

ON THE RAMP OR ON THE GO

Black Horse Motorcycle Warranty



CoverTwo 2
Warranty that works



blackhorse

Keeping you on the road

Keeping you on the road with quality mechanical and electrical breakdown cover.

You have chosen your motorcycle with care. Now give it the after-care it really deserves with quality mechanical and electrical breakdown cover from Black Horse Motorcycle Warranty. A Black Horse Motorcycle Warranty CoverTwo covers the cost of repairing certain mechanical and electrical systems in the event of a failure.

You can never guarantee 100% reliability and that's where a Black Horse Motorcycle Warranty CoverTwo could help. It could help you get back on the road with the backing of one of Europe's leading warranty providers. If your motorcycle has a problem it will be dealt with quickly and fairly.



Warranty that works

Cover for your motorcycle

Black Horse Motorcycle Warranty CoverTwo is a warranty protection package covering you for the cost of repairing mechanical and electrical components specifically listed in the event of a failure on your motorcycle. Items in the following component areas are covered:

- Cooling system
 - Electrics
 - Engine
 - Fuel system
 - Gearbox
 - Shaft drive
 - Suspension
 - Timing chains and belts
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- Maximum claim per repair is £500 or £1000, dependent on the option chosen.
 - Durations Available 3, 6, 12 and 24 months.
 - Maximum motorcycle age at policy inception is ten years.
 - Maximum mileage at policy inception is 60,000.

A full detailed description of this warranty is shown in the Black Horse Motorcycle Warranty Handbook & Important Information insert.

We've got it covered

- Cover for both parts and labour, with no excess or hidden charges for the covered part to pay.
- Available for up to 24 months cover.
- There is no limit to the number of claims you can make provided the total amount claimed does not exceed the purchase price of the motorcycle.
- Replacement vehicle hire up to £30 a day for 7 days, whilst vehicle is being repaired in the event of a valid claim. The first 24 hours are excluded
- Recovery charges, up to £60 per claim, are reclaimable if recovery is due to mechanical or electrical failure covered by the warranty.
- Up to 60 days continental cover.
- The service and backing of one of Europe's leading warranty service providers.

Policy summary

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This is a policy summary only and does not detail the full terms and conditions of the insurance contract. Please refer to the Black Horse Motorcycle Warranty Handbook and Important Information insert to make sure you understand what is covered and the terms and conditions of the insurance policy. The Black Horse Motorcycle Warranty 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 the policy:

- Black Horse Motorcycle Warranty CoverTwo covers most major mechanical or electrical components on your motorcycle, for mechanical and electrical breakdown.
- The policy covers the cost of parts and labour for repairing or replacing the covered part.
- There is no mileage limit from the date the policy starts.
- Cover is available for 3, 6, 12 and 24 month durations.
- There is a choice of individual claim limit options of £500 or £1000 including VAT, up to the price paid for the motorcycle.
- You can claim up to £30 a day, including

VAT, towards a replacement vehicle if you have a valid warranty claim and the repair will take longer than a full day. The hire vehicle is available whilst the vehicle is being repaired in the event of a valid claim. The first 24 hours are excluded.

- You can claim up to £60 towards recovery costs, including VAT, if you have a valid warranty claim and the failed part caused your motorcycle to be immobilised. This only applies if you are not covered by a roadside assistance membership or policy.
- The policy also covers your motorcycle for up to 60 days a year if you are travelling in Europe but this is restricted to countries who are members of the European Union or the European Free Trade Association (EFTA).

Policy Limitations

- Restricted to motorcycles up to 10 years old or 60,000 miles at the time of purchase.
- Certain motorcycles are excluded or attract an additional premium levy. A full list of the motorcycles is available on request from your dealer.

A full list of the warranty conditions is included in the Black Horse Motorcycle Warranty Handbook.

Significant exclusions or limitations of the policy

The following items are not covered by the Black Horse Motorcycle Warranty:

- Body components, panels, paintwork.
- Servicing or items normally replaced during routine servicing including any damage caused by failure of timing chain or belt which has not been replaced as recommended by the motorcycle's manufacturer.
- Mechanical breakdown or electrical failure due to wear and tear, incorrect adjustment or misuse.
- Damage caused to covered components by the use of incorrect or contaminated fuel.
- Burnt out sticking or pitted valves.
- Batteries, bulbs, exhaust systems, wheel balancing, tyres, water ingress and damage caused by water ingress.
- Oil leaks.
- Damage caused by frost, lack of anti-freeze, impact, accident or negligence.
- Mechanical failures caused by faults that existed before the warranty began.
- Motorcycles used for hire or reward, public service, competition, rallying or racing.
- Any failures caused by lack of maintenance.
- Any motorcycle used for commercial purposes such as but not restricted to couriers, learning school, professional delivery, hire or reward including short or long term rental, etc., patrol or any public or professional usage.
- If you don't follow the manufacturer's service schedules or maintain the motorcycle as recommended by the manufacturer, this warranty will not apply to the extent that the fault was the result of failure to comply with either the service or maintenance recommendations.
- Any damage caused as a result of an accident.

- On board communication and / or navigation systems.
- Mountings, brackets, pipes and hoses.
- Any part or system not listed as covered in the "Important Information" insert.

A full list of exclusions are detailed in the warranty conditions contained within the Black Horse Motorcycle Warranty Handbook and the "Important Information" insert.

Cancellation rights

We hope that you will be happy with the cover your policy provides. However, you have the right to cancel it 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 contact your supplying dealer, who will arrange for the refund. Please note that if your policy is cancelled after the expiry of the 14 day period, following receipt of the warranty documentation no refund will be payable.

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 you should contact the supplying dealer or:

Black Horse Motorcycle Warranty,
Car Care Plan Limited,
Jubilee House,
5 Mid Point Business Park,
Thornbury,
West Yorkshire,
BD3 7AG.
Telephone: 0844 573 8087.

How to make a complaint

We hope you will be pleased with the service we provide. In the unlikely event of a complaint regarding this insurance policy, telephone the administrator on 0844 573 8087 or write to: The Customer Services Manager, Car Care Plan Limited, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG.

If you wish to contact the insurer directly, please write to:

The Insurance Manager,
Motors Insurance Company Limited,
Jubilee House,
5 Mid Point Business Park,
Thornbury,
West Yorkshire,
BD3 7AG.

This product conforms to the Motor Industry Code of Practice for Vehicle Warranty Products. In addition to your statutory rights, should you remain dissatisfied with our decision you may refer the dispute to the Motor Industry Codes Advisory and Conciliation Service.

Consumer Advice line 0800 692 0825
www.motorindustrycodes.co.uk

Code Advisory and Conciliation Service
Motor Industry Codes
PO Box 44755
London
SW1X 7WU

If you cannot settle your complaint with us, you may be entitled to refer it to 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 decision.

Please write to:

The Financial Ombudsman Service,
South Quay Plaza,
183 Marsh Wall,
London,
E14 9SR.

Telephone: 0800 0234 567 (free phone fixed lines) or 0300 1239 123 (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02).

Compensation Scheme

The insurer 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.

You can get more information about compensation scheme arrangements from the FSCS:

FSCS,
7th Floor,
Lloyds Chambers,
1 Portsoken Street,
London E1 8BN
Telephone: 020 7892 7300 or freephone number 0800 678 1100.

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.

Sharing your information with others

Car Care Plan will pass information about you and about your policy to Black Horse Ltd who will hold the information on a Group database.

We may pass information about you and your policy to anyone we have appointed to help administer your policy, to your insurer for administration, claims handling and fraud prevention (which could include passing it to other insurers), to insurance companies or to recover amounts owing. We may discuss your policy with the supplying dealer. In processing and managing this agreement, we will collect and store the information you have provided in our secure database located in the United Kingdom. Between January and March 2011 we will be introducing a new computer system, which will mean your data will be transferred to a secure database in the United States of America. We have 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: Comaouse, 5 Mid Point Business Park, Thornbury, West Yorkshire, BD3 7AG, for which we may charge you the statutory fee.

Using your information for marketing purposes

Black Horse Ltd may use your information in order to select and tell you about products and services available from that company or from other companies in their Group and the Lloyds Banking group of companies which may be of interest to you and Black Horse Ltd may share your information with them for analysis, for marketing purposes or so that they may contact you about their products and services. They may also use your information to tell you about products and services which they can introduce from selected businesses outside their Group.

They may pass your information to the dealer, for possible further business with you and to agencies conducting market research for them and to selected insurers who may use it for marketing purposes.

You have a right at any time to ask Black Horse Ltd and other companies in their Group not to contact you or give your details to others for these purposes. You may write to their Customer Care Department at St William House, Tresillian Terrace, Cardiff, CF10 5BH if you wish them to stop.

If you do not wish to receive this marketing, please write to their Customer Care Department. You are entitled to receive a copy of the information Black Horse Ltd hold about you if you apply to their Customer Care Department. A fee will be payable. Customer Care Department, St William House, Tresillian Terrace, Cardiff CF10 5BH.

The Lloyds Banking Group includes Black Horse Ltd and a number of other companies using brands including Lloyds TSB, Halifax and Bank of Scotland, and their associated companies. More information on the Lloyds Banking Group can be found at www.lloydsbankinggroup.com.

This product conforms to the Motor Industry Code of Practice for Vehicle Warranty Products. For more information on the Code and what it means for you please visit www.motorindustrycodes.co.uk



Black Horse Motorcycle Warranty is a trading style of Car Care Plan Limited (a company registered in England under number: 850195) whose registered office is at Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG. Car Care Plan Limited is authorised and regulated by the Financial Services Authority (FSA) as an insurance intermediary for the sale and administration of general insurance products.

If you would like a large print version of this information please contact us on 0844 891 0078.

Calls to this number will be charged at a maximum of 5p per minute from a BT landline. Calls from mobiles and other networks may vary.

