

About our Insurance Services



1. The Financial Conduct Authority (FCA)

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

2. Whose products do we offer?

We only offer products from a single insurer – Motors Insurance Company Limited.

3. Which service will we provide you with?

- ☐ We will advise and make a recommendation for you after we have assessed your needs.
- ☒ You will not receive or a recommendation from us. We may ask you some questions to narrow down the selection of products that we will provide details on. You will need to make your own choice about how to proceed.

4. What will you have to pay us for our services?

- ☐ A fee
- ☒ No Fee

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

5. Who regulates us?

Car Care Plan Limited, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 309268. Our permitted business is arranging general insurance contracts. You can check this on the FCA's Register by visiting the Financial Services website www.fca.gov.uk/register or by contacting the FCA on 0800 111 6768.

6. Ownership

Car Care Plan Limited is a wholly-owned subsidiary of Car Care Plan (Holdings) Limited who also wholly own the insurance undertaking Motors Insurance Company Limited.

7. What to do if you wish to register a complaint

If you wish to register a complaint, please contact us:

In writing: Write to the Customer Services Manager, Car Care Plan Limited, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG

By phone: Telephone 0344 573 8021 **By email:** complaints@carcareplan.co.uk

If you cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service.

8. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and 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) please refer to the FSCS website www.FSCS.org.uk or call 0800 678 1100 or 0207 741 4100.

Policy Summary



This is a policy summary only and does not detail the full terms and conditions of the insurance contract. Please refer to the Policy Document to make sure you understand what is covered and the full terms and conditions of the insurance policy. The policy is fully insured by Motors Insurance Company Limited and policy registrations and claims are handled on its behalf by Car Care Plan Limited.

Significant features and benefits of Warranty 5:

- Available for vehicles up to five years old and 60,000 miles at policy start date
- Extensive range of mechanical and electrical components covered
- Covers the cost of parts and labour for repairing or replacing the covered part
- There is no maximum mileage limit from the date of purchase
- Cover is provided for 12 months* from the date of purchase
- Claim up to £30 a day including VAT towards a replacement vehicle
- The policy also covers your vehicle for up to 60 days a year if you are travelling in Western Europe.

Significant features and benefits of Warranty 10:

- Available for vehicles up to ten years old and 100,000 miles at policy start date
- Named mechanical and electrical components covered
- Covers the cost of parts and labour for repairing or replacing the covered part
- There is no maximum mileage limit from the date of purchase
- Cover is provided for 12 months* from the date of purchase
- Claim up to £30 a day including VAT towards a replacement vehicle
- The policy also covers your vehicle for up to 60 days a year if you are travelling in Western Europe.

* Policy Premium Payments & Policy Durations

The cover levels provided by a monthly renewing policy are identical to those of an annual policy. For a monthly renewing policy, you must pay the required premium every month on or before the date when it is due. Should you fail to pay a monthly premium when it is due, all cover will cease immediately from that date. Your monthly policy has a minimum term of 12 months and we reserve the right to vary your monthly premium at any time by providing you 30 days notice in writing to the last address you provided us with. We will not automatically renew your cover after the initial 12 month period, however we will write to you at the last address you provided to give details of how to continue your cover. Continuation of cover may be subject to certain vehicle eligibility criteria.



Car Care Plan
An AmTrust Financial Company



Significant exclusions or limitations of Warranty 5 and Warranty 10

The following items are not covered by the policy:

- Body components, panels, paintwork or soft trim
- Servicing or items normally replaced during routine servicing including any damage caused by failure of timing belt which has not been replaced as recommended by the vehicle`s manufacturer
- Mechanical breakdown or electrical failure due to wear and tear, incorrect adjustment or misuse
- The clearing of fuel lines, filters and pumps
- Burnt out or pitted valves
- Airbags, batteries, bulbs and LED lighting, exhaust systems, diesel particulate filters, window regulators, wiper blades, wheel balancing, tyres, water ingress and damage caused by water
- External oil leaks, lubricants, filter elements and any damage caused by frost, lack of anti-freeze, impact, accident or negligence
- Traffic management systems, telephones, TV`s, associated equipment and any non-factory fitted in-car entertainment
- Mechanical failures caused by faults that existed before the warranty began
- Vehicles used for hire or reward, public service, competition, rallying or racing
- Any failures caused by lack of maintenance
- Restricted to vehicles up to ten years old with less than 100,000 miles at the time of purchase of the insurance
- Limited up to vehicles with a gross vehicle weight of less than 3.5 tonnes
- Certain vehicles are excluded or subject to a premium surcharge.

A full list of terms and conditions is included in the Policy Document.

Maximum Claim Limits

Warranty 5

- No individual claim limit (up to the market value of the vehicle in aggregate)
- There is no limit to the number of claims you can make.

Warranty 10

- Claim limit is £2,000 including VAT per claim (up to the market value of the vehicle in aggregate)
- There is no limit to the number of claims you can make.

MOT Test Insurance (Optional)

Significant features and benefits of MOT Test Insurance:

- If your car fails its MOT on any covered items we'll pay for it to be repaired
- Claim up to £350 including VAT during the 12 month period

Significant exclusions or limitations of MOT Test Insurance:

- Any repair that is not cited on the VT30 form (refusal to issue an MOT certificate)
- Please note you must have three months MOT remaining at time of purchase

Maximum Claim Limit
MOT Test Insurance

- Claim up to £350 including VAT during the 12 month period

Cancellation Rights
We hope that you will be happy with the cover your policy provides. However, you have the right to cancel this policy within 14 days of receiving the policy document, without giving any reason. If that happens, we will refund your payment in full. In the event that you wish to cancel this policy within the 14 day period, in the first instance please call the administrator on 0344 573 8021, who will arrange for the refund. If your policy is cancelled after the expiry of the 14 day period, you are entitled to receive a pro rata refund for any full months remaining on the policy.
An administration fee of £35 will be deducted from the calculated amount prior to any refund being paid. To cancel please contact the administrator on 0344 573 8021 or in writing to: Car Care Plan Limited, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG.

Please allow up to 28 days for your cancellation and refund to be processed. Under no circumstances will a refund be given if a claim has been paid.

Claims under the policy
If you wish to make a claim or have any query relating to a claim you should contact the administrator: Car Care Plan Limited, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG. Telephone: 0344 573 8021.

How to make a complaint
We hope that you will be pleased with the service we provide. In the unlikely event of a complaint, you should contact the administrator in the first instance on 0344 573 8021, or in writing to: The Customer Services Manager, Car Care Plan Limited, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG. You can also email complaints@carcareplan.co.uk.
If you remain dissatisfied, please contact the Insurer directly by writing to:
The Insurance Manager, Motors Insurance Company Limited, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG.

How to make a complaint
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 or write to: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Telephone: 0800 023 4567. Mobile: 0300 123 9123.

Compensation Scheme
Motors Insurance Company Limited is covered by the Financial Service 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) please refer to the FSCS website www.FSCS.org.uk or call 0800 678 1100 or 0207 741 4100.

Demands and Needs Statement
This warranty meets the demands and needs of CSMA Club motorists who wish to insure their vehicle against the risk of mechanical breakdown.

Insurer
Motors Insurance Company Limited ("the insurer") will provide the Insurance outlined in the policy document, on the condition that you have paid the premium for the cover that you have chosen. All the terms, exceptions and conditions shown in the policy document will apply to this Insurance.

Motors Insurance Company Limited is an incorporated company limited by shares.

Registered Office
Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG.
Registered in England No. 2678367.

Data Protection Authorisation Statement
In processing and managing this agreement, the administrator will collect, transfer and store the information you have provided in their secure servers based in the United States of America. The administrator has taken measures to ensure that there is an adequate equivalent level of protection of your information in the U.S.A. in accordance with legislation in the United Kingdom.
In compliance with the Data Protection Act 1998, you are entitled to ask us to amend our records about you if they are not correct, and you may request a copy of the information we hold about you by applying to us in writing addressed to: Compliance Officer, Car Care Plan Limited, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG or by emailing CCPH_DPA@carcareplan.co.uk. We may charge you the statutory fee of £10 for this service.