

WORRY OR WORRY FREE

Black Horse Motor Warranty



CoverThree 3
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 vehicle with care. Now give it the after-care it really deserves with quality mechanical and electrical breakdown cover from Black Horse Motor Warranty. A Black Horse Motor Warranty CoverThree covers the cost of repairing major mechanical and electrical systems in the event of a failure.

It's peace of mind protection you can't afford to be without.

Whatever vehicle you've purchased, no one can guarantee 100% reliability, even if it's undergone exhaustive pre-sale mechanical checks. That's why a Black Horse Motor Warranty CoverThree makes so much sense. It's the vital back-up that can quickly get your vehicle back on the road, even if major components break down. With the backing of Europe's leading warranty provider, you can rest assured you're in good hands. If your vehicle ever has a problem, the claim will be dealt with quickly, efficiently and, perhaps most importantly of all, fairly.



Warranty that works

Cover for your vehicle

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

- ABS*
- Air Conditioning*
- Braking System
- Casings
- Central Locking
- Clutch
- Consumables
- Cooling System
- Differential
- Electrics
- Engine
- Fuel System
- Gearbox (manual or automatic)
- Ignition System
- Propshaft
- Steering (including power assisted)
- Turbo*
- Wheel Bearings

*Available as Option Pack, subject to an additional premium

- Maximum claim limit per repair is £300, £500 or £1000, dependent on the option chosen.
- Durations available 3, 6 and 12 months.
- Maximum vehicle age at policy inception is ten years.
- Maximum mileage at policy inception is 100,000.

A full detailed description of this warranty is shown in the Black Horse Motor Warranty Handbook & What is Covered insert.

We've got it covered

- Cover for both parts and labour, with no excess or hidden charges to pay.
- Available for up to 12 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 vehicle.
- Claim up to £1000 including VAT per repair (depending on option chosen).
- Replacement vehicle hire, up to £30 a day for 7 days in the event of failure.
- 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.
- Optional MOT test insurance cover.
- Optional Black Horse Motor Warranty Assistance.

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 Motor Warranty Handbook and What is Covered insert to make sure you understand what is covered and the full 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.

Significant features and benefits of the policy:

Black Horse Motor Warranty CoverThree 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 What is Covered insert in the Black Horse Motor Warranty Handbook.

- 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 and 12 months durations.
- There is a choice of individual claim limit options of £300, £500 or £1000 including VAT, up to the price paid for the vehicle. All policies have an aggregate claims limit of the price paid for the vehicle.

- 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.
- You can claim up to £60 towards towing-in costs, including VAT, if you have a valid warranty claim and that 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).

Policy Limitations

- Restricted to vehicles up to 10 years old or 100,000 miles at the time of purchase.
- Limited to vehicles with a gross vehicle weight of less than 3.5 tonnes.
- Certain vehicles are excluded or attract an additional premium levy. A full list of the vehicles is available on request from your dealer.

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

Significant exclusions or limitations of the policy

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, exhaust systems, 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.

In the event of a claim on the policy, Car Care Plan reserves the right to nominate an Approved Repairer. If you decide to take your vehicle to a repairer other than an Approved Repairer, Car Care Plan will accept your choice however, the insurer's liability will not exceed the parts and labour cost as charged by your nearest Approved Repairer.

A full list of exclusions are detailed in clause 12 of the warranty conditions contained within the Black Horse Motor Warranty Handbook.

Cancellation rights

If, for any reason, you wish to cancel this policy, you have the right to cancel within 14 days of receiving the policy documentation, and you will be entitled to a full refund of any premium paid. After this date the policy cannot be cancelled and refunds are not available. If you wish to cancel your policy within this 14 day period you should contact your supplying dealer who will arrange the refund for you.

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 (or any other VAT registered repairer) and they can request approval for repairs by telephoning the Claims Department on 0870 752 7087.
- Alternatively, you may use our network of Approved Repairers who are fully conversant with our claims procedures. By using one of our Approved Repairers you will ensure that you receive the best service from your warranty. Please contact the Approved Repairer Control Centre on 0870 011 8419 for the location and contact details of your nearest Approved Repairer.

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 0870 752 7087.

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

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

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: 0845 080 1800.

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.

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 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.

