#### Making a Claim

If you consider you have a claim, DO NOT proceed with repairs until the claim is authorised by the Administrator. Your repairer must telephone the Administrator on 0845 070 7789 and obtain a claim authority number prior to any work being carried out.

We reserve the right to subject the Insured Vehicle to an independent assessment.

#### Complaints

If you have any queries or complaints you may write to TWG Services Limited at Eaton House, 152-158 Northolt Road, Harrow, HA2 0EA. Complaints may be referred to the Insurer at their address below and independent advice may be gained from the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London E14 9SR, Telephone 0845 080 1800. None of the above affects your statutory rights.

#### Law Applicable

Unless specifically agreed to the contrary prior to Policy inception, this Policy shall be subject to English Law. The EEA State for the purposes of the Policy is the United Kingdom.

#### Policy Tem

Cover is available for up to 48 months and will be detailed on your Proposal Form.

#### Compensation

You may be entitled to compensation under the Financial Services Compensation Scheme in the event that we are unable to meet our liabilities in full.

#### Language

This Policy is written in English and all correspondence entered into shall be in English.

#### Insurer

The insurer is London General Insurance Company Limited, registered number 1865673, who is a private company limited by shares and incorporated in England whose head and registered offices are at Eaton House, 152-158 Northolt Road, Harrow, Middlesex HA2 0EA. The insurer is authorised and regulated by the Financial Services Authority FRN202689.

#### Administrato

The Administrator is TWG Services Limited, registered number 1883565, who is a private company limited by shares and incorporated in England whose head and registered offices are at Eaton House, 152-158 Northolt Road, Harrow, Middlesex HA2 0EA. The Administrator is authorised and regulated by the Financial Services Authority FRN 312440.

#### Special needs

For large print, audio and Braille you can call us on 0870 849 9805 or text telephone 020 8869 1796/97.

#### **Demands and Needs**

The customer named on the application has purchased a vehicle and believes this warranty would be beneficial to them. The customer has been advised of the details of cover on the summary of cover, including the main benefits and main exclusions and limitations of the cover, and is not aware of any other insurance policy that they currently have that makes this cover unsuitable. The customer is aware of their obligation to provide all material information and has made a reasoned decision on the basis of the information provided in the summary of cover, and also has a period of 14 days after the commencement of the policy to cancel the contract if they wish to re-consider their decision.

RAC Mechanical Insurance Services Ltd.

Eaton House 152-158 Northolt Road, Harrow, Middlesex HA2 0EA

Customer Services Telephone: 0845 070 7789 Fax: 020 8869 1717

www.racwarranty.com

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# **RAC Warranty**

Silver Parts and Labour Cover



# RAC Parts and Labour Cover

This Insurance is underwritten by London General Insurance Company Limited (we, us, our), Eaton House, 152-158 Northolt Road, Harrow, Middlesex HA2 0EA. Registered Number 1865673.

### What parts are covered?

We cover You against loss due to Mechanical Breakdown of certain parts during the period of cover. Only the parts specifically listed under each heading are covered. If a part is not listed, then it will not be covered.

#### **Engine**

Rocker assembly, inlet and exhaust valves, valve guides and springs (excluding burnt valves and wastegates), cylinder head (excluding cracks and overheating damage), head gasket, head bolts, push rods, camshaft and cam followers, timing gears, chains and tensioner, oil pump, pistons and rings, cylinder bores, gudgeon pins, con rods and bearings, crankshaft and bearings, oil seals and bushes, inlet and exhaust manifolds, flywheel and ring gear, distributor drive, oil cooler.

Timing Belts are covered provided there is proof that Manufacturer's replacement recommendations have been complied with and they are free from oil contamination.

#### Turbo

The complete unit (including the wastegate, provided it is an integral part of the turbo unit and cannot be purchased separately). Please note the above cover only applies:

to Turbo Units fitted as part of the Manufacturer's original specifications.

#### Manual Gearboxes

All internal failures of gears, shafts, synchromesh hubs, selectors, seals and bushes, bearings, speedometer drive, overdrive units (when fitted), solenoid, transfer box.

#### **Automatic Gearboxes**

All internal failures of gears, oil pump, seals, shafts, bushes, clutches, brake bands, bearings, governors, servos, torque convertor, drive plate, valve block, computer governor, modulator valve, speedometer drive.

#### Continuous Variable Transmissions CTX/CVT

All internal failures of clutches, planetary gears, reduction gears, shafts, variable pulleys, thrust link drives, internal seals, bushes and bearings.

#### Drive System (Front/Rear)

Crown wheel and pinion, half shafts, seals, bearings, planet gears, bevel gears, rear external drive shafts, constant velocity joints, 4 wheel drive units

#### **Electrics**

Starter/solenoid, alternator, regulator, coil.

#### Brakes

Master cylinder.

#### Steering

Manual rack and pinion, steering column, steering box, idler box.

#### Cooling system

Water pump.

#### Casing

Cylinder block, gearbox, and axle if they have been damaged by a mechanical breakdown of one of the parts covered.

#### Eliaibilit

Applicable to vehicles of any age any mileage retailing over £1500.

## **Extensions to Coverage**

(Applies to Silver and Silver Plus)

- (a) If We accept a claim, You may also claim the following benefits, but the amount We will pay must not exceed the amount stated on the Proposal Form. You must always get authorisation from the Administrator for these costs.
  - (1) Vehicle hire: We will pay up to £25 per day including VAT for a maximum of 7 days. Car hire is only available when the manufacturer's recommended repair time exceeds 8 hours. The period of hire does not include delays while awaiting the start of repairs or delivery of parts.
  - (2) Recovery: We will pay for towing charges up to £25 including VAT.
- (b) Continental use: Cover is extended for up to 60 days in any 12 month period while the Vehicle is in any country of the EU or EFTA. The most We will pay is restricted to the equivalent UK rate for labour charges, and for parts at the manufacturer's list prices which are current at the date of the claim.

## Silver Plus Warranty

In addition to the cover provided by the Silver, the Silver Plus will also cover the following items:

#### **Brake System**

Brake Servo, Wheel Cylinders, Front Disc Calipers.

#### Clutch

Centre plate, pressure plate, thrust bearing, clutch fork.

#### Radiator

Radiator.

#### Steering

Power Steering Rack and Pump.

#### Fuel System

Mechanical/Electrical Fuel Pump.

#### Air conditioning (factory fitted)

Pump, evaporator, condenser, magnetic clutch and valves.

#### Electronic control unit

Ignition system, fuel system, transmission system.

#### ABS

ABS computer, sensors, pumps,

#### **Electrics**

Electric Window Motor.

#### Various items not covered

Air-conditioning re-charging, anti-freeze, lubricants, filters, transmission fluids, external oil leaks, serviceable and ancillary parts such as plugs, points, condenser, distributor cap, rotor arm, core plugs and any parts not listed as being covered by the Plan.

#### -liaibility

Applicable to vehicles of any age any mileage retailing over £1500.



#### Summary of Cover

The following is a Summary of Cover relating to this warranty. The Dealer acts as an agent of the Insurer in respect of the sale of this product. A copy of the full terms is available on request.

#### Cancellation

You may cancel this cover within 14 days of receiving your Policy confirmation with a full refund by writing to TWG Services Limited at the below address. Although if a claim has been made we may recover any costs incurred. If you cancel after such period no refund will be due.