AA Warranty Insurance

Insurance Product Information Document

Company: Acasta European Insurance Company

Product: Protect Essential

Acasta European Insurance Company Limited are registered in Gibraltar under Company No. 96218, with its registered office address at Unit 1, 124 Irish Town, Gibraltar, GX11 1AA. Acasta European Insurance Company Limited is authorised and regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority for the conduct of UK business.

This document provides a summary of the key information relating to this product. As no advice is given it should be read together with the policy document to ensure that you understand the full terms and conditions, including limits that apply.

What is this type of insurance?

This insurance protects the customer from the costs of unexpected mechanical or electrical breakdown of covered parts for their vehicle.

What is insured?

- ✓ Almost all of the manufacturer's original mechanical and electrical components as detailed in the policy document
- ✓ Diagnostic charges form part of a claim under this policy as agreed with our claims engineers
- ✓ In-car entertainment / Sat Nav providing the equipment is factory fitted up to a maximum of £500 including VAT
- ✓ Remote key fobs / key cards covered for electrical failure up to a maximum of £200 inc. VAT
- ✓ Working materials (oils and other fluids) where an authorised repair requires it
- ✓ Hybrid and electric vehicles – manufacturer supplied and fitted power generation and transmission components
- ✓ Parts replaced in pairs i.e. coil springs and shock absorbers
- ✓ Air-conditioning (factory fitted)
- ✓ Camshaft timing belt
- ✓ Casings in the event of a covered item causing damage to it
- ✓ Turbo/supercharger (factory fitted)

Additional cover in the event of a mechanical or electrical breakdown

- ✓ Car hire up to 7 days and £50 per day inc. VAT (excluding fuel and insurance) if repair time exceeds 8 business hours or the vehicle remains at the repairer overnight
- ✓ Vehicle recovery up to £50 inc. VAT
- ✓ Hotel expenses up to £60 (inc. VAT) per night for a maximum of 7 nights if the vehicle is rendered immobile
- ✓ Rail fare up to £60 (inc. VAT) per journey within a 7 day period if the vehicle is rendered immobile

What is not insured?

- ✗ The vehicle has been altered or modified from the manufacturer's original specification, or has been raced, rallied, used in competition, or for hire or reward, used for courier work or driving tuition
- ✗ Failure to replace cambelt in accordance with manufacturer's recommendations
- ✗ Faulty workmanship, cracked blocks and cylinder heads, corrosion, carbon build up, catalytic converter, diesel particulate filters or accidental damage to the radiator
- ✗ All batteries
- ✗ Hybrid and electric vehicles - electrical connectors, wiring and the disposal of chemical waste resulting from a claim
- ✗ Wear and tear
- ✗ Pre-existing faults that are present before the policy start date
- ✗ Water ingress, oil or fluid leaks
- ✗ Damage arising from the incorrect use of fuel
- ✗ Any parts that have not actually failed and are replaced during routine servicing or maintenance
- ✗ Damage caused by negligence that could have been prevented by stopping sooner
- ✗ Any failure due to lack of lubrication or other fluids or ignoring any warning signals, gauges or lights
- ✗ Losses normally covered under a road risk insurance policy or loss resulting from an accident to the vehicle
- ✗ Exhaust emissions or MOT failures
- ✗ Breakdown caused by lack of normal and proper use

Are there any restrictions on cover?

- Vehicles which are up to 10 years old and less than 100,000 miles at the start of the policy
- High performance vehicles such as but not limited to all models manufactured, by Ferrari, McLaren, Maserati, Bentley, Lamborghini, Aston Martin
- All vehicles either of 4000cc or more and/or with current market value of £100,000 or more
- Cover is limited to the failure of an insured part on only one occasion during the period of insurance
- This policy does not cover car derived vans or commercial vehicles over 3,500kg

Where am I covered?

- ✓ Within the United Kingdom (England, Northern Ireland, Scotland & Wales)
- ✓ This policy gives you up to 30 days cover per year to protect you when driving aboard in the following countries: Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Republic of Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Iceland, Liechtenstein, Norway, Monaco, Gibraltar, San Marino, Switzerland, Andorra, Guernsey, Jersey and Isle of Man

What are my obligations?

- To provide full and accurate information to all questions asked
- If you select to pay by instalments you must pay each instalment when due as shown on the payment schedule, failure to do so may result in the policy being cancelled or non-settlement of a claim
- To follow the correct claims procedure i.e. getting repairs done with authorisation
- To update us with any change of personal information that may impact this cover
- To make us aware if you sell your vehicle or it is deemed an insurance write off
- Your vehicle must have a valid MOT, where applicable, and be serviced in according to the manufacturer's instruction

When and how do I pay?

You can pay for your cover upfront with one payment via debit / credit card or spread the cost over 12 monthly interest free instalments.

When does the cover start and end?

Your cover will start and end on the dates shown on your policy schedule.

How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then contact us within 30 days from the start date or when you receive your policy documentation, whichever is later. A full refund will be given subject to no claims pending or having been paid. You can cancel your policy outside the 30 days and you may be entitled to a pro rata refund subject to no claims pending or having been paid.

You can contact us on 0345 2224544 or at aawarranty@opteven.com