

Your Contract of Insurance Deluxe Motor Warranty

Your Insurance is arranged by ALA IB Limited trading as ALA Insurance Brokers and underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

ALA IB Limited trading as ALA Insurance Brokers are authorised and regulated by the Financial Conduct Authority. Firm reference number 571109.

UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Firm reference number 310101.

This can be checked on the Financial Services Register by visiting the FCA's website at www.fca.org.uk/firms/systems-reporting/register.

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What is Covered

The following specifically listed components and labour costs are covered against **Mechanical Breakdown**, provided that the terms and conditions of this policy are fully complied with. The maximum amount claimable per claim and within the **Period of Insurance**, will be subject to the **Claim Limit** selected and in aggregate, the value of the **Vehicle** on the date of purchase of **Your** policy.

Engine Parts & Labour

Cylinder Block, crankshaft, crank bearings, big end bearings, oil pump, con-rods, gudgeon pins, small end bearings, pistons, piston rings, cylinder bores, cylinder head (excluding cracks), rocker shaft, rockers, hydraulic lifters, camshaft and cam followers, push rods, camshaft bearings, inlet and exhaust valves, valve springs, valve guides, cylinder head gasket, inlet manifold, timing gears, timing chains, flywheel and starter ring gear. (Excluding sticking valves, Oil leaks).

Timing Belts

Timing belts are covered providing that the belt has been changed in accordance with the manufacturers servicing schedules (proof required). The damage subsequently caused if timing belt has not been changed as specified by the manufacturer is specifically excluded.

Turbocharger

The complete turbo unit is covered including the wastegate if it is an integral part of the turbo unit and cannot be bought separately, providing it is of original manufacturer's equipment.

Cooling

Engine thermostat, water pump, thermostat housing, engine temperature gauge sensor, viscous fan coupling, engine oil cooler, heater matrix, radiator and expansion tank.

Fuel System

Carburettor, fuel injection pump and fuel lift pump. The following items relate to diesel engine vehicles only. Low pressure supply pump, fuel injector governor, fuel shut off mechanism, hydraulic or electrical injection timing mechanism, high pressure fuel metering head, manifold boost pressure compensator, altitude compensator, glow plug relay, brake vacuum pump.

Driveline

Front and rear wheel drive vehicles: Open drive shafts including constant velocity joints, universal joints and couplings. Rear wheel drive half shafts, half shaft bearings. Includes front and rear transfer shafts 4x4 vehicles. (Excluding: Gaiters and viscous couplings, oil leaks).

Differential

Planetary gear assembly, crown wheel and pinion assembly. Internal shafts, bearings and bushes, thrust washers, spacers, bevel gears. Includes front, rear and centre differential on 4x4 vehicles. (Excluding: Viscous couplings and fluid differentials, oil leaks). Drive shafts including constant velocity joints, universal joints and couplings, half shafts, and half shaft bearings. (Excluding: Gaiters and viscous couplings, oil leaks)

Transfer Box

The following internal mechanical components are covered: Transfer gears, selectors, shafts, transfer shafts, needle and roller bearings, output shafts and bushes. (Excluding Oil leaks).

Manual Gearbox

The following internal mechanical components are covered: Gears and gear clusters, selectors and shafts, synchromesh

assemblies, bushes, ball and roller bearings, needle bearings and transfer gears. (Excluding Oil leaks).

Automatic Gearbox

The following internal mechanical components are covered: Governor, valve block, oil pump, gears, brake bands, servos, clutches, seals, shafts, bearings and bushes, modulator valve and transfer gears.

Continuously Variable Transmission (CVT/CTX): All internal mechanical components and seals. (Excluding Oil leaks).

Torque Converter

All internal mechanical components and seals.

Clutch

Release (thrust) bearing, centre plate, pressure plate, master and slave cylinders, clutch cable including self adjusting mechanism and clutch damper.

Propshafts

Propshaft, universal joints and couplings, bearings and rubber couplings. (Excluding: Gaiters).

Wheel Bearings

Front and rear wheel bearings (excluding hubs).

Steering

Steering rack and pinion, power steering rack, steering box, power steering box, idler box, power steering pump and reservoir. (Excluding: Gaiters, oil leaks, tracking and balancing).

Braking System

Brake master cylinder, callipers, wheel cylinders, brake bias/restrictor valve, vacuum servo and brake vacuum pump. (Excluding: Corroded or seized components).

Suspension

Coil springs, shock absorbers, wishbones and ball joints, hydrostatic displacer units, Accumulator sphere, fluid pressure control valve, suspension spheres and high pressure pump. (Excluding: Gaiters, oil leaks, tracking and balancing).

Anti Lock Brake System (ABS)

Factory fitted anti-lock braking systems are covered. (Excluding: Wiring and connection faults).

Electrical

Alternator, voltage regulator, starter motor (including solenoid), electric window motors and switches, indicator relay, front and rear windscreen wiper motor, front and rear windscreen washer motor, ignition coils, coil packs, electric sun roof motor and switch, central locking systems (excluding remote control unit), distributor, electronic ignition module, Engine Management ECU, electrical radiator fan and temperature sensing switch, oil pressure sensor, indicator and wiper switches (column stalks), heater fan motor, fuel tank sender unit and horn.

Air Conditioning

Factory fitted air conditioning systems are covered (Excluding: Pipes, unions, wiring and receiver drier). Where the replacement of a covered component requires re-gassing of the system, a maximum of £40 (inc VAT) will be contributed.

Working Materials/Casings

Should any authorised repair to any of the above components require essential replacement of or topping up of lubricants, oils or coolant or replacement of the oil filter or replacement of casings these shall be covered as part of total claim (within policy limits).

Those components covered are covered against mechanical or electrical failure due to sudden and unexpected circumstances. The replacement of oil filters, lubricants, antifreeze and fluids is included provided the replacement is necessitated by the failure of an insured component and the **Vehicle** is not within 1,000 miles of its next due service. External oil leaks are specifically excluded.

Please refer to **Your Policy Schedule** for details of the **Claim Limit** and **Claim Excess** applicable to **Your** policy.

This policy also includes cover for:

Wear and Tear after the first 30 days and / or 1,000 miles from the purchase of the original policy where the **Vehicle** which has suffered a **Mechanical Breakdown** is under 5 years old and has covered less than 75,000 miles at the date of claim.

Claims for Consequential Breakdown.

The following components are covered where **Your Vehicle** suffers a **Mechanical Breakdown** and it is recommended by the approved repairer that the components should be replaced as a pair:

1. road springs
2. shock absorbers.

Diagnostic Costs

We will pay up to a maximum contribution of £65 for diagnostics inclusive of VAT on a valid claim. Where the failure is confirmed

on a diagnostic machine, the fault codes must be submitted as supporting evidence, along with the claims invoice.

Additional Benefits

The benefits listed below will be provided in the event of a **Mechanical Breakdown**, subject to the **Claim Limit** specified on the **Policy Schedule**.

Roadside Assistance & Recovery Benefit

If your **Vehicle** suffers a Mechanical Breakdown within the **Territorial Limits**, please call 01206 714324 and **We** will arrange for an engineer to attend to provide roadside assistance and/or recovery to an authorised repairer or a repairer of **Your** choice. This policy will pay up to £250, including VAT, towards recovery. If **You** arrange for **Your** own recovery operator, **You** must provide appropriate receipts from a VAT registered recovery operator (proof required).

Replacement Vehicle Hire

This policy is extended to provide a benefit of up to £50 per day up to £250 (including VAT) towards the cost of vehicle hire which **You** incur as a result of **Mechanical Breakdown** to **Your Vehicle**, subject to **You** providing receipts from a VAT registered company in support of **Your** claim.

Travel Expenses & Overnight Hotel Stay

In the event of **Mechanical Breakdown** occurring more than 50 miles from **Your Home**, if **You** have no means on onward travel, **We** will pay up to £50 per person up to £250 (including VAT) towards the costs of overnight stay in a hotel and/or **Your** onward travel costs.

Continental Use

This policy is extended to cover the **Vehicle** whilst in any country of the European Union for a period of not more than 60 days in any 12 month period, with the limit of liability restricted to the equivalent United Kingdom rate for labour charges and components at prices applicable at the date of the claim.

MOT Test Insurance (where applicable)

The MOT fee and any retest fee are excluded from the cover provided.

The following items are covered where a VT30 (MOT failure certificate) is issued and lists the items as the reason for not issuing a VT20 (MOT Test Certificate). Cover is valid 30 days prior to and 30 days after the date the MOT test is due. Claims will only be reimbursed following authorisation by the **Claims Administrator** and the submission of the VT20, VT30 and repair Invoice.

Lighting Equipment

Headlamps, front and rear side lamps, number plate illumination lamp, headlamp aim, stop lamps, rear reflectors, rear fog lamps, hazard warning lamps and control, direction indicator control, and fog lamp on/off indicator.

Steering and Suspension

Steering control, steering mechanism and system, power steering, transmission shafts, wheel bearings, front and rear suspension and shock absorbers, suspension drag link, track rod ends, suspension springs, wishbones, swivel joints, suspension mountings and subframe.

Brakes

Master cylinder, wheel cylinders, calipers, load compensator, ABS modulator/sensors, electronic control unit, hoses/cables.

Seats and Seatbelts

The condition and operation of all seats, seatbelts, pre-tensioners and seatbelt mountings.

General

Carburettor, fuel injection, engine management unit or sensor replacement directly as a result of calibration failure to meet MOT exhaust emission standards, horn, speedometer, and speed limiter, windscreen wipers and washers, (excluding wiper blades and rubbers).

NB. Tuning and adjustments only if necessary to meet MOT exhaust gas emission standards.

MOT Test Insurance Claim Limit

The maximum amount payable under the MOT section of **Your** policy is £300 (inc Vat). The first £10 of any claim will form the basis of a **Claims Excess** payable by the **Insured**. Cover is provided subject to the option being selected and the additional premium being paid.

MOT Test Insurance Exclusions

The following Exclusions apply specifically to this section in addition to those listed under What is Not Covered.

1. MOT test or retest fee.
2. Components which are not cited as failed on the VT30, but which are replaced during the course of repair.
3. Advisory Items noted on the VT30.
4. Accident or structural damage, rust or corrosion, windscreen replacement or repair.
5. Items subject to Wear and Tear.

Optional Benefit

Franchised Dealer Repair

Where you have paid an additional premium, and this is shown on Your Policy Schedule, Your policy is extended to provide cover for repairs conducted at franchised motor dealers, up to a maximum labour rate of £200 per hour including VAT at the prevailing rate.

What is Not Covered

Components NOT insured by the policy:

1. All bodywork and trim, seat belts, seat frames, glass, sunroof panels, fuel tank, wheels and tyres, hinges, brake facings, seized callipers, air bags;
2. HT Leads, spark plugs, filters, wiper blades, lights and bulbs, belts (other than timing belts), wiring looms, glow plugs;
3. Exhaust manifold, exhaust system (including Diesel Particulate Filters), catalytic converter, brackets, mountings and hoses, water ingress, cables;
4. Worn or leaking seals, gaskets and cylinders;
5. Batteries;
6. LPG Conversions;
7. Damage caused by the failure of the timing belt where the belt has not been changed in accordance with the manufacturers service schedules;
8. Components which have failed as a result of correct oil levels not being maintained;
9. Engine cylinder liners, seals and gaskets;
10. Any **Vehicle** which has covered more than 80,000 miles or is more than 10 years old at the **Start Date** of this policy;
11. External oil leaks.
12. Claims in excess of the **Claim Limit** as shown on your policy schedule.

General Conditions

1. **You** are to be the owner or registered keeper of the **Vehicle** or **You** are financing the **Vehicle** on behalf of the owner or registered keeper of the **Vehicle**.
2. **Our** liability under this policy will be binding for the **Period of Insurance** shown on the **Policy Schedule**. 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.
3. 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 manufacturer's 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 21 days or 500 miles (whichever is less) shall be permitted as a run-over on the due date of service intervals.
4. 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 Schedule**. It is expressly stipulated that within the **Claim Limit**, all labour times are in accordance with the current **ICME** manual.
5. 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 **Your** name to recover payment from a third party made under this policy.
6. **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.
7. **You** shall not continue to use the **Vehicle** following **Mechanical Breakdown** where use may cause further damage to the **Vehicle**.
8. In the event of any occurrence giving rise to a claim, **You** must follow the procedure set out under the "How to make a Claim" section of this policy.
9. If at the occurrence of a claim there exists any other insurance, which would entitle **You** to indemnity then this policy shall only contribute its rateable proportion of such loss.
10. **We** reserve the right to subject the **Vehicle** and or failed component to expert assessment.
11. Where dismantling of a covered component is necessary to determine the validity of a claim, **You** must authorise any

dismantling. Costs incurred will only be met as part of a valid claim.

12. 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.
13. 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.
14. **We** reserve the right to direct or redirect a claim to one of **Our** approved repairers in order for repairs to be completed. Where **You** wish to nominate a repairer, the labour element of any claim will be limited to the approved repairer's labour rate. All repairs are limited to the standard **ICME** repair times.
15. The **Claims Administrator** reserves the right to specify the use of guaranteed exchange or factored components. The components liability for any claim will be limited to the cost of the components specified by **the Claims Administrator**.
16. 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
17. **You** must not act in a fraudulent way. If **You** or anyone acting for **You**:
 - 16.1 fails to reveal or hides a fact likely to influence whether **We** accept **Your** proposal, **Your** renewal, or any adjustment to **Your** policy;
 - 16.2 fails to reveal or hides a fact likely to influence the cover **We** provide;
 - 16.3 makes a statement to **Us** or anyone acting on **Our** behalf, knowing the statement to be false;
 - 16.4 sends **Us** or anyone acting on **Our** behalf a document, knowing the document to be forged or false;
 - 16.5 makes a claim under the policy, knowing the claim to be false or fraudulent in any way;
 - 16.6 makes a claim for any loss or damage **You** caused deliberately or with **Your** knowledge; or
 - 16.7 if **Your** claim is in any way dishonest or exaggerated,

We will not pay any benefit under this policy or return any premium to **You** and **We** may cancel **Your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **You** and inform the appropriate authorities.
18. If **We** accept that there is a claim under this insurance but there is a disagreement in respect of the amount to be paid, please refer to the Customer Service / Complaints section of **Your** policy.
19. 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.
20. This policy is only available for new or used **Vehicles** up to 10 years old at the date of purchase of the policy.

Exclusions

1. **We** shall not be liable for any claims arising thereby or indirectly caused or contributed by or in consequence of a loss:
 - 1.1 Occurring during the warranty or guarantee period of any manufacturer's 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;
 - 1.2 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**;
 - 1.3 If the odometer has been altered or disconnected or inoperative resulting in the mis-representation of the **Vehicle's** actual mileage;
 - 1.4 Caused by or arising from:
 - 1.4.1 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:
 - 1.4.1.1 The gradual loss of engine compression necessitating the repair of valves or rings;
 - 1.4.1.2 Gradual increase in oil consumption due to normal operating functions;
 - 1.4.2 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;
 - 1.4.3 The use of inadequate or improper antifreeze protection;
 - 1.4.4 Routine servicing maintenance or repair of the **Vehicle** or from negligence, abuse or wilful damage;
 - 1.4.5 The subjecting of the **Vehicle** to a load greater than that permitted by the manufacturer's recommendations;

- 1.5.6 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;
- 1.4.7 Any road traffic accident or collision;
- 1.5 Involving components subject to recall or repair or replacement by the manufacturer or attributable to a manufacturer's design defect;
- 1.6 Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority, terrorism;
- 1.7 Directly or indirectly caused by or contributed to, by or arising from:
 - 1.7.1 Irradiation or contamination by nuclear material; or
 - 1.7.2 The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter;
or
 - 1.7.3 Any device or weapon employing atomic or nuclear fission and / or fusion or other like reaction or radioactive force or matter
- 1.8 Occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
2. Any ancillary components or equipment not listed under the "What is Covered" section of this policy;
3. Any claim relating to fuel, antifreeze, hydraulic fluids, grease or oils;
4. Investigatory or remedial work commenced before authorisation by the **Claims Administrator**;
5. Costs incurred in routine servicing or repairs;
6. 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;
7. Any components which have not been serviced in accordance with the manufacturer's recommendations;
8. Liability which attaches to **You** by virtue of an agreement but which would not have attached in the absence of such agreement;
9. 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;
10. 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;
11. Non-compliance with the conditions relating to the servicing of the **Vehicle**;
12. Any **Vehicle** with a purchase price of more than £125,000 when new;
13. The following vehicles are excluded from cover:
 - 13.1 Aston Martin, Bentley, Bristol, Bugatti, Cosworth, De Tomaso, Ferrari, Lancia Delta Integrale/8.32 Models, Lamborghini, Maserati, McLaren, Rolls Royce;
 - 13.2 Any vehicle designed to carry more than 8 people;
 - 13.3 Any commercial vehicle, motorcycle or motor scooter/moped;
 - 13.4 Any left hand drive vehicle;
 - 13.5 Any vehicle which does not meet UK or EC approval or is not commercially available in the UK direct from a manufacturer, or its authorised importer or dealer;
 - 13.6 Any taxi, mini cab, driving tuition vehicle, courier or delivery vehicle of any type or any private or public rental vehicle or any rally, competition, or off-road vehicle of any type;
14. Any Vehicle where, when required, an **MOT Certificate** is not in force or has expired;
15. Advisory components noted on the **MOT Certificate**;
16. **Wear and Tear** where the **Vehicle** is over 5 Years old or has covered more than 75,000 miles at time of claim;
17. Failure of the clutch components due to **Wear and Tear**;
18. Any component listed under the 'What is NOT Covered' section of this policy;
19. 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;

- 20 **Mechanical Breakdown** due to **Wear and Tear**, oil, fluid, or coolant leak;
- 21 **Mechanical Breakdown** due to **Wear and Tear** occurring within 30 days and 1,000 miles of the start date of **Your** original policy. Please note: This exclusion is not applicable to subsequent policies where cover is continuous from **Your** previous ALA policy.

Transfer for Ownership

The unexpired portion of this policy is transferable upon resale of the **Vehicle** to a private individual, provided that:

1. All documentation relevant to this policy has been passed over to the new owner;
2. The **Vehicle** has been serviced and maintained according to the policy requirements;

The Transfer of Ownership form is completed and sent to the **Administrator** via recorded delivery post, within seven days of transfer.

How to Make a Claim

Should it be necessary to make a claim the following procedure **MUST** be adhered to within seven days of the Mechanical Breakdown.

1. Contact the **Claims Administrator** on 0191 258 8141. The **Claims Administrator** will need from **You**:
 - 1.1 A signed and fully completed claim form.
 - 1.2 This policy wording.
 - 1.3 Your receipted invoices for services.

Roadside assistance and recovery, please telephone:

1. 01206 714324.

IMPORTANT:

You must ensure that no work of any description is carried out on the **Vehicle** without the express authorisation of the **Claims Administrator**. It must be clearly understood that costs for any other work started or completed before authorisation has been given will be the responsibility of the **Insured** and will automatically invalidate any claim under this policy.

We reserve the right to direct or redirect a claim to one of its approved repairers in order for repairs to be completed. Where **You** wish to nominate a repairer, the labour content of any claim will be limited to the **Claims Administrator's** approved labour rate and standard ICME repair times.

It will be **Your** responsibility to pay the costs of dismantling and repairing the **Vehicle** if the cause of the breakdown is not covered by this policy and, if it is covered, all costs which exceed the **Claim Limit** as stated on **Your Policy Schedule** and any **Claims Excess** that may apply. **You** are responsible for paying for any other work **You** ask the repairer to carry out.

Payment: When the repairs have been completed, the repairer must submit the fully completed claim form and repair invoice. The invoice must be addressed to the **Claims Administrator** and clearly show the authority number given in connection with those repairs. The invoice must show whom the **Claims Administrator** should pay, and give full details of the repair including all components used in the authorised repair, labour and VAT.

IT IS NOT POSSIBLE FOR THE CLAIMS DEPARTMENT TO AUTHORISE A CLAIM WITHOUT ISSUING A SPECIFIC CLAIMS AUTHORITY NUMBER. FAILURE TO SUBMIT A SIGNED AND FULLY COMPLETED CLAIM FORM WILL DELAY REIMBURSEMENT OF YOUR CLAIM.

UK General Insurance Ltd is an agent of Great Lakes Insurance SE and in the matters of a claim act on behalf of Great Lakes Insurance SE.

Cancellation

If **You** decide that for any reason, this policy does not meet **Your** insurance needs then please return it to the **Administrator** within 30 days of purchase or the day on which **You** receive **Your** policy documentation, whichever is later. On the condition that no claims have been made or are pending, **We** will then refund **Your** premium in full.

If **You** wish to cancel **Your** policy after 30 days **You** will be entitled to a pro-rata return of premium, providing **You** have not made a claim.

Termination

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **You** at **Your** last known address. Valid reasons may include but are not limited to:

1. Where **We** reasonably suspect fraud
2. Non-payment of premium

3. Threatening and abusive behaviour
4. Non-compliance with policy terms and conditions
5. **You** have not taken reasonable care to provide complete and accurate answers to the questions **We** ask.

If **We** cancel the policy and/or any additional covers **You** will receive a refund of any premiums **You** have paid for the cancelled cover, less a proportionate deduction for the time **We** have provided cover.

Where **Our** investigations provide evidence of fraud or misrepresentation, **We** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **You** provided **Your Administrator** with incomplete or inaccurate information. This may result in **Your** policy being cancelled from the date **You** originally took it out and **We** will be entitled to keep the premium.

If **Your** policy is cancelled because of fraud or misrepresentation, this may affect **Your** eligibility for insurance with **Us**, as well as other insurers, in the future.

Definitions

Where the following words appear in **Bold** and with a Capital Letter, they have the following meaning:

Administrator	ALAIB Limited, T/A ALA Insurance Brokers, Unit 3, Park Farm Courtyard, Easthorpe, Malton, YO17 6QX. Telephone: 01653 916304
Claims Administrator	Mechanical Breakdown & General Insurance Services Limited, Cobalt Business Exchange, Cobalt Park Way, Wallsend, Newcastle Upon Tyne, NE28 9NZ or by telephoning 0191 258 8141
Claims Excess	The first amount of each claim payable by You as detailed on Your Policy Schedule
Claim Limit	The maximum amount that can be claimed under the policy for each Mechanical Breakdown as stated on Your Policy Schedule . The total amount claimable during the Period of Insurance is restricted to the Market Value of the Vehicle on the date of purchase of Your policy.
Consequential Breakdown	A Mechanical Breakdown caused by the failure of a non-covered component.
Consequential Loss	Any other costs which are directly or indirectly caused by the event which led to Your claim unless specifically stated in this policy. An example of Consequential Loss would be: <ol style="list-style-type: none"> 1. The loss of use of the Vehicle following a Mechanical Breakdown and any additional transport costs incurred by You while Your Vehicle is under repair; or 2. The cost of replacing braking or clutch frictional components following the failure of a covered component.
Glass's Guide	A monthly trade publication recognised and used extensively throughout the motor vehicle industry to value used vehicles
Home	The address detailed on Your Policy Schedule
ICME	Institute of Chartered Mechanical Engineers manual used by the motor industry as a means to establish labour repair times.
Market Value	The market value of the Vehicle will be determined by reference to Glass's Guide retail value at the purchase date of Your policy.
Mechanical Breakdown	The internal failure which is hereby defined as the actual and sudden mechanical failure or breakdown of a component listed under 'What Is Covered' which results in the sudden stoppage of its normal functions and which necessitates repair or replacement to resume those functions
MOT Certificate	The MOT Certificate (VT20) issued by the MOT Test station
Period of Insurance	The duration of Your policy as stated on the Policy Schedule
Policy Schedule	The document issued to You containing details of the Vehicle , Your name and address, Period of Insurance , Claims Excess and Claim Limit applicable to Your policy.

Start Date	The date Your policy commences as shown on Your Policy Schedule
Territorial Limits	England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands. The Vehicle is also covered in the European Union for a maximum of 60 days in any 12 months of cover.
Vehicle	The vehicle identified on the Policy Schedule which is used for private use on the public highway and designed to carry no more than eight people including the driver. It excludes taxis, private hire vehicles, courier services, vehicles used for haulage or transportation of goods and motorcycles.
Wear and Tear	The gradual deterioration associated with normal use and age of the Vehicle and its components.
We, Us, Our, Insurer	UK General Insurance Limited on behalf of Great Lakes Insurance SE
You, Your	The person named on the Policy Schedule and who is the owner or registered keeper of the Vehicle forming the subject matter of this policy, or the person financing it on behalf of the owner or registered keeper.

Customer Service / Complaints

It is Our intention to give You the best possible service but if You do have questions or concerns about this insurance or the handling of a claim You should follow the complaints procedure below

For complaints regarding the sale of Your Policy, In the first instance please contact:

ALA IB Limited trading as ALA Insurance Brokers
Unit 3
Park Farm Courtyard
Easthorpe
Malton
YO17 6QX

Tel: 01653 916304

Email: customersupport@ala.co.uk

In all correspondence please state Your full name, address and registration number.

If Your complaint cannot be resolved by the end of the third working day, ALA IB Limited trading as ALA Insurance Brokers will pass it to:

The Customer Relations Manager
UK General Insurance Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ

Tel: 0345 218 2685

Email: customerrelations@ukgeneral.co.uk

For complaints regarding a claim under Your policy:

In the first instance please contact the Claims Administrator.

Mechanical Breakdown & General Insurance Services
Limited
Cobalt Business Exchange
Cobalt Park Way
Wallsend
Newcastle Upon Tyne
NE28 9NZ

Telephone: 0191 258 8141

In all correspondence please state that Your insurance is provided by UK General Insurance Limited and quote scheme reference 05623C.

The Customer Relations Manager
UK General Insurance Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ

Tel: 0345 218 2685

Email: customerrelations@ukgeneral.co.uk

If it is not possible to reach an agreement, You have the right to make [a complaint](#) to the Financial Ombudsman Service. This also applies if You are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Tel: 0300 123 9 123

Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to Your statutory rights as a consumer. For further information about Your statutory rights contact Your local authority Trading Standards Service or Citizens Advice Bureau.

Your Responsibility

You must take reasonable care to:

- a) supply accurate and complete answers to all the questions **Your Administrator** may ask as part of **Your** application for cover under the policy
- b) to make sure that all information supplied as part of **Your** application for cover is true and correct
- c) tell **Your Administrator** of any changes to the answers **You** have given as soon as possible.

You must take reasonable care to provide information that is accurate and complete answers to the questions **Your Administrator** ask when **You** take out, make changes to and renew **Your** policy. If any information **You** provide is not accurate and complete, this may mean **Your** policy is invalid and that it does not operate in the event of a claim or **We** may not pay any claim in full.

If **You** become aware that information **You** have given **Your Administrator** is inaccurate or has changed, **You** must inform them as soon as possible.

Compensation Scheme

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if Great Lakes Insurance SE cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

You may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or **You** can write to:
Financial Services Compensation Scheme, P O Box 300, Mitcheldean, GL17 1DY

UK GENERAL INSURANCE LTD PRIVACY NOTICE

We are UK General Insurance Ltd, referred to as "we/us/our" in this notice. Our data controller registration number issued by the Information Commissioner's Officer is Z7739575.

This privacy notice is relevant to anyone who uses our services, including policyholders, prospective policyholders, and any other individuals insured under a policy. We refer to these individuals as "you/your" in this notice.

We are dedicated to being transparent about what we do with the information that we collect about you. We process your personal data in accordance with the relevant data protection legislation.

Why do we process your data?

The provision of your personal data is necessary for us to administer your insurance policy and meet our contractual requirements under the policy. You do not have to provide us with your personal data, but we may not be able to proceed appropriately or handle any claims if you decide not to do so.

What information do we collect about you?

Where you have purchased an insurance policy through one of our agents, you will be aware of the information that you gave to them when taking out the insurance. The agent will pass your information to us so that we can administer your insurance policy.

For specific types of insurance policies, for example when offering you a travel insurance policy, we may process some special categories of your personal data, such as information about your health.

We have a legitimate interest to collect this data as we are required to use this information as part of your insurance quotation or insurance policy with us. We may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

UK General's full privacy notice

This notice explains the most important aspects of how we use your data. You can get more information about this by viewing our full privacy notice online at <http://ukgeneral.com/privacy-notice> or request a copy by emailing us at dataprotection@ukgeneral.co.uk. Alternatively, you can write to us at: Data Protection, UK General Insurance Ltd, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ.

Governing Law

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the **United Kingdom** in which **Your** main residence is situated.

SAMPLE