

Motor Vehicle Warranty

Insurance Product Information Document

Company: AWP P&C S.A., authorised by L'Autorité de Contrôle Prudentiel et de Résolution in France. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.

Product: smart Extended Warranty Policy

This document provides a summary of key information about the smart Extended Warranty product and doesn't take into consideration your specific demands and needs. Full pre-contractual and contractual information are provided in the documents relating to the insurance contract.

What is this type of Insurance?

The policy is a smart Extended Warranty contract for private individuals who own a motor vehicle. The Extended Warranty has been designed to help protect you against costs incurred in the event of an electrical or mechanical failure of a covered component of the insured vehicle occurring within the area of cover. This has to be read in conjunction with your confirmation of cover and the policy document.



What is insured?

- ✓ All factory-fitted mechanical and electrical parts (including labour to fit them) of the insured vehicle against sudden and unexpected mechanical or electrical failure. Includes consequential damage of covered parts, subject to general exclusions.
- ✓ Casings will only be covered if any of the covered parts fail and cause damage to the casings.
- ✓ High voltage components including HV batteries and AC/DC on-board charger.
- ✓ Replacement of the in-car entertainment system.
- ✓ Oils, oil filter and anti-freeze are covered only if it is essential to replace them because of the failure of a part, which is covered under this warranty.



What is not insured?

- ✗ Excesses on your warranty.
- ✗ Normal service replacement, consumable parts and wear and tear items if not specifically included.
- ✗ Vehicles that are not roadworthy, non-compliant with the relevant legislation and that do not have a valid MOT.
- ✗ Any defect which existed prior to the start date of the policy.



Are there any restrictions on cover?

- ! Any vehicle which is owned by a business formed for the purposes of selling or servicing motor vehicles.
- ! Vehicles not registered in the UK.
- ! Loss or damage due to absence of maintenance, wear and tear or hidden faults.
- ! Vehicles modified from the original manufacturer's specification.
- ! Vehicles used for competitions, racing, pacemaking, rallies, off-road use including track days, usage by driving schools or hire or reward where not specifically agreed.
- ! Vehicles above the stipulated age and mileage limits at the time of purchasing the insurance.



Where am I covered?

Your vehicle is covered in the UK and Continental Europe (please refer to the policy handbook for a list of countries covered).



What are my obligations?

To avoid the policy being cancelled and claims being reduced or refused, you must:

When taking out this policy

- Provide the insurer with relevant, true and complete information allowing the insurer to underwrite the policy.
- Provide the insurer with supporting documents when requested.
- Take all reasonable steps to safeguard your vehicle against electrical or mechanical failure.
- Pay the premium or the portion of the premium on time.
- Servicing must be carried out in accordance with vehicle manufacturer's guidelines and use genuine manufacturer's parts, or parts of an equivalent specification.
- To keep service records up to date and service receipts as proof of servicing.

Once the policy is in effect

- You must tell the insurer as soon as possible of any changes that arise that may affect your cover.

In the event of a claim

- You must contact a smart Retailer to make the claim immediately after an event arises and provide the insurer with all supporting documentation to enable the claim to be processed.
- Inform the insurer in the case of dual insurance and tell the insurer if you have received payment from another insurer for all or part of the claim.



When and how do I pay?

Premiums are paid at the beginning of the insurance period.

Payments can be made by debit or credit card or monthly Direct Debit.



When does the cover start and end?

The cover starts on the date indicated in the confirmation of cover.

Annual policies last one year from the inception date and are not renewed automatically.

24 month policies last two years from the inception date and are not renewed automatically.

Monthly policies last one month from the inception date and are renewed automatically.



How do I cancel the contract?

To ensure the cover meets your requirements, you have 14 days from the date of receiving your documentation to cancel your policy. After this 14-day period you will be entitled to a pro-rata refund on a annual or 24-month policy, subject to no claims being paid under the policy, less an administration fee of £25. For monthly policies no refund is available.

If you wish to cancel the contract during this period, you should contact smart Warranty Services, PO Box 1183, Croydon CR9 1HR or telephone 0345 641 9758.