

ON THE RAMP OR ON THE GO

Black Horse Motor Warranty



blackhorse

Starts working when your car won't

We could pay the bills to keep you on the road

It's when your car stops working that your Black Horse Motor Warranty goes into action. Repairs to major mechanical and electrical systems can be expensive but that is where we help. Repairs could be paid in full up to the purchase price of your vehicle*.

When we receive a valid claim, we'll deal with it efficiently and, most importantly, fairly. And to help keep your life stress-free, we've made the whole process of claiming and repair as quick and simple as possible. It's also reassuring to know we've got the backing of one of Europe's leading warranty providers.

Want peace of mind? We've got it covered.

Protection from expensive repair bills

No matter how well your car's been taken care of, there's unfortunately no such thing as 100% reliability. No-one can predict if and when a car will break down. Just imagine the worst has happened. Your car's broken down. With your Black Horse Motor Warranty you could be quickly back on the road because when you're covered, it's not your problem*.

We've got it covered

- Cover for both parts and labour, with no hidden charges to pay.
- 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 vehicle.
- Variable claims limits are available.
- 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.
- Towing-in 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.

Where applicable the amounts shown are inclusive of VAT.

**Exclusions apply, in particular faults due to fair wear and tear. You are advised to read this Summary carefully.*

POLICY SUMMARY

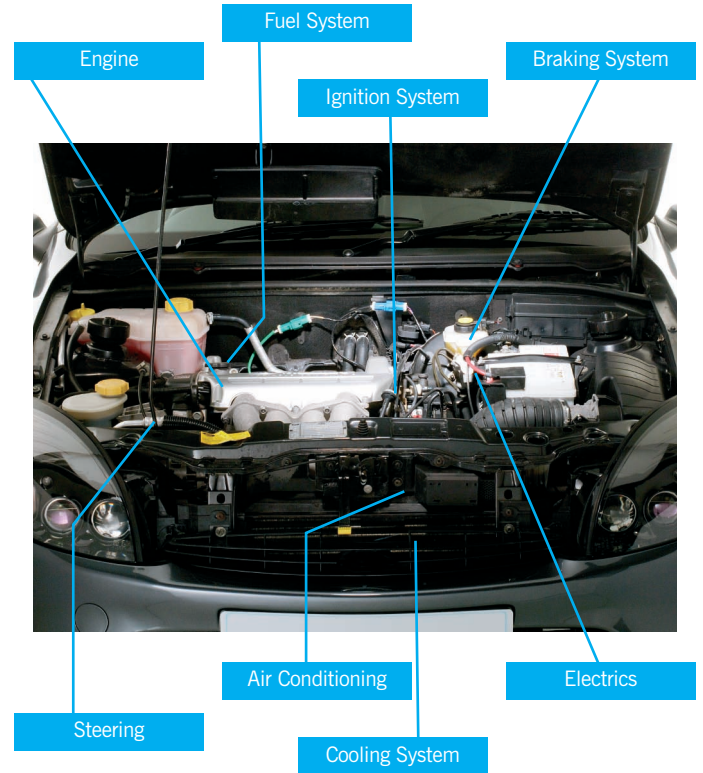
There are three Cover Levels depending on the age and mileage of your vehicle:

1. **CoverOne** (go to page 5)
For vehicles up to 5 years/60,000 miles at the time of policy purchase
2. **CoverTwo** (go to page 6)
For vehicles up to 7 years/80,000 miles at the time of policy purchase
3. **CoverThree** (go to page 7)
For vehicles up to 10 years/100,000 miles at the time of policy purchase



Cover Summary

	Cover 1	Cover 2	Cover 3
Max vehicle age at the time of purchase	5 years	7 years	10 years
Max vehicle mileage at the time of purchase	60,000 miles	80,000 miles	100,000 miles
Policy duration	up to 36 months	up to 36 months	up to 12 months
Parts and labour covered	✓	✓	✓
Unlimited mileage once the policy starts	✓	✓	✓
Car hire benefit (up to £30 per day inc. VAT up to 7 days)	✓	✓	✓
Towing in costs (up to £60 inc. VAT)	✓	✓	✓
Cover in Europe (up to 60 days)	✓	✓	✓
ABS (anti-lock braking system)	✓	X*	X*
Air Conditioning	✓	X*	X*
Braking System	✓	✓	✓
Casings	✓	✓	✓
Catalytic Converter	✓	X*	X
Central Locking	✓	✓	✓
Clutch	✓	✓	✓
Computers	✓	✓	X
Consumables	✓	✓	✓
Cooling System	✓	✓	✓
Cruise Control	✓	X	X
Differential and Drive Line	✓	✓	✓
Electrics	✓	✓	✓
Engine	✓	✓	✓
Fuel System	✓	✓	✓
Gauges	✓	X	X
Gearbox (manual or automatic)	✓	✓	✓
Heating System	✓	X	X
Ignition System	✓	✓	✓
Oil Seals and Gaskets	✓	✓	✓
Propshaft	✓	✓	✓
Screen Elements (front and rear)	✓	X	X
Steering (including power assisted)	✓	✓	✓
Suspension	✓	✓	X
Turbo	✓	X*	X*
Wheel Bearings	✓	✓	✓



Significant exclusions and limitations apply, see page 8 for further details

* unless the Option Pack is purchased

Black Horse Motor Warranty Cover One is a high value warranty protection package covering breakdown or failure for your vehicle which includes the following component areas:

- ABS (anti-lock braking system)
- Air Conditioning
- Braking System
- Casings
- Catalytic Converter
- Central Locking
- Clutch
- Computers
- Consumables
- Cooling System
- Cruise Control
- Differential and Drive Line
- Electrics
- Engine
- Fuel System
- Gauges
- Gearbox (manual or automatic)
- Heating System
- Ignition System
- Oil Seals and Gaskets
- Propshaft
- Screen Elements (front and rear)
- Steering (including power assisted)
- Suspension
- Turbo
- Wheel Bearings

Significant features and benefits

Black Horse Motor Warranty Cover One covers all major mechanical or electrical components on your vehicle, for mechanical and electrical breakdown. A full list of the covered components is included in the Policy document.

- 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 for up to 36 months duration.
- You can claim up to £30 a day, including VAT for up to 7 days, towards a replacement vehicle if you have a valid warranty claim and the repair will take longer than a full day.
- You can claim up to £60 towards towing-in costs, including VAT, if you have a valid warranty claim and the failed part caused your vehicle to be immobilised. This only applies if you are not covered by a roadside assistance membership or policy.
- The policy also covers your vehicle 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).

A full list of the warranty conditions is included in the Black Horse Motor Warranty Policy Document and is available from Car Care Plan on: **0844 573 8087**

- ✓ **Maximum claim per repair and in aggregate is unlimited up to the purchase price of the vehicle**
- ✓ **3, 6, 9, 12, 24 & 36 months duration**
- ✓ **Maximum vehicle age at the time of purchase is 5 years**
- ✓ **Maximum mileage at the time of purchase is 60,000**

Black Horse Motor Warranty Cover Two is a high value warranty protection package covering breakdown or failure for your vehicle which includes the following component areas:

- ABS (anti-lock braking system)*
- Air Conditioning*
- Braking System
- Casings
- Catalytic Converter*
- Central Locking
- Clutch
- Computers
- Consumables
- Cooling System
- Differential and Drive Line
- Electrics
- Engine
- Fuel System
- Gearbox (manual or automatic)
- Ignition System
- Oil Seals and Gaskets
- Propshaft
- Steering (including power assisted)
- Suspension
- Turbo*
- Wheel Bearings

Significant features and benefits

Black Horse Motor Warranty Cover Two covers all major mechanical or electrical components on your vehicle, for mechanical and electrical breakdown. A full list of the covered components is included in the Policy document.

- 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 for up to 36 months duration.
- Unlimited claims, however, the aggregate claim limit (including VAT) per policy is the purchase price of the vehicle.
- You can claim up to £30 a day, including VAT for up to 7 days, towards a replacement vehicle if you have a valid warranty claim and the repair will take longer than a full day.
- You can claim up to £60 towards towing-in costs, including VAT, if you have a valid warranty claim and the failed part caused your vehicle to be immobilised. This only applies if you are not covered by a roadside assistance membership or policy.
- The policy also covers your vehicle 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).

A full list of the warranty conditions is included in the Black Horse Motor Warranty Policy Document and is available from Car Care Plan on: **0844 573 8087**

✓ **Maximum claim limit per repair is £500, £1,000 or unlimited (including VAT), however, there is an aggregate claim limit (including VAT) per policy of the purchase price of the vehicle**

✓ **3, 6, 12, 24 & 36 months duration**

✓ **Maximum vehicle age at the time of purchase is 7 years**

✓ **Maximum mileage at the time of purchase is 80,000**

* Available as Option Pack, subject to an additional premium

Black Horse Motor Warranty Cover Three is a high value warranty protection package covering breakdown or failure for your vehicle which includes the following component areas:

- ABS (anti-lock braking system)*
- Air Conditioning*
- Braking System
- Casings
- Central Locking
- Clutch
- Consumables
- Cooling System
- Differential and Drive Line
- Electrics
- Engine
- Fuel System
- Gearbox (manual or automatic)
- Ignition System
- Oil Seals and Gaskets
- Propshaft
- Steering (including power assisted)
- Turbo*
- Wheel Bearings

✓ **Maximum claim limit per repair is £300, £500 or £1,000 (including VAT), however, there is an aggregate claim limit (including VAT) per policy of the purchase price of the vehicle**

✓ **3, 6 & 12 months duration**

✓ **Maximum vehicle age at the time of purchase is 10 years**

✓ **Maximum mileage at the time of purchase is 100,000**

* Available as Option Pack, subject to an additional premium

Significant features and benefits

Black Horse Motor Warranty Cover Three covers all major mechanical or electrical components on your vehicle, for mechanical and electrical breakdown. A full list of the covered components is included in the Policy document.

- 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 for up to 12 months duration.
- Unlimited claims, however, the aggregate claim limit (including VAT) per policy is the purchase price of the vehicle.
- You can claim up to £30 a day, including VAT for up to 7 days, towards a replacement vehicle if you have a valid warranty claim and the repair will take longer than a full day.
- You can claim up to £60 towards towing-in costs, including VAT, if you have a valid warranty claim and the failed part caused your vehicle to be immobilised. This only applies if you are not covered by a roadside assistance membership or policy.
- The policy also covers your vehicle 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).

A full list of the warranty conditions is included in the Black Horse Motor Warranty Policy Document and is available from Car Care Plan on: **0844 573 8087**

Significant exclusions or limitations

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

- Body components, panels, paintwork, glass or 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, throttle body and pumps and damage caused to covered components by the use of incorrect or contaminated fuel.
- Burnt out, sticking or pitted valves.
- Airbags, batteries, bulbs, LED lamps, exhaust systems, diesel particulate filters (with the exception of Cover Level 1), wiper blades, wheel balancing, tyres, water ingress and damage caused by water ingress.
- External oil leaks where the repair does not require the removal of a major component, 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 in-car entertainment system.
- 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.
- Repair to vehicles which have been altered after you received the warranty, and that this alteration has contributed to the failure or has failed itself.
- Limited to vehicles with a gross vehicle weight of less than 3.5 tonnes.
- Certain vehicles are excluded or attract an additional premium levy.
- Fuel injectors and fuel lines (with the exception of Cover level 1)
- If you don't follow the manufacturer's service schedules, this warranty may not apply. Servicing must be carried out by a VAT registered dealer unless we have agreed otherwise.

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 Motor Warranty Policy Document to make sure you understand what is covered and the terms and conditions of the insurance policy.

The Black Horse Motor Warranty is fully insured by Motors Insurance Company Limited and policy registrations and claims are handled on its behalf by Car Care Plan Limited.

Claims under the policy

If you wish to make a claim under this warranty, in all cases we recommend that you adopt either of the following procedures:

- Take your vehicle to the dealer who supplied it and they can request approval for repairs by telephoning the Claims Department on 0844 573 8087.

Alternatively, take the vehicle to a garage of your choice and they can request approval for repairs by telephoning the Claims Department on 0844 573 8087.

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.

Complaints and Arbitration

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 0844 573 8087, or in writing to:

The Customer Services Manager, Car Care Plan Limited, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG.

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.

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

Motor Industry Codes, PO BOX 44755, London SW1X 7WU

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. 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, 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.

Important Information

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: Compliance Officer, Car Care Plan Ltd, Jubilee House, 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.motorindustrycode.co.uk



Black Horse Motor Warranty is a trading style of Car Care Plan Limited (a company registered in the United Kingdom 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 insurance.

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.



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