



**SCOTSURE**  
WARRANTY

Scottish Motor Trade Association

**WARRANTY RENEWAL  
HANDBOOK**

Warranty protection for your vehicle

# Welcome to your Scotsure Renewal Warranty

**Your** Scotsure Renewal Warranty **policy** has been designed to make sure that **you** continue to get the most from **your** motoring with minimum inconvenience. **You** will always receive a first-class administration service that is always reliable and handles claims quickly and efficiently.

This handbook explains how your policy works and the benefits you continue to enjoy as a Scotsure Warranty policyholder.

Always keep this handbook somewhere safe, as you will need it to make a claim. Please ensure that you fully understand the terms and conditions relating to the policy and in particular the vehicle servicing requirements and claims procedure. Please also note the information provided in the “How to Claim” section. The contents of your handbook are on page 3.

**Underwritten by:**  
MOTORS INSURANCE  
COMPANY LIMITED

**Registered Office:**  
JUBILEE HOUSE  
5 MID POINT BUSINESS PARK  
THORNBURY BD3 7AG





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# Contractual Agreement

This policy wording is evidence of a legally binding contract of insurance between **you** and Motors Insurance Company Limited.

Motors Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under number 202875.

This can be checked on the Financial Services Register by visiting the FCAs website at [www.fca.org.uk/register](http://www.fca.org.uk/register)

This policy is administered by Scotsure Warranty Renewal Administration, a trading style of Car Care Plan Limited. Car Care Plan Limited is authorised and regulated by the Financial Conduct Authority.



# Definitions

In this **policy**, words that appear in **bold** have the following special meaning:

**“Administrator”** Scotsure Warranty Renewal Administration, Jubilee House, 5 Mid Point Business Park, Thornbury BD3 7AG.

**“Geographical Limits”** The United Kingdom, the Channel Islands and the Isle of Man.

**“Mechanical And Electrical Breakdown”** The sudden and unforeseen failure of a mechanical or electrical component causing a stoppage of its function and requiring a repair or replacement to resume that function.

**“Period Of Cover”** The period of cover is 12 months, unless this cover is cancelled by **you** or **us** under the terms of this **policy**.

**“Policy”** The cover provided to **you** by **us** on the terms and conditions in this handbook, the proposal form and the **validation certificate**.

**“Validation Certificate”** This is the confirmation that **we** have accepted **your** proposal. When **you** receive **your validation certificate**, please check that it contains the correct details (particularly in relation to the length of the insurance and the maximum individual claim limit) and tell the **administrator** immediately if there are any mistakes.

## **“We, Our, Us”**

Motors Insurance Company Limited  
Jubilee House  
5 Mid Point Business Park  
Thornbury BD3 7AG  
Registered number 2678367

**“You, Your”** The purchaser of the vehicle as named on the **validation certificate**.

**“Claims Limit”** The maximum single claim is £1000 for the Scotsure renewal product. There’s no limit to the number of claims that can be submitted, up to the purchase price of the vehicle.



**PLEASE READ THE FOLLOWING INFORMATION CAREFULLY.**

- 1** You will not be covered by this **policy** until:
  - the **administrator** has received **your** completed proposal form;
  - **we** have accepted **your** application; and
  - the **administrator** has sent **you your validation certificate**.
- 2** Cover under this **policy** can only be granted to individuals residing or bodies corporate registered in the United Kingdom.
- 3** For a vehicle to be covered under this **policy** it must be a United Kingdom registered used car, car derived van or light commercial vehicle and the vehicle age and mileage must not exceed 10 years or 100,000 miles at the time of renewal.

## WHAT IS COVERED

### Mechanical and Electrical Breakdown

The components that are covered under this **policy** depend on the level of cover that is specified in **your validation certificate**.

If **you** have a valid claim under **your Mechanical and Electrical Breakdown** cover **you** may also be able to claim:

- **Vehicle Replacement**

Up to £40 a day, including VAT but not including petrol and insurance, towards the cost of a replacement vehicle whilst **your** vehicle is being repaired. **You** are responsible for the first 24 hours that **you** cannot use **your** own vehicle. After this period, **you** can claim for a replacement vehicle for up to seven days. **You** must get telephone approval direct from the **administrator** before **you** use this service.

**We** will not be liable for any additional costs in respect of:

- Availability of parts.
- Parts transportation.
- Vehicle hire costs incurred awaiting parts transportation.
- Vehicle hire costs incurred awaiting parts or work to start or continue on **your** vehicle.
- Vehicle specification anomalies compared with the United Kingdom equivalent model.
- Any other damage caused as a result of a failure of a part which does not conform to the normal United Kingdom specification of the warranted vehicle.

- **Towing-In Charges**

If **your** claim is valid and your vehicle needs to be towed, **you** can claim up to £60 per claim (including VAT) for towing shown on a receipt from a **VAT registered** recovery company.

## USING YOUR VEHICLE ABROAD

**Your Mechanical and Electrical Breakdown** cover applies throughout the **geographical limits** but is also valid whilst **your** vehicle is outside the **geographical limits** for up to a total of 60 days per annum subject to the following:

- The repair must be carried out in Europe which means countries who are members of the European Union or EFTA (European Free Trade Association).
- **We** will not pay more than the equivalent United Kingdom rate for labour charges and manufacturer's list prices for parts at the date of **your** claim.
- **We** will pay **you** in pounds sterling at the rate of exchange prevailing for the relevant currency at the time of repair, on receipt of a **VAT** or *equivalent tax invoice*.



# Driveline Plus Cover Level

## OUR LIABILITY

The most **we** will pay for each individual claim is shown in the **validation certificate** accompanying this document. This will include VAT in total for each claim and the cost of vehicle recovery and/or hire charges. In the event of more than one claim arising during the **period of cover, we** will only pay up to the total value of the vehicle's purchase price in aggregate.

## WHAT IS COVERED

**BRAKING SYSTEM** – Failure of the brake servo, brake vacuum pump, brake master cylinder, wheel cylinder and calipers. You are not covered for brake fluid, hoses, pipes, brake discs or pads, brake shoes, or any other component within the braking system.

**CASINGS** – Engine, gearbox, and differential casings are covered against damage as a direct result of an internal covered component failing. You are not covered for damage caused by accident, frost or lack of antifreeze.

**CENTRAL LOCKING** – Central locking motors and door locks.

**CLUTCH AND FLYWHEEL** – Sudden failure of the clutch plate, clutch cover, master cylinder, slave cylinder and thrust bearing. The clutch plate only is covered against oil contamination. The flywheel is covered for internal mechanical failure of the flywheel only. You are not covered for cables, linkages, burnt out parts, heat damage, general wear and tear.

**COOLING SYSTEM** – Radiator, thermostat, thermostat housing, viscous fan coupling and water pump. You are not covered for coolant, belts, hoses, pipes, core plugs, clogging and sedimentation, contamination, cleaning of the system, corrosion or accident damage.

**DIFFERENTIAL** – Failure of all internal differential casing components.

**DRIVESHAFTS** – Failure of the drive shafts, universal joints and CV joints. You are not covered for rubber boots.

**ELECTRICS** – Alternator, cooling fan motors, heater fan motor, horn, indicator unit, relays, starter motor, switches, window motors, sunroof motor, windscreen wiper motors (front and rear).

**ENGINE** – Mechanical breakdown of all internal engine components located within the engine block and cylinder head assemblies (excluding external oil leaks). You are also covered for camshaft pulleys, timing belts, timing chains, timing gears, and tensioners. You are not covered for oil or filters.





# Driveline Plus Cover Level (continued)

**FUEL SYSTEM** – Fuel pump, fuel tank sender, throttle position sensor, air flow meter, idle control valve, fuel pressure regulator, lambda sensor, catalytic converter. You are not covered for damage due to incorrect fuel or fuel contamination, fuel, hoses, pipes, fuel filters, fuel tank, the cleaning or bleeding of fuel systems.

**GEARBOX** (manual and automatic) – Mechanical breakdown of all internal gearbox components. You are not covered for external linkages, oil or oil filters.

**IGNITION SYSTEM** – Ignition coil, distributor, crankshaft sensors, camshaft sensors, knock sensor, ignition ECU, engine ECU, engine temperature sensors.

**OIL SEALS AND GASKETS** – Failure of a seal or gasket that necessitates the removal of the engine, gearbox or differential to replace.

**PROPSHAFT** – Failure of the propshaft including universal joints, bearings and mountings. You are not covered for rubber boots and rubber spacers.

**STEERING** (Manual and power steering) – Failure of the power assisted steering rack and pump, steering box, rack and pinion. You are not covered for airbags, the steering column, the steering wheel and fittings, ball joints, track rod ends, steering oil, bushes, rubber boots and gaiters.

**TURBO UNIT** – Failure of the turbo unit only. You are not covered for carbon build up within the turbo unit.

**WHEEL BEARINGS** – Sudden and unforeseen failure of the wheel bearing only. You are not covered for gradual reduction in performance of the bearing, or hubs.

**CONSUMABLES** – Gaskets, nuts, bolts and washers needed because a covered part has failed.

**IMPORTANT – UNLESS SPECIFICALLY LISTED ABOVE AS COVERED ALL OTHER PARTS ARE NOT COVERED.**



# Executive Plus Cover Level

## OUR LIABILITY

The most **we** will pay for each individual claim is shown in the **validation certificate** accompanying this document. This will include VAT in total for each claim and the cost of vehicle recovery and/or hire charges. In the event of more than one claim arising during the **period of cover, we** will only pay up to the total value of the vehicle's purchase price in aggregate.

## WHAT IS COVERED

**ABS** – ABS module, ABS wheel sensors and ABS pump  
**AIR CONDITIONING** – Failure of the compressor, condenser and evaporator only. You are not covered for recharging of the air conditioning system.

**BRAKING SYSTEM** – Failure of the brake servo, brake vacuum pump, brake master cylinder, wheel cylinder and calipers. You are not covered for brake fluid, hoses, pipes, brake discs or pads, brake shoes, or any other component within the braking system.

**CASINGS** – Engine, gearbox, and differential casings are covered against damage as a direct result of an internal covered component failing. You are not covered for damage caused by accident, frost or lack of antifreeze.

**CATALYTIC CONVERTOR** (excluding accident damage and contamination).

**CLUTCH AND FLYWHEEL** – Sudden failure of the clutch plate, clutch cover, master cylinder, slave cylinder and thrust bearing. The clutch plate only is covered against oil contamination. The flywheel is covered for internal mechanical failure of the flywheel only. You are not covered for cables, linkages, burnt out parts, heat damage, general wear and tear.

**COOLING SYSTEM** – Internal failure of all components. You are not covered for coolant, belts, hoses, pipes, core plugs, clogging and sedimentation, contamination, cleaning of the system, corrosion or accident damage.

**DIFFERENTIAL** – Failure of all internal differential casing components.

**DRIVESHAFTS** – Failure of the drive shafts, universal joints and CV joints. You are not covered for rubber boots.

**ELECTRICS** – Internal failure of all factory-fitted components except batteries, fuses, fuse boxes, lamp units, bulbs, LED illumination, wiring and connections, spark plugs, heater plugs, plug leads, key fobs, non-factory fitted equipment of all types, TV and associated equipment of all types, and software updates.



## Executive Plus Cover Level (continued)

**ENGINE** – Mechanical breakdown of all internal engine components located within the engine block and cylinder head assemblies (excluding external oil leaks). You are also covered for camshaft pulleys, timing belts, timing chains, timing gears, and tensioners. You are not covered for oil or filters.

**FUEL SYSTEM** – Internal failure of all electrical and mechanical components. You are not covered for damage due to incorrect fuel or fuel contamination, fuel, hoses, pipes, fuel filters, fuel tank, the cleaning or bleeding of fuel systems.

**GEARBOX** (manual and automatic) – Mechanical breakdown of all internal gearbox components (excluding external oil leaks). You are not covered for external linkages or oil.

**LOCKS** – Failure of door lock, boot lock and locking petrol cap. You are not covered for keys or key fobs.

**PROPSHAFT** – Failure of the propshaft including universal joints, bearings and mountings. You are not covered for rubber boots and rubber spacers.

**STEERING** (Manual and power steering) – Internal failure of all components. You are not covered for steering fluid, airbags, the steering wheel and fittings, ball joints, bushes, track rod ends, rubber boots and gaiters.

**SUSPENSION** – Failure of the anti-roll bar, anti-roll bar bushes, drop links, coil springs, and self-levelling units. You are not covered for ball joints, pipes, and leaking seals.

**SHOCK ABSORBERS** – Sudden failure of shock absorbers and strut inserts. You are not covered for gradual deterioration or fluid leaks.

**TURBO UNIT** – Failure of the turbo unit only. You are not covered for carbon build up within the turbo unit.

**WHEEL BEARINGS** – Sudden and unforeseen failure of the wheel bearing only. You are not covered for gradual reduction in performance of the bearing or hubs.

**CONSUMABLES** – Gaskets, nuts, bolts and washers needed because a covered part has failed.

**IMPORTANT – UNLESS SPECIFICALLY LISTED ABOVE AS COVERED ALL OTHER PARTS ARE NOT COVERED.**



# Premier Plus Cover Level

## OUR LIABILITY

The most **we** will pay for each individual claim is shown in the **validation certificate** accompanying this document. This will include VAT in total for each claim and the cost of vehicle recovery and/or hire charges. In the event of more than one claim arising during the **period of cover, we** will only pay up to the total value of the vehicle's purchase price in aggregate.

## WHAT IS COVERED

**ABS** – ABS module, ABS wheel sensors and ABS pump.

**AIR CONDITIONING** – Failure of the compressor, condenser and evaporator only. You are not covered for recharging of the air conditioning system.

**BRAKING SYSTEM** – Failure of the brake servo, brake vacuum pump, brake master cylinder, wheel cylinder and calipers. You are not covered for brake fluid, hoses, pipes, brake discs or pads, brake shoes, or any other component within the braking system.

**CASINGS** – Engine, gearbox, and differential casings are covered against damage as a direct result of an internal covered component failing. You are not covered for damage caused by accident, frost or lack of antifreeze.

**CATALYTIC CONVERTOR** (excluding accident damage and contamination).

**CENTRAL LOCKING** – Central locking motors and door locks.

**CLUTCH AND FLYWHEEL** – Sudden failure of the clutch plate, clutch cover, master cylinder, slave cylinder and thrust bearing. The clutch plate only is covered against oil contamination. The flywheel is covered for internal mechanical failure of the flywheel only. You are not covered for cables, linkages, burnt out parts, heat damage, general wear and tear.

**COOLING SYSTEM** – Radiator, thermostat, thermostat housing, viscous fan coupling and water pump. You are not covered for coolant, belts, hoses, pipes, core plugs, clogging and sedimentation, contamination, cleaning of the system, corrosion or accident damage.

**DIFFERENTIAL** – Failure of all internal differential casing components.

**DRIVESHAFTS** – Failure of the drive shafts, universal joints and CV joints. You are not covered for rubber boots.

**ELECTRICS** – Alternator, cooling fan motors, heater fan motor, horn, indicator unit, relays, starter motor, switches, window motors, sunroof motor, windscreen wiper motors (front and rear).



# Premier Plus Cover Level (continued)

**ENGINE** – Mechanical breakdown of all internal engine components located within the engine block and cylinder head assemblies (excluding external oil leaks). You are also covered for camshaft pulleys, timing belts, timing chains, timing gears, and tensioners. You are not covered for oil or filters.

**FUEL SYSTEM** – Internal failure of all electrical fuel injection components, the mechanical fuel pump and injectors. You are not covered for damage due to incorrect fuel or fuel contamination, fuel, hoses, pipes, fuel filters, fuel tank, the cleaning or bleeding of fuel systems.

**GEARBOX** (manual and automatic) – Mechanical breakdown of all internal gearbox components. You are not covered for external linkages or oil.

**IGNITION SYSTEM** – Ignition coil, distributor, crankshaft sensors, camshaft sensors, knock sensor, ignition ECU, engine ECU, engine temperature sensors, engine pressure sensors.

**OIL SEALS AND GASKETS** – Failure of a seal or gasket that necessitates the removal of the engine, gearbox or differential to replace.

**PROPSHAFT** – Failure of the propshaft including universal joints, bearings and mountings. You are not covered for rubber boots and rubber spacers.

**STEERING** (Manual and power steering) – Internal failure of all components. You are not covered for airbags, the steering column, the steering wheel and fittings, ball joints, track rod ends, oil, bushes, rubber boots and gaiters.

**SUSPENSION** – Sudden failure of coil springs and shock absorbers. You are not covered for gradual deterioration or fluid leaks.

**TURBO UNIT** – Failure of the turbo unit only. You are not covered for carbon build up within the turbo unit.

**WHEEL BEARINGS** – Sudden and unforeseen failure of the wheel bearing only. You are not covered for gradual reduction in performance of the bearing or hubs.

**CONSUMABLES** – Gaskets, nuts, bolts and washers needed because a covered part has failed.

**IMPORTANT – UNLESS SPECIFICALLY LISTED ABOVE AS COVERED ALL OTHER PARTS ARE NOT COVERED.**



# General Exclusions

This **policy** does not cover the following:

- 1 Any vehicle which does not conform to the UK DVSA vehicle type approval standards.
- 2 Faults which a qualified engineer appointed by **us** or the **administrator** believes could have reasonably existed before this **policy** began, could have been avoided or were totally or partly caused by a lack of maintenance or negligence.
- 3 Any vehicle where the speedometer or odometer has been interfered with, altered or disconnected or has failed.
- 4 Repairs not authorised by **us** or the **administrator**.
- 5 American imports, grey imports, kit cars, motorhomes, driving school vehicles, commercial vehicles with an unladen weight of more than 3.5 tonnes Gross Vehicle Weight, vehicles used for hire, reward or in any sort of competition, rally or racing, public service vehicles such as police vehicles, ambulances, military vehicles etc.
- 6 Any vehicle owned by a garage, motor trader or similar company.
- 7 The gradual reduction in operating performance (wear and tear) due to the age of the vehicle and/or the number of miles it has covered.
- 8 Any liability for death, bodily injury, or damage to other property or any loss caused directly or indirectly by the claim or event giving rise to a claim under this **policy**.
- 9 Anything caused directly or indirectly by war, riot, revolution or any similar event, or by vandalism, theft or attempted theft from the vehicle.
- 10 Injury, loss or damage that is caused by the following:
  - a) Ionising radiation, or radioactive contamination from any nuclear fuel or the nuclear waste arising from burning nuclear fuel; or
  - b) The radioactive, toxic, explosive or other dangerous properties of any explosives, nuclear equipment or nuclear part of that equipment.
- 11 Any damage which is due to any type of accident or which is negligent or against the law of the country in which the incident occurred.
- 12 Any damage to parts which are being recalled by the vehicle's manufacturer or which have design faults.
- 13 Any fault that is noted, reported or repaired during routine servicing of the vehicle, vehicle health checks, or MOT advisories.
- 14 Any repairs not notified to **us** before the **policy** expiry date.
- 15 Any component damage caused by excessive heat or overheating, or by an engine over speed condition, or caused by continued use of a vehicle with a known fault.
- 16 Any loss, damage, liability or expense directly or indirectly caused by or contributed to, or arising from, the use or operation, as a means for inflicting harm, of any system, software programme malicious code, virus or process or any other electronic system.



# Policy Conditions

The conditions of this **policy** are set out below. In particular, please note condition 7 regarding servicing.

- 1 It is **your** responsibility to decide whether to authorise the dismantling of **your** vehicle. **We** will only pay for dismantling if it is part of a valid claim. **We** have the right to examine the vehicle and also have the damaged parts expertly assessed.
- 2 If **your** claim is also covered by any other policy, **we** will only pay **our** share of the claim.
- 3 The reimbursement this **policy** provides will not be more than the manufacturer's list prices for parts. Parts which can only be sourced from outside the United Kingdom will be reimbursed at the United Kingdom price of an equivalent part. Labour costs that are necessary to repair those parts will be reimbursed as per the repairer's insurance labour rate and actual repair times will be limited to those in the latest Autodata or ICME manual or the manufacturer's recommended repair times.
- 4 This **policy** is governed by English law. The parties to this **policy** agree to irrevocably submit to the jurisdiction of the courts of England and Wales unless **you** live in Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case you will be entitled to commence legal proceedings in **your** local courts.
- 5 **You** cannot change this **policy** in any manner whatsoever or assign the benefits under this **policy**.
- 6 When **your** cover under this **policy** ends it will not have any cash or surrender value.
- 7 If **you** don't follow the manufacturer's service schedules, this will affect **your** ability to make a claim. When **you** have **your** vehicle serviced, **you** are allowed 500 miles either side of the service mileage or four weeks either side of the time period given, whichever comes first. **It is important that you retain your receipts as they will be required to validate any claim you make. Please note that your vehicle must be serviced by a VAT registered dealer.**
- 8 To improve the quality of service, some telephone calls will be monitored and recorded for training purposes.
- 9 **We** will use the English language in all documents and communications relating to this **policy**.

# How to Claim

This section sets out what **you** need to do if **you** need to make a claim under this **policy**.

Take your vehicle to the dealer who supplied it (or any other VAT registered repairer) and they can request approval for repairs by telephoning the **administrator's** Claims Department on **0344 573 8113** and providing the following information:

- a) **Your policy** number.
- b) **Your** vehicle registration number.
- c) The date and mileage the component(s) failed.
- d) A detailed estimate of repair costs.

Please ensure that the repairing dealer does the following:

- 1** Makes a note of the claim number issued by the **administrator's** Claims Department.
  - 2** Carries out the repair and sends the invoice, claim number and all receipts requested to the **administrator** at:  
**Scotsure Warranty Renewal Administration, Jubilee House,  
5 Mid Point Business Park, Thornbury, BD3 7AG**
- **CLAIMS WHILST ABROAD**  
Please refer to page 7 of this handbook if you need to make a claim for mechanical and electrical breakdown outside of the geographical limits.

- **IMPORTANT**

- a) **You** must not commence with any repairs until a claim reference number is issued.
- b) **We** will not pay any claim until **we** have received a completed claim form, when requested, and related invoices.
- c) Make a note of **your policy** number. This will make it simpler if **you** have any questions about **your** claim.

**Please note we will not pay any claim until the administrator has received all documents.**

- **IMPORTANT TELEPHONE NUMBER**

Administration & Claims Helpline: **0344 573 8113**

With every claim **you** make, **you** must provide a VAT receipt from a garage, repairer, vehicle hire or recovery company (if applicable to **your** claim).



# Cancellation Rights and Refunds

**We** hope **you** are happy with the cover this **policy** provides. If after reading **your policy** document, however, this insurance cover does not meet with **your** requirements, **you** have the right to cancel cover within 30 days of purchase. Should **you** wish to cancel within this period, please contact the **administrator** on 0344 573 8113.

If **you** wish to cancel **your** policy after this 30-day period, **you** may cancel **your policy** at any time and receive a pro rata refund of **your** premium based on the number of whole months remaining subject to the deduction of a cancellation fee of £30. To cancel **your policy** please contact the **administrator** on 0344 573 8113 or in writing to: Scotsure Warranty Renewal Administration, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG.

There will be no refund entitlement under the following circumstances:

- In the last 30 days of cover.
- If you have made a claim.
- Where the warranty has been transferred from the original purchaser.

If **you** have paid for **your policy** by instalment payments through an instalment agreement with Scotsure Warranty Renewal Administration, any refund amount owed to **you** will be calculated in line with the following rules:

Where **you** have paid all the instalment payments, **we** will calculate the refund as above. The refund will be paid directly to **you**.

Where **you** have NOT paid all the instalment payments, **we** will calculate the refund as above and:

- 1** If the refund **you** are eligible for is in excess of the total outstanding instalment payments **you** owe Scotsure Warranty Renewal Administration, **we** will pay the difference directly to **you**; or
- 2** If the refund **you** are eligible for is less than the total outstanding instalment payments **you** owe Scotsure Warranty Renewal Administration, the refund will be applied as part payment of **your** total outstanding instalment payments.

**You** will continue to be responsible for paying the remaining outstanding payments on **your** instalment agreement with Scotsure Warranty Renewal Administration until the balance calculated at the time of notice of cancellation received by the administrator has been settled.

Please allow up to 28 days for **your** cancellation and refund to be processed.

- 1** Except in cases of dishonest or exaggerated behaviour, misrepresentation or failure to disclose a material fact, any decision to cancel cover will not be made at an individual level and will not be based on whether **you** have made a claim.
- 2** Except in cases of dishonest or exaggerated behaviour, misrepresentation or failure to disclose a material fact, cancellation of **your** policy will not affect **your** entitlement to claim for any event occurring before the date of cancellation.



# Policy Premium Payments

Cover is available as an annual policy with a single upfront payment or via monthly instalments.

Where **you** have selected to purchase your product via monthly instalments, **you** have entered into an agreement to purchase an annual policy, spreading the cost over interest free instalments. **You** are required to continue to pay **your** instalments until all monies owed have been paid.

The cover level provided when opting to pay by monthly instalments is identical to that of an annual policy. **You** must pay the premium every month on or before the date when it is due. Payment is required for the full premium of **your** policy subject to the cancellation terms. Should **you** fail to pay a monthly premium when it is due, all cover will cease immediately from that date. Where **you** have made a claim against the policy, **you** will be asked to continue to make your monthly instalment payments.



# Scotsure Assist Policy – only applicable if selected

## PEACE OF MIND MOTORING

Scotsure Assist is one of the most comprehensive roadside assistance packages available and provides **you** with the following cover:

### ROADSIDE ASSISTANCE

Provides assistance for **vehicles** following a **breakdown** due to mechanical or electrical failure, tyre puncture, or a road traffic accident that leaves the **vehicle** undriveable.

### HOME ASSIST

Gives **you** breakdown assistance following a **breakdown** at or within a one mile radius of your home address.

### NATIONWIDE RECOVERY

Provides recovery of an immobilised **vehicle** (including a caravan or trailer which was on tow at the time) and up to a maximum of five people to the nearest garage able to undertake the repair. If this is not possible at the time, **you** will be transported to **your** home, or original destination.

### IMPORTANT

This is only a summary of the cover available. The definitions, conditions and exclusions are shown on the following pages.



# How to ask for Assistance

If **you** need Assistance, call **us** on  
**0330 123 2512**

Tell the controller who answers **your** call:

- **Your** car registration number
- Where **your** vehicle is
- What seems to be the problem

## **STRICTLY FOR RESCUE 0330 123 2512**

### **POLICY DEFINITIONS**

**Us/we/our** – means Scotsure Assist

**You, your** – means the person named on the validation certificate.

**Vehicle** – the vehicle covered by Scotsure Assist as shown on the validation certificate.

**Breakdown** – a mechanical or electrical failure, puncture or accident, which immediately renders the vehicle immobile.

**Territorial Limits** – means Great Britain, Northern Ireland, The Channel Islands and The Isle of Man.

### **IMPORTANT**

Details of Scotsure Assist cover may not reach **us** by the time assistance is required. In this unlikely event, **we** will always assist customers, but before assistance can be provided, **we** will ask **you** to provide immediate payment for the service required by Credit or Debit card. The payment receipt will be sent to **you** in order for **you** to seek reimbursement from the administrator.

This payment can be claimed back from Scotsure Assist when **your** details are confirmed. Please contact **us** if **you** have any questions concerning this procedure.



# Scotsure Assist Terms & Conditions

If **your vehicle** breaks down as defined, cover will be provided as follows:

## ROADSIDE ASSISTANCE AND NATIONWIDE RECOVERY

If **your vehicle** breaks down due to mechanical or electrical failure, sustains a puncture or is involved in an accident, **we** will send help to the scene. **We** will arrange to pay call out fees and mileage charges needed to repair or assist with the Vehicle. If, in the opinion of **our** recovery operator, they are unable to repair the **vehicle** at the roadside **we** will assist in the following way:

Arrange and pay for **your vehicle, you** and up to five passengers to be recovered to the nearest garage able to undertake the repair. If the above is not possible at the time, **we** will arrange for **your vehicle, you** and up to five passengers to be transported to **your** home or original destination.

## HOME ASSIST

**We** will despatch one of **our** recovery operators to **your** home address or within a one-mile radius only. Please note: Any repairs undertaken by **our** recovery operators at their premises are provided under separate contract, which is between **you** and the garage.

## CARAVANS AND TRAILERS

If **your vehicle** breaks down and **your** caravan/trailer is attached, provided that it is fitted with a standard towing hitch and does not exceed 23 feet in length, **your** caravan/trailer will be recovered with **your vehicle** at no extra cost.

## MESSAGE SERVICE

If **you** require, **we** will gladly pass on two messages to **your** home or office to let them know of **your** predicament and ease their worry.

## ACCIDENT COVER

If **your vehicle** is involved in an accident rendering it immobile or illegal **we** will transport **your vehicle** to a nominated local address within the United Kingdom.

## PUNCTURE COVER

If **your vehicle** sustains a puncture and **you** are unable to change the wheel, service will only be provided if **your vehicle** is carrying a serviceable spare wheel or inflation kit. If **your vehicle** was never provided with a spare wheel by the manufacturer and the inflation kit is ineffective due to a badly damaged tyre, then **we** will provide service under the terms of the **vehicle** being immobilized. In the event **your vehicle** is fitted with run-flat tyres and due to the time of day or local stock availability a replacement cannot be found within the 50 miles the **vehicle** can be driven on the run-flat tyre, **you** and **your vehicle** would be recovered to **your** home or original destination in the same way as any other irreparable breakdown.

## TOLL FEES

**We** will pay ferry and toll fees ONLY within the confines of the United Kingdom as part of the recovery.



# Scotsure Assist Terms & Conditions (continued)

## Scotsure Assist does not cover the following:

- Any caravan/trailer where the total length exceeds 23 feet or where it is not attached to the **vehicle** with a standard towing hitch.
- Contracts not registered with **us**.
- The cost of any parts, components or materials used to repair the **vehicle**.
- Any costs or expenses not authorised by **our** Rescue Controllers.
- The cost of food, drinks, telephone calls or other incidentals.
- The cost of alternative transport.
- The cost of fuel, oil or insurance for a hire vehicle.
- The recovery of the **vehicle** and passengers if repairs can be carried out at or near the scene of the **breakdown** within a reasonable time. If recovery takes effect **we** will only recover to one address in respect of any **breakdown**.
- Overnight accommodation or car hire charges.
- **Breakdowns** caused by failure to maintain the **vehicle** in a roadworthy condition including maintenance of proper levels of oil and water. If, in the opinion of **our** recovery operator, the **vehicle** is found to be un-roadworthy due to lack of maintenance, unless servicing records can be provided, **we** may terminate **your** assistance package immediately notifying **you** by letter what action **we** have taken.
- **Vehicles** where service cannot be effected because the **vehicle** does not carry a serviceable spare wheel of the correct size for **your vehicle**.
- Any request for service if the **vehicle** cannot be reached due to snow, mud, sand or flood or where the vehicle is not accessible or cannot be transported safely and legally using a standard transporter.
- Any request for service if the vehicle is being used for motor racing, rallies, public hire, private hire or any contest or speed trial or practice for any of these activities.
- Overloading of the **vehicle** or carrying more passengers than it is designed to carry.
- Claims not notified prior to expenses being incurred.
- The charges of any other company (including Police recovery) other than our recovery operator.
- Loss or damage to the **vehicle** or its contents.
- Direct or indirect loss, damage or liability caused by, contributed to or arising from:
  - a) Ionising radiation or contamination by radioactivity from an irradiated nuclear fuel or from nuclear waste from the combustion of nuclear fuel
  - b) The radioactive. Toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component thereof;
  - c) Any results of war, invasion, act of foreign enemy, hostilities (whether was be declare or not), civil war, rebellion, revolution, military or usurped power.
- Any false or fraudulent claims.
- Failure to comply with request by **us** or **our** recovery operators concerning the assistance being provided.
- Fine and penalties imposed by courts.
- Any charges where **you**, having contacted **us**, effect recovery or repairs by other means.
- Ferry and toll charges outside of Mainland UK.
- Any claims relating to the following:
  - a) **Vehicles** in excess of 35 cwt-3.5 tonnes.
  - b) **Vehicles** more than 17 feet long, six feet three inches wide or eight feet high.
- Any service or insurance cover where remedial action has not taken place following a previous **breakdown**.
- More than six callouts per contract per year.
- Claims totalling more than £2,500 in any one year.



# Scotsure Assist Terms & Conditions (continued)

**We** will provide cover if:

- **You** have met all terms and conditions within this contract.
- The information provided to **us**, as far as **you** are aware, is correct.
- The driver of the **vehicle** must remain with or nearby the **vehicle** until help arrives.

**We** may cancel the contract by sending seven days' notice to **your** last registered address.

Scotsure Assist is administered by Call Assist Ltd. Should **you** wish to contact **us**, please send **your** correspondence to:

Call Assist Ltd, Axis Court, North Station Road, Colchester CO1 1UX.

Scotsure Assist Helpline 0334 573 8113.

## **COOLING OFF PERIOD**

**You** have the right to cancel this cover within 14 days of receiving **your** validation certificate. Should **you** wish to cancel within this period please contact the administrator on **0344 573 8113** who will arrange cancellation and a full refund. Unless cancelled in accordance with the details above, in normal circumstances no refund will be made and in no circumstances if a claim has been made.

# Complaints Procedure

**We** hope that **you** will be pleased with the service **we** provide. In the unlikely event of a complaint, **you** should contact the **administrator** on 0344 573 8113 or in writing to:

The Complaints Team  
Scotsure Warranty Renewal Administration  
Jubilee House  
5 Mid Point Business Park  
Thornbury BD3 7AG.

**You** can also email the **administrator** at [complaints@motor-admin.com](mailto:complaints@motor-admin.com).

Please tell the **administrator** **your** name and **your** claim number or policy number. Calls to the **administrator** may be recorded. The **administrator** will contact **you** within five days of receiving **your** complaint. In some cases, this will be to acknowledge **your** complaint, but in others it may be to give **you** a full reply. If the **administrator** cannot deal with **your** complaint within five working days, they will aim to give **you** a full reply within 28 days. In complex cases, or where further investigation is needed, this may take longer, and they will let **you** know if this is the case. The **administrator** will respond to **your** complaint within eight weeks, which is in line with requirements set by the Financial Conduct Authority.

**You** also have the right to ask the Financial Ombudsman Service to review your case. The right to apply to the Ombudsman must be exercised within six months of the date of **our** final decision. For more information **you** can visit the Financial Ombudsman Service website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or write to: The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone: 0800 023 4567 or 0300 123 9123.

The above complaints procedure is in addition to **your** statutory rights as a consumer.

**We** abide by the Motor Industry Vehicle Warranty Products Code of Practice which can be found on The Motor Ombudsman website at [www.TheMotorOmbudsman.org](http://www.TheMotorOmbudsman.org).

The Motor Ombudsman will offer free impartial information and if appropriate an alternative dispute resolution process in the event that **you** are not satisfied with the outcome of a concern.



For further information, **you** can visit The Motor Ombudsman website at [www.TheMotorOmbudsman.org](http://www.TheMotorOmbudsman.org) or call their Information Line on 0345 241 3008.

To make a complaint to the Motor Ombudsman **you** can either call their information line or fill in an online form at [www.themotorombudsman.org/consumers/make-a-complaint](http://www.themotorombudsman.org/consumers/make-a-complaint).

Please note: The Motor Ombudsman can only deal with **your** complaint if **you** have already complained directly to the **administrator** and at least eight weeks have passed since **you** did that. Complaints to the Motor Ombudsman must be submitted within 12 months of the **administrator's** final response.





# Complaints Procedure (continued)

## **FINANCIAL SERVICES COMPENSATION SCHEME**

Motors Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if the Insurer is unable to meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim amount, without any upper limit.

For further information about the scheme (including the amounts covered and eligibility to claim) **you** can contact the FSCS helpline on 0800 678 1100 or 0207 741 4100, visit the website [www.fscs.org.uk](http://www.fscs.org.uk) or write to Financial Services Compensation Scheme, PO Box 300, Mitcheldean GL17 1DY.



# Privacy and Data Protection Notice

## 1. Data Protection

Scotsure Warranty Administration (the “Data Controller”) are committed to protecting and respecting your privacy in accordance with the current Data Protection Legislation (“Legislation”). Below is a summary of the main ways in which the Data Controller processes your personal data. For more information please visit [www.view-privacy-policy.co.uk](http://www.view-privacy-policy.co.uk).

## 2. Use of your Personal Data

The Data Controller may use the personal data it holds about you for the purposes of providing products, services and insurance, administering memberships, handling claims and any other related purposes (this may include underwriting decisions made via automated means), for offering renewal, research or statistical purposes and to provide you with information, products or services that you request from the Data Controller or which the Data Controller feels may interest you. The Data Controller will also use your data to safeguard against fraud and money laundering and to meet the Data Controller’s general legal or regulatory obligations.

## 3. Disclosure of your Personal Data

The Data Controller may disclose your personal data to third parties involved in providing it with products or services, or to service providers who perform services on the Data Controller’s behalf. These include group companies, affinity partners, brokers, agents, third party administrators, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, fraud detection agencies, loss adjusters, external law firms, external auditors and accountants, regulatory authorities, and as may be required by law.

## 4. International Transfers of Data

The personal data the Data Controller collects from you may be transferred to, processed and stored at, a destination outside the European Economic Area (“EEA”). Where the Data Controller transfers your personal data outside of the EEA, the Data Controller will take all steps necessary to ensure that it is treated securely and in accordance with this privacy notice and the Legislation.

## 5. Your Rights

You have the right to ask the Data Controller not to process your data for marketing purposes, to see a copy of the personal information held about you, to have your data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to ask for a copy of your data to be provided to any controller and to lodge a complaint with the local data protection authority.

## 6. Retention

Your data will not be retained for longer than is necessary, and will be managed in accordance with the Data Controller’s data retention policy. In most cases the retention period will be for a period of ten (10) years following the expiry of the contract, or the Data Controller’s business relationship with you, unless the data must be retained for a longer period due to business, legal or regulatory requirements.

If you have any questions concerning the Data Controller’s use of your personal data, please contact **The Data Protection Officer, Scotsure Warranty Administration, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG, England.**





**SCOTSURE**  
WARRANTY

Scottish Motor Trade Association

