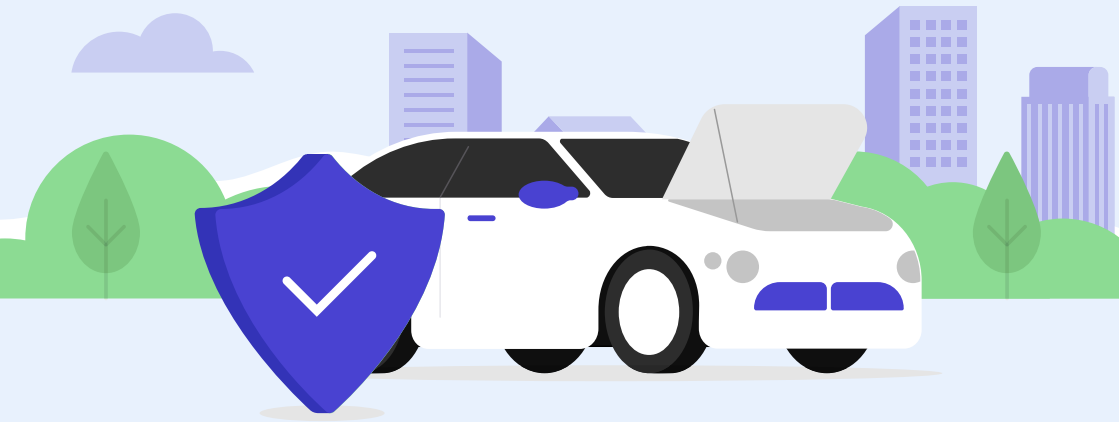


ALA

Insurance



EV

Important information about your product

Here at ALA Insurance our goal is to ensure You make the most of Your products and have peace of mind. So, whether You're a novice or an expert in motoring, we've put together the following key points so You always know what to expect.

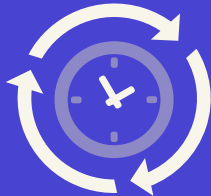
The Vehicle must have a valid MOT, tax and insurance at all times for the duration of the policy, failure to do so may lead to an unsuccessful claim.



Service History

One of the main reasons for a rejected Claim is lack of or gaps in service history. We cannot stress enough the importance of following the service requirements of Your Vehicle. All servicing must be carried out at a VAT registered garage.

More info on servicing can be located on page 3



Wear and Tear

Vehicle Wear and Tear is something that is simply unavoidable. Many moving parts and factors such as age and mileage mean naturally things start to degrade over time. However, We cannot and do not cover it all.

Please refer to page 9 to read more about Wear and Tear and exclusions of this product if applicable.



Costs

It is a requirement of the policy to get authorisation from Us first before getting the Vehicle repaired. Ensure You also check Your agreed Labour Rate as going above this means You will foot the bill for the difference!

More details can be found on page 9



VAT Registered Garage

It is required that You always use a VAT registered garage or repairer so that there is clear audit trail. This not only safeguards You as Our valued customer, but Us too as a business that prides itself on integrity and transparency. Not using a VAT registered garage or repairer makes it much harder for Us to establish the validity of repair requests. Please contact Us on the details provided should You have any questions.



Excluded Components and Failures

Excluded components
Please read page 8 for a full list of all excluded components, for example:

- Brake callipers & calliper motors
- Wiring & electrical connections
- All internal & external lamps & LEDS

Excluded failures
Please read page 8 for a full list of all excluded failures, for example:

- Wear
- Corrosion
- Fluid Leaks
- Seals/Gaskets

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We will always work as hard as We can to ensure that the stress and inconvenience of having Your Vehicle out of action is as smooth as it can be. We endeavour to be fair with Our Claims process and assess everything on a case-by-case basis.

We therefore ask that You take time to have a thorough read through all Your documentation to check Your understanding and confirm that this is the right product for Your needs. Ultimately, there will be occasions where We cannot please everyone, to be as transparent as We can be, please note this product will not cover everything.

Should You have any questions please feel free to contact Us on the number below and we'll be happy to help:

03432 271499

Lines are open; Monday to Friday 9am – 5pm and Saturday 9am – 12pm.

Warranty Cover

Summary of cover

This policy, subject to its terms and conditions, covers the **Electrical Breakdown** of the mechanical and electrical components in **Your Vehicle**.

If **You** have any question relating to the information provided on the **Policy Schedule** or the cover under this policy, please contact **Us** on **03432 271499**.

General information

Who is the administrator of this policy?

Autoguard Warranties Limited are acting on behalf of ALA Insurance Ltd to administer this policy.

What must I do to maintain my Vehicle?

Your Vehicle must be serviced and maintained in accordance with the manufacturer's recommendations.

What should I do if my Vehicle has broken down because of the failure of a warranted component?

In the event of a possible warranty **Claim**, **You** must immediately contact the Claims Department on **03432 271499** quoting **Your** policy number. Prior approval must be obtained from **Us** before any warranty work on **Your Vehicle** commences.

Frequently Asked Questions?

We have provided answers to frequently asked questions at the back of **Your** policy booklet that **We** hope **You** will find helpful.

Your policy

Please refer to **Your** policy document and its **Policy Schedule** for confirmation of the extent of the cover under this policy and in particular that it meets **Your** needs. **You** should check that the information **You** have provided to **Us** where shown in **Your Policy Schedule** is fully correct.

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

If **You** become aware that information given to **Us** by **You** or anyone acting on **Your** behalf is inaccurate or has changed, **You** must inform **Us** as soon as possible.

Please carefully read **Your** policy thoroughly and make sure **You** understand and fully comply with its terms and conditions. Failure to do so may lead to non-payment of a **Claim** and could lead to this policy becoming void in its entirety.

Please keep this policy in a safe place and if **You** do have any queries please contact **Us**.

Policy eligibility criteria

Your Vehicle is eligible for cover under this policy always provided that:

1. It is less than 10 years old and has covered less than 100,000 miles on the day that **Your** cover under this policy commences.
2. When proposed to **Us** for cover, it is electronically sound, fully roadworthy and fully functioning in accordance with what would be considered to be normal for a vehicle of the same model of similar age and mileage in good condition save where any defects are fully disclosed to **Us**.
3. It is a motor car designed to carry no more than eight people including the driver, or is a small commercial vehicle of less than 3,500kg gross weight.
4. It is used for private purposes only on public highways save where otherwise agreed by **Us** and any additional premium has been paid.
5. Is not an **Excluded Vehicle**.
6. It is principally used in the UK.

Servicing requirements

For cover under this policy to apply the **Vehicle** must be maintained in line with manufacturer's recommended guidelines:

If there is a valid maintenance history with the **Vehicle**, then the manufacturers recommended schedule must be followed. Maintenance must be completed at a VAT registered garage and fully itemised invoices must be retained for inspection by **Us** in the event of a **Claim**. Pre-delivery inspection will not be classed as a service. If any circumstances prevent a service being carried out at the correct time **We** must be informed immediately by e-mail or by recorded delivery.

A **Vehicle** Health Check and High Voltage Battery Health Check must be carried out within 6 months or 6,000 miles of the policy starting and every 6 months or 6,000 miles after.

If **You** do not have a valid service record book or printed service history, then the first service must be carried out within 6,000 miles or 6 months from the date that cover under this Policy commenced, whichever occurs soonest. The service must be completed at a VAT registered garage and consist of the following as a minimum requirement:

1. Check oil levels in the gearbox and differential top up where necessary.
2. Check system coolant level and top up where necessary.
3. Brake fluid must be replaced in accordance with the manufacturer's recommendation.
4. High Voltage Battery.
5. General vehicle condition check and report.

Thereafter **You** must continue to service the **Vehicle** in accordance with the manufacturers recommended schedule.

The only acceptable proof of servicing if **We** require this will be the fully detailed VAT service invoices indicating servicing dates and mileages and/or a correctly completed and fully stamped service booklet.

Please retain copies of all previous service invoices for **Our** inspection in the event of a **Claim**. In addition to servicing requirements **You** must also reasonably maintain the **Vehicle** as recommended by the manufacturer, for example, checking fluid levels.

Failure to comply with the above service or maintenance requirements will result in rejection of any **Claim**.

You must remember to have Your Vehicle regularly serviced in accordance with the service requirements of this warranty.

What is covered by your ALA EV Policy

You have completed an application, declared to **Us** that **Your Vehicle** meets the policy eligibility criteria and paid or agreed to pay the required premium to **Us**. In return, cover is provided as prescribed on **Your Policy Schedule** for:

Cover – Your EV Warranty

If a **Electrical Breakdown** occurs to the **Vehicle** within the **Territorial Limits** during the **Period of Cover** **We** will cover the cost of the parts listed under the **EV Warranty** – What is covered section of this policy and the associated **Labour Rates**, up to the **Claim Limit** specified on the **Policy Schedule**, subject to the terms and conditions of this policy.

Claims must be made in accordance with the warranty **Claims** procedure.

Definitions

The meaning of words or expressions below have the following meaning whenever they appear in **'Bold'** (non italic) throughout this policy.

Autodata

An industry reference for the confirmation of repair times and service requirements used extensively by the motor industry.

Betterment

A contribution from you in the event that the part to be replaced following electrical breakdown had some wear and tear and the replacement part improves the general condition or value of the vehicle.

Claim

A warranty claim or request for roadside assistance made under the terms and conditions of this policy.

Claim Limit

The maximum amount that **We** will pay for any claim inclusive of VAT (or other taxes) as stated on the policy schedule or otherwise within this policy. The maximum amount that can be claimed under this policy during the period of cover is limited to the vehicle valuation of your vehicle, as shown on your policy schedule.

Consequential Loss

Any costs expenses losses or liabilities directly or indirectly arising from any incident.

Excluded Vehicles

Non-standard, customised or modified vehicles, kit cars, commercial vehicles of more than 3500kg gross vehicle weight, American, Australian and Canadian vehicles unless they were built for the UK market, motor cycles and invalid carriages.

Any vehicle that has been or will be used for competitions, rallying, racing, pace making, speed testing or in reliability trials, any emergency service vehicles (including but not limited to police, fire and ambulance vehicles), or any military vehicles.

Any vehicle that has been or will be used for hire or chauffeuring or reward or by a driving school, unless we have agreed to provide cover, and an additional premium has been paid.

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.

External Cause

Any cause not arising internally in a component to include but not be limited to accidental or malicious damage, fire, theft or water ingress.

Electrical Breakdown

The sudden internal electrical breakdown or failure of a component which results in the sudden stoppage of its normal functions and which necessitates repair or replacement to resume those functions but not arising as a consequence of any external cause.

Incident

The event leading you to pursue a claim under this policy.

Labour Rate

The maximum hourly rate payable for labour to the nominated repairer as stated on your policy schedule.

Our/Us/We

Shall mean Autoguard Warranties Ltd, whose registered address is: Building 5, Archipelago Office Park, Lyon Way, Camberley, Surrey GU16 7ER.

Period of Cover

The period of cover as specified in your policy schedule.

Policy Schedule

The policy document outlining the extent of the cover provided under this policy.

Territorial Limits

Great Britain, 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 month period of cover.

Vehicle

The motor vehicle insured under the terms and conditions of this policy as identified in the policy schedule that is registered to you which meets the policy eligibility requirements.

Wear and Tear

Gradual deterioration associated with the normal use, age and mileage of the vehicle and its components.

You/Your

The policyholder and registered owner of the vehicle and named in the policy schedule.

The Terms and Conditions of this policy and its Policy Schedule will be read as one policy. 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.

ELECTRIC

ALA

Cover is provided for the sudden and unexpected failure of the manufacturer's original mechanical and electrical components in Your Vehicle to include the following items.

ECU

- Electronic Control Unit Only

Power Management

- Power Controller
- Electric Drive Motor
- Power Converter
- Power Inverter Module
- Coolant Heater
- On Board Charger
- Heat Exchange
- Regenerative Brake Systems
(Excludes Brake Pads & Discs)
- Electric Vehicle Control Modules

Steering (including Power Assisted Steering)

- Steering Rack
- Electronic Power Steering

Suspension

- Wheel Bearings*
- Coil Springs*
- Active Suspension

Drivetrain

- Bearings*
- Drive Shaft
- Constant Velocity Joints

Battery

- Electrical Battery Unit – HVB
(High Voltage Battery)

Brakes

- Master Cylinder
- Servo
- Brake Pumps
- Brake Limiter Valve
- ABS Computer
- ABS Sensors
- ABS Pumps
- Brake Calipers
- Caliper Motors

Electrical System

- Electric Window Motors & Switches
- Sunroof Motor & Switches,
Convertible Roof Motors,
Switch & Sensors
- Front & Rear Windscreen Wiper Motors
& Washer Motors
- Heater Fan Motor
- Multi-Function Stalk Switch
- Horn
- HVB Leads**
(Charger Not Included)
- Wiring Loom
- Electrical Connectors

* 50% of Claim Limit up to £2,000.

** Limit of up to £2,000.

Please refer to page 8 for exclusions to this policy.

What is not covered

The following repairs are not covered under the terms of this warranty:

- Gradual deterioration of performance of a component in line with the age and mileage of the vehicle will be classed as “**Wear and Tear**” and is excluded from the maintenance contract, unless additional wear & tear cover has been purchased.
- All bodywork and trim, seat belts (any part), glass (including heated screens and door mirrors), sunroof panels, wheels and tyres. Air bags or disposal of air bags.
- External fluid leaks, odours, external oil leaks and seals.
- Consumable items such as, but not exclusively limited to light bulbs, wiper blades, brake linings, brake discs, cylinders, cables, bushes, all pipes, all hoses, keys and key fobs.
- High Voltage charge cables if damaged by neglect, corrosion or water.
- All fuses/fuse links are excluded.
- Blocked, porous or seized components.
- Software, firmware or “flash” updates for any component.
- Nuts, bolt, mounting and brackets.
- Water ingress and damage caused to any component by water ingress.
- Seals & gaskets of any description, save where specifically covered, including but not limited to sealing compounds, silicone sealant and liquid gaskets.
- LEDs, LCDs, all internal & external lamps and standard 12/24v lead acid batteries.
- Corroded, burnt or sticking components.
- Paint – the painting of parts replaced under the maintenance contract will not be covered.
- The cost of any servicing or service items.

Please Note:

- Those components covered are covered against Electrical Breakdown. The replacement of lubricants, antifreeze and fluids is included provided the replacement is necessitated by the failure of a authorised component and the vehicle is not within 1,000 miles of its next due service.
- External oil leaks are specifically excluded.
- The maximum contribution for diagnostics is £65 inclusive of VAT on a valid claim.
- Wheel Bearing, Coil spring failure will be covered on **Vehicles** up to 6 years old or 70,000 miles only – whichever comes first.
- Where the failure has been confirmed on a diagnostic machine, the fault codes must be submitted as supporting evidence, along with the claim invoice.
- Battery Exclusion, where the battery has failed due to cell degradation, fire or combustion.

Exclusions

No cover is provided under this warranty for:

1. Any **Electrical Breakdown** to the **Vehicle** caused by or arising from:
 - a. Any **External Cause**.
 - b. Overheating or freezing, corrosion or any foreign matter getting into or onto any part of the **Vehicle**.
 - c. The gradual reduction in operating performance commensurate with the age and mileage covered by the **Vehicle** to include but not be limited to the gradual loss.
2. A lack coolants, hydraulic fluids, grease or oils.
3. For any additional damage caused to a warranted component if the **Vehicle** continues in use when **You** were aware of a fault or otherwise that a fault was reasonably apparent.
4. Any **Electrical Breakdown** in the **Vehicle** occurring during the period of any manufacturer's warranty (to include where any fault developed during the period of such warranty which have not been completely rectified) or involving components subject to recall or repair or replacement by the manufacturer or attributable to a manufacturer's design defect.
5. The cost of any investigatory or remedial work commenced prior to authorisation by Us (save as specifically covered under this Policy) or otherwise any cost arising as a consequence of **You** failing to follow the claims procedure under this Cover Section of the Policy.
6. The cost of routine servicing or repairs or the cost of any servicing or service items.
7. Any parts, which have not failed but have been reported as requiring replacement during routine servicing and/or repairs to the **Vehicle** or at the time any **Claim** is in progress.
8. Where **Your Vehicle** is used for business purposes and claimed as a business expense, for the VAT element of any **Claim** where that element of the repair cost is recoverable by **You** as part of a VAT return for **You** or **Your** business.
9. Any existing faults in the **Vehicle** if Policy cover is transferred to another policyholder.
10. Local taxes payable, where any **Claim** is completed outside of the UK.
11. Taxis and Vehicles used for Hire Reward such as delivery drivers.

Please also see the general policy exclusions applicable to all policy cover on page 12

Claims procedure

If the **Vehicle** shows signs of fault or imminent failure **DO NOT** continue to use it. This may aggravate the problem and cause greater damage which this policy does not cover.

Your nominated repairer must find the cause of the problem and verify if it is covered by this warranty. Please note that **We** will not pay for any stripping down of the **Vehicle** or parts to determine the cause of the failure unless **We** accept that there is a valid **Claim**.

If it is believed that the failure of the component is covered under this warranty **You** should report this to **Us** immediately and in any event within a maximum of seven days.

You must obtain authority from **Us** before commencing any repairs. Policy liability is conditional on the terms and conditions of this warranty being adhered to and in particular compliance with the servicing and/or maintenance requirements for the **Vehicle**.

Once the problem has been determined, **You** must, preferably with **Your** repairer on hand, telephone **Our Claims** department on **03432 271499**. **Our** working hours are 9am – 5pm, Monday to Friday, excluding bank/ public holidays. When **You** call the following information will be required:

- **Your** policy number and **Your** name and address.
- Details of **Your Vehicle** to include the recorded mileage.
- An explanation of the problem, its cause and the estimated repair cost.
- Where the failure has been confirmed by the garage on a diagnostic machine, the fault codes must be submitted as supporting evidence.
- In the event of a **Claim**, **You** must be able to provide evidence of a High Voltage Battery service within 12 month of the policy starting.

The procedure to obtain authorisation for a warranty claim

Following **Your** initial contact with **Us** the following procedure shall apply in the UK.

You must send to **Us** at claims@autoguardwarranties.com full particulars of the service history of the **Vehicle** to include all servicing documents including a high voltage battery service, carried out within the last 12 months, whereby the battery is within manufacturers tolerance and relevant invoices and where applicable its MOT certificate.

We may approve repairs immediately, call for other estimates, nominate another repairer, investigate the **Claim** further, or appoint an independent assessor to inspect the **Vehicle** and or the failed components. Please note, that **Our** approval of the work does not constitute an acceptance by **Us** of liability under this policy if any enquiries that **We** might reasonably make regarding **Your Claim** have not been completed, for example, if **We** have not received all of the required documentation from **You**.

When repairs have been approved by **Us** a **Claim** number will be issued. No work can be considered as approved by **Us** without a **Claim** number being issued. On issue of **Your Claim** number a **Claim** form will be sent to **You** for signature.

If the claim occurs within the EU then upon **Your** return to the UK, **You** must send to **Us** at claims@autoguardwarranties.com full particulars of the service history of the **Vehicle** to include all servicing documents and relevant invoices and where applicable its MOT certificate.

The ongoing procedure to follow for all warranty claims

1. Approved repairs must be completed within 30 days of the approval date. If there is a delay for any reason **We** must be notified.
2. On completion of the repairs, please immediately send the following documents to **Us**:
 - a. The repairer's VAT invoice, which must quote the **Claim** number, **Vehicle** details, mileage, and details of who to pay.
 - b. Any supporting documentation requested by **Us** such as the signed **Claim** form and proof of payment for the repair.
3. All relevant **Claim** documentation must be received by **Us** within 14 days of completion of repairs (28 days if the **Incident** was outside of the UK). Where such documentation is received by **Us** beyond this period **Your Claim** will be subject to review in terms of the reason for delay and it shall be at **Our** discretion to accept such Claim.
4. Once all supporting documents are received **We** will reimburse **You** or the repairer, subject always to the terms and conditions of the policy. Reimbursement of any payments **You** have made for repairs outside of the UK will be at the exchange rate current at the time of the repair.
5. Where the policy premium is being paid by instalments, when a **Claim** has been approved, any remaining balance of premium due will need to be paid before the **Claim** can be settled.
6. Approved **Claims** are paid by bank transfer to the agreed payee so please include either **Your** or the repairers bank details as appropriate when sending in **Your** documents.
7. If **Our** payment is to be made direct to the repairer, any balance in excess of **Our Claim** payment, must be paid by **You** directly to the repairer.

Enquiries:

info@ala.co.uk

01653 916 637

www.ala.co.uk

Claims:

claims@autoguardwarranties.com

03432 271 499

www.autoguardwarranties.com

Policy Terms & Conditions

Exclusions applicable to all policy cover and services

No cover is provided under this Warranty:

1. Where the **Vehicle** did not meet the **Policy** eligibility criteria at commencement of cover under this policy or is otherwise an **Excluded Vehicle**.
2. For any **Claim** caused by or arising from:
 - a. A lack of servicing to the **Vehicle** in accordance with the manufacturer's recommendations or otherwise (as applicable) in accordance with the **Policy** servicing requirements.
 - b. A lack of routine maintenance to the **Vehicle** as recommended by the manufacturer.
 - c. A failure by **You** to remedy a known problem before **Your Vehicle** is driven.
3. Where any premium due has not been paid. If payment of premium by instalments has been agreed with **You** and any instalment is late or otherwise not paid for any reason **Your** cover will cease from the date of the due payment but may at **Our** sole discretion be re-instated if **Your** payment is received at a later date. **We** shall be entitled to payment of all remaining premium in one instalment if **We** so request.
4. For any loss arising as a consequence any neglect or abuse of the **Vehicle** or any reckless act by **You** or acts involving the imposition of any excessive or abnormal load or other conditions on the **Vehicle** that it was not specifically designed for to include driving on unsuitable ground.
5. If at the time of the Incident the **Vehicle** was being used in contravention of legislation with regards to driver licensing, MOT, motor insurance or Vehicle Excise Duty (Road Tax) or if the **Vehicle** is found to be subject to a Statutory Off Road Notice (SORN).
6. If the odometer of **Your Vehicle** has been altered, disconnected or is otherwise inoperative resulting in the misrepresentation of the **Vehicle's** actual mileage.
7. If **Your Vehicle** has been fitted with any form of performance enhancement device not fitted as standard for **Your Vehicle** save where previously disclosed to **Us**.
8. Resulting from any modification to the **Vehicle** or the substitution of components by nonstandard components or optional extras/equipment not approved by the **Vehicle** manufacturer, parts that have been made or designed badly, parts that have been fitted incorrectly, or the effects of poor repairs.
9. Where faults or defects were reasonably apparent when **You** purchased the **Vehicle** or when **You** proposed for cover.
10. If the Incident occurs outside the **Territorial Limits**.
11. For any loss or damage caused to **Your Vehicle** or to its contents consequent upon or following any repair or assistance provided under this Policy.
12. If **Your Vehicle** has been or is being used as a taxi or for chauffeuring, as a driving school vehicle or for courtering.
13. For any loss arising as a consequence of clamping, seizure, confiscation, requisition, destruction of or damage to the **Vehicle** by or under the order of any police, government, local or public authority.

14. For any Incident arising whilst the **Vehicle** is in the custody or control of any motor trader or garage or their associated companies or arising as a consequence of the **Vehicle** having been in the custody and control of any motor trader or garage or their associated companies.
15. For any **Consequential Loss**.
16. For any cost that **You** can recover under any other insurance policy or warranty or under the service provided by any motoring organisation.
17. During the **Period of Cover We** will not pay any sum in aggregate in excess of the purchase price of **Your Vehicle** as declared on the **Policy Schedule**.
18. For any **Claim** arising from an Incident of irradiation or contamination by nuclear material, earthquake, war, invasion or acts of foreign enemy (whether or not war is declared), revolution, military or usurped power, acts of terrorism, rebellion, insurrection, riot or civil commotion as defined by UK or European Law or other hostile events, nationalisation or confiscation (to include clamping or towing away), requisition, destruction of or damage to the **Vehicle** by or under the order of any government, local or public authority.

Conditions applicable to all policy cover and services

The following conditions are precedent to liability under both cover sections of this policy and you must comply with them for cover to be effective:

1. **You** or anyone acting on **Your** behalf, to include for the avoidance of doubt any repairer nominated by **You** to report to **Us** with regard to the **Electrical Breakdown of Your Vehicle** and/or involved in carrying out repairs to **Your Vehicle**, must truthfully and honestly deal with **Us** (and/or any agent providing assistance) at all times and must not conceal from **Us** or misrepresent any information likely to have influenced **Our** acceptance of **Your** proposal for cover or any renewal of this policy, or influence **Our** consideration and assessment of any **Claim**. If **You** or anyone acting on **Your** behalf makes a false or dishonest statement or submits a false document, **Your** policy will be cancelled and no **Claim** payment will be made.
2. **You** must comply with the servicing requirements section of this policy and otherwise properly take care of the **Vehicle** so as to maintain it in a fully usable roadworthy condition.
3. **You** must reasonably co-operate with **Us** and anyone instructed by **Us** if **You** make a **Claim** and provide **Us** with all such information as **We** might reasonably request to allow **Us** to consider such **Claim**. If any person travelling in or with **Your Vehicle** is obstructive or abusive to assistance personal then assistance may be refused.
4. **You** must ensure that the **Vehicle** is at all times compliant with all relevant law permitting the **Vehicle** to be used on a public road.
5. When making a **Claim**, **You** or any nominated driver must comply with the requirements as laid out under the warranty **Claims** procedure or what to do if you breakdown sections of this policy and otherwise reasonably co-operate with **Us** so as to allow **Us** to determine the validity of any **Claim**.
6. We reserve the right to examine the **Vehicle** and/or failed part, and to subject them to expert independent assessment to determine the amount to be paid in respect of any **Claim**.
7. **We** reserve the right to choose a suitable garage to carry out any repair to **Your Vehicle**.

8. **We** reserve the right to require the **Vehicle** repairer to use exchange or reconditioned parts to affect a repair where it is reasonable to do so or in the alternative, where appropriate, seek a **Betterment** contribution from **You** following repair.
9. The amount of time allowed for labour for any warranty repair will be according to **Autodata** times and the maximum allowable labour charge will not exceed the **Labour Rate** specified in the **Your Policy Schedule** or any other policy limit.

General Policy Conditions

1. This policy shall be construed in accordance with English Law save where **We** might otherwise agree with **You** at **Our** sole discretion.
2. In the event of a dispute between **Us** that is not resolved through the complaints procedure it is agreed that each party will take prompt action to resolve the dispute by mediation.

Please note

Autoguard Warranties Ltd operates a strict zero tolerance verbal abuse policy when dealing with customers.

Autoguard Warranties Ltd reserves the right to immediately cancel the customers cover, without any refund, in any situation where a customer delivers verbal abuse or threats in any medium, that are directed against a member of **Our** staff and or the business including sexual harassment in any form.

Contact Us

For general enquiries and policy enquiries:

Telephone **Us** on **01653 916 637**. Please note that telephone calls may be recorded for quality assurance and compliance; or

E-mail Us at info@ala.co.uk; or

Write to Us at: ALA Insurance, Unit 3 Park Farm Courtyard, Easthorpe, Malton, North Yorkshire, YO17 6QX

In all correspondence please quote **Your** policy number, **Your** name and address and **Your Vehicle** registration number.

For **Claims**:

Telephone **Us** on **03432 271499**. Please note that telephone calls may be recorded for quality assurance and compliance; or

E-mail Us at claims@autoguardwarranties.com; or

Write to Us at: Autoguard Warranties Ltd, Building 5, Archipelago Office Park, Lyon Way, Camberley, Surrey GU16 7ER.

In all correspondence please quote **Your** policy number, **Your** name and address and **Your Vehicle** registration number.

What should I do if my details change?

You must inform **Us** immediately of any changes or modifications to the **Vehicle** or **Your** personal circumstances, such as a change of address, email or contact details.

Policy transfer

If **You** sell **Your Vehicle** **You** may, providing no **claim/s** have been made, there is no outstanding finance and subject to **Our** agreement, transfer the remaining cover to the new owner provided they are a private individual and that the DVLA are notified of the change of ownership to them. **We** will not transfer this warranty to any member of the motor trade (this includes any and all broker sales and/or consignments; these will be classed as trade sales) and neither can **You** transfer this warranty to another **Vehicle** that **You** own.

NOTE: If **You** have financed **Your** policy via Bumper interest free instalments, please note any outstanding finance due at the point of transfer will need to be settled and evidenced to **Us** before the transfer can be actioned. Please see page 17 for contact information for Bumper.

Your application to transfer the cover must be made to **Us** within 14 days of the change of ownership. An administration fee of £35 will be charged for each transfer and a new **Policy Schedule** will be issued by **Us** to the new owner confirming the extent of the warranty remaining and the policy cover.

In the event of **Your** death and subject to **Our** agreement, the cover provided by this policy may be transferred to **Your** spouse or partner. **Your** spouse or partner must advise **Us** of the position as soon as is reasonable in all the circumstances, and the **Vehicle** must be registered in their name within 14 days of **Us** transferring the cover. Upon acceptance by **Us** of any transfer the new **Vehicle** owner will be thereafter be deemed as the policyholder and be bound by the terms and conditions of this policy. This policy may not be transferred to another vehicle.

Assignment and subrogation

You are not entitled to assign any of **Your** rights under this policy to any other person or entity unless **We** agree that **You** may do so.

In the event of **Us** making a payment under the terms of this policy **We** shall be subrogated to **Your** rights or causes of action related to or arising from the **Incident** against any other party (to include any other warranty, insurance policy or service) and by accepting this policy **You** agree to provide **Us** with all such assistance as **We** may reasonably require to pursue those rights.

Termination of cover

The cover provided under this policy will automatically terminate on its expiry date, or upon cancellation.

Cancellations

If this policy does not meet with **Your** requirements, please return it to **Us** within 14 days of issue and **We** will refund **Your** full premium provided **You** have not made a **Claim**. Thereafter, **You** may cancel **Your** policy in writing at any time, provided **You** have not made a **Claim** and receive a pro rata refund of **Your** premium based on the number of whole months remaining.

Requests for cancellation should be made in writing to **Us**. All refunds will need to be directed back to the original payment card used at the time for the purchase of this policy. Refunds will be made within 14 days.

If **Your Vehicle** is declared a total loss consequent upon any cause then this policy shall be cancelled with no refund of premium.

We shall not be bound to accept renewal of any insurance and may at any time cancel this policy by giving 14 days' notice in writing where there is a valid reason for **Us** so doing. Valid reasons may include but are not limited to:

1. Where **We** reasonably suspect fraud.
2. For non-payment of premium and/or non-compliance with policy terms and conditions.
3. If **You** have not taken reasonable care to provide accurate and complete answers to any question asked by **Us** relative to this policy or any **Claim**.
4. Where **You** otherwise act unreasonably.

If **We** cancel the policy **You** will receive a refund of any premium **You** have paid, less a proportionate deduction for the period **We** have provided cover for.

Where **Our** investigations provide evidence of fraud or misrepresentation **We** may cancel or void this policy immediately. No **Claim** will be payable and **We** may be entitled to keep the premium. **We** may at **Our** sole discretion advise the police authorities where **We** feel it appropriate to do so.

If **Your** policy is cancelled because of fraud or misrepresentation, this may affect **Your** eligibility for insurance in the future.

Our cancellation letter will be sent to **You** at **Your** last known address.

Data protection and privacy policy

Autoguard Warranties Ltd are dedicated to being transparent about what **We** do with the information that **We** collect about **You**. **We** and ALA Insurance only process **Your** personal data in accordance with the relevant data protection legislation.

Our 'Privacy Policy' may be viewed on **Our** website at www.autoguardwarranties.com/policies
ALA Insurance's Privacy Policy may be viewed on their website at www.ala.co.uk/privacy-policy

Financial & Legal Insurance Company Limited's full privacy notice: **You** can get more information about this by viewing our full privacy notice online at <http://financialandlegal.co.uk> or request a copy by emailing **Us** at info@financialandlegal.co.uk. Alternatively, **You** can write to **Us** at: Data Protection, Financial & Legal Insurance Company Limited, Cheadle Royal Business Park, No 1 Lakeside, Cheadle, SK8 3GW.

Your insurers

The insurance provided by this policy is underwritten by Financial & Legal Insurance Company Limited authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm reference number 202915. Registered in England under Company No. 03034220.

This policy is administered in the UK by Autoguard Warranties Limited (company number 06574030) trading as Best4 of Building 5, Archipelago Office Park, Lyon Way, Camberley, Surrey GU16 7ER. Autoguard are authorised and regulated by the Financial Conduct Authority (Authorisation Ref No 500640).

Warranty complains procedure

Complaint against ALA Insurance, the company who sold this policy.

Complaints Manager Contact Details

Name: Jason Allen
 Telephone: 01653 916300
 Address: Unit 3 Park Farm Courtyard, Easthorpe, Malton, North Yorkshire, YO17 6QX
 Email: customersupport@ala.co.uk

Our procedures

The complaints manager will be notified of any written or verbal complaint received from a customer at the earliest possible opportunity. We will also:

- Acknowledge the complaint in writing within 5 working days of receipt
- Clarify any points where necessary
- Fully investigate the complaint
- Keep customers informed of our progress
- Discuss with the customer our findings and proposed response
- The customer will receive contact from us advising on progress if we cannot respond immediately.

All complaints will be recorded on the internal ALA Non-Conformance Report. We will send our final response as soon as possible and not later than eight weeks after the complaint was raised.

Establish the nature of the complaint

We must establish whether a customer complaint relates to advice given by an ALA adviser, our services or the service or performance of one of our partners. The Complaints Manager will review the matter and take the complaint to the appropriate partner if appropriate in consultation with you.

Investigation

The Complaints Manager will establish the nature and scope of the customer's complaint having due regards to the Financial Conduct Authority's direction:

- Deal with complaints promptly and fairly
- Give complainants clear replies and, where appropriate, fair redress

Eligible Complainants

It is our policy to treat all complainants the same, however, eligible complainants are legally defined and have additional rights in law that we must acknowledge and adhere to.

The Financial Conduct Authority complaints rules apply to complaints:

- made by, or on behalf of an eligible complainant;
- relating to regulated activity;
- involving an allegation that the complainant has suffered, or may suffer, financial loss, material distress or material inconvenience;

Final Response

This will clearly outline our final decision and the reasons for it. If any compensation is offered a clear method of calculation will be shown. We will include details of the Financial Ombudsman Service in our final response to the customer. Should the customer wish to escalate the complaint further, we will:

- explain that the complainant must refer the matter to the ombudsman within six months of the date of this letter or the right to use this service is lost
- Indicate whether or not we consent to waive the relevant time limits

Closing a complaint

We will consider a complaint to be closed after we have made our final response. This does not prevent you from exercising any rights you should refer the matter to the Financial Ombudsman Service or the BVRLA Conciliation Service.

Complaint against Autoguard Warranties Ltd, the company that the administates this policy.

Step 1: The majority of complaints are seen to and resolved quickly and promptly by **Our** policy team. In case they are unable to help, **You** may approach the manager or senior person responsible.

Step 2: If **You** remain dissatisfied, **You** may put Your complaint forward in writing to **Our** CEO by addressing a letter to the Chief Executive Officer, Autoguard Warranties Ltd, Building 5, Archipelago Office Park, Lyon Way, Camberley. Surrey GU16 7ER or by e-mail to complaints@autoguardwarranties.com

In **Your** written complaint please head **Your** letter or e-mail complaint and include **Your** full name, address and **Vehicle** registration number, detail the reason for **Your** complaint and include copies of any material **You** may wish to provide **Us**.

Taking Your complaint further: If after following both Step 1 and Step 2 **You** are not satisfied, **You** may then refer the dispute to the Financial Ombudsman Service (FOS) within six months of **Our** final response. The FOS will only be able to consider **Your** complaint if both Step 1 and Step 2 above have been followed. The FOS may be contacted at Financial Ombudsman Service, South Quay Plaza, 183, Marsh Wall, London, E14 9SR.

Against Financial & Legal Insurance Company, the company that underwrites the Warranty provisions of this Policy

Our aim is to provide a first-class standard of service at all times.

If **You** feel that **You** have been let down and **You** wish to raise a complaint about the sale of this policy, please contact **Your** insurance broker.

If **You** feel that **We** have let **You** down and **You** wish to raise a complaint, please contact **Us** on 0161 603 2140 or in writing to The Compliance Department, Financial & Legal Insurance Company Limited, No. 1 Lakeside, Cheadle Royal Business Park, Cheadle, Cheshire SK8 3GW. Please quote the reference number on **Your** certificate of insurance on all correspondence.

Our staff will attempt to resolve **Your** complaint within 3 business days of receipt and a summary resolution communication letter will be sent to **You**. Where this is not possible, **We** will acknowledge **Your** complaint promptly. If the complaint is not resolved within 4 weeks of receipt, **We** will write to **You** and let **You** know what further action **We** will take. A final response letter will be issued within 8 weeks of receipt.

If, upon receipt of **Our** letter in response to **Your** complaint **You** remain dissatisfied, **You** may refer **Your** complaint to the Financial Ombudsman Service. **You** can contact the Financial Ombudsman Service at: Exchange Tower, London, E14 9SR. Telephone: 0800 023 4567 or E-Mail: complaint.info@financial-ombudsman.org.uk Website: www.financial-ombudsman.org.uk

The use of these facilities does not affect **Your** right to take legal action.

Compensation scheme

Financial & Legal Insurance Company Limited are covered by the Financial Services Compensation Scheme, established under the Financial Services and Markets Act 2000 (the "Compensation Scheme"). If they are unable to meet their obligations under this policy **You** may be entitled to compensation from the Compensation Scheme.

Frequently asked questions

Please note that the following information is for your general guidance only and does not form part of your Policy terms and conditions.

My Vehicle has a problem what should I do?

If **Your Vehicle** shows signs of an imminent failure, DO NOT continue to use it but immediately stop (providing it is safe to do so) and arrange for it to be recovered to a competent VAT registered repairer. **You** should ask them on **Your** own authority to carry out diagnostics of the fault.

When the garage has fully diagnosed the fault with **Your Vehicle** and if **You/They** believe that there might be a valid warranty **Claim** under your policy, and before they carry out any repairs, they must call us on **03432 271499** and advise **Us** of what the fault is, its probable cause and what the cost of the repair is likely to be.

Please refer to **Your** Autoguard Warranties Ltd policy schedule to find **Your Claim Limit** and hourly **Labour Rate** cap as this may influence **Your** choice of garage. If **Your Claim** is successful **You** will still be liable for any costs that exceed any policy **Claim Limits** or hourly **Labour Rate**.

If **You** don't have **Your Policy Schedule** with **You** please call Us on **03432 271499** and have **Your Vehicle** registration number ready.

Can't I just have the Vehicle fixed and send you the bill?

No, **You** cannot do this. Any repair work has to be approved by Autoguard Warranties Ltd before any repairs are carried out.

What will I need to provide apart from the repairers estimate for my claim to be approved?

You will need to provide **Us** with service documents relating to **Your Vehicle** and where applicable its MOT certificate before **We** can approve any warranty repair.

Once my claim has been approved and the repair has been made, what paperwork do I need to send in?

For **You** to be reimbursed **You** will need to send Autoguard Warranties Ltd the following paperwork within 30 days of the **Claim** being approve:

1. A signed **Claim** form that **We** or the garage will provide to **You**.
2. A fully detailed VAT invoice from **Your** repairer made out to Autoguard Warranties Ltd.
3. Proof of payment if **You** have made payment to the garage.

Once I've sent the paperwork to Autoguard Warranties Ltd, when will I be paid?

Once **We** have received all the fully completed **Claim**-related paperwork and are satisfied that **Your Claim** is in order, **We** will transfer payment to the designated bank account within 14 days.

What does my warrant cover?

Your policy booklet will explain what is and what is not covered by **Your** warranty and what **You** have to do to make sure that the policy cover is fully effective.

If **You** cannot find **Your** policy booklet either download the booklet PDF from the ALA website or call us on **03432 271499** and request a handbook to be sent to your email.

