BREAKDOWN INSURANCE – INCLUDED BENEFITS

OPTIONS	ULTIMATE (CLAIM BENEFIT)
Battery cover (for first six months)*	£50
In car entertainment (factory fitted)	£250
Satellite navigation (factory fitted)	£250
Instrument gauges	£150
Instrument clusters (repairs only)	£150
Diagnosis (as part of a valid repair)	Up to 1 Hour
Consequential damage (to other covered items)	Yes
Consumables (as part of valid repair)	£50
Air con re-gas (as part of valid repair)	£30
Injector cover	£250
Dual mass flywheel	£500
Catalytic convertor	£250
Diesel particulate filter	£250
Cylinder head skim	£25
Vehicle hire (after 24 hours – as part of valid repair)	£40 (max 5 days)
Vehicle recovery (as part of valid repair)	£100 (as part of total claim limit)
Items covered for wear related failure (up to 100,000 miles)	As Standard and Advantage cover plus: Internal engine components, Internal manual gearbox components, Internal automatic gearbox components, Drive train differential components, Diesel fuel pump, Turbo, Water pump, Steering rack.
Rail fares/hotel expenses (as part of a valid repair)	£60
European cover	Yes - 90 Days
Policy transfer (to a private customer)	Fee - £25
Renewal	Possible
*Battery cover excludes the first 14 days after purchase of the vehicle	



TERMS AND CONDITIONS STATEMENT

This printed document is the latest version of The Auto Group's warranty protection terms & conditions, and it supersedes any terms & conditions wording as detailed in your warranty document.

All prices listed in the further benefits table include parts, labour and VAT.

The current terms and conditions can also be view at www.theautogroup.co.uk.

08.04.18