



AUTOGUARD
WARRANTIES

Combination GAP
Guaranteed Asset Protection



For your peace of mind
... we have you covered

www.autoguardwarranties.com | 03432 271 499

YOUR POLICY

Please refer to **Your Policy Schedule** for confirmation of the extent of **Your** cover under this Policy.

You must take reasonable care to provide information to **Us** that is accurate and complete answers to the questions that **We** ask when **You** take out, make changes to, and renew **Your** policy. If any information **You** provide is not accurate and complete, this may mean **Your** policy is invalid and that it does not operate in the event of a **Policy Claim** or **We** may not pay any **Policy Claim** in full.

If **You** become aware that information given to **Us** by **You** or anyone acting on **Your** behalf is inaccurate or has changed, **You** must inform **Us** as soon as possible.

Please read **Your** Policy carefully and make sure **You** understand and fully comply with its terms and conditions. Failure to do so may lead to non-payment of a **Policy Claim** which might arise and could lead to this Policy becoming void. Please keep this policy in a safe place and if **You** do have any queries please contact **Us**.

DEFINITIONS

THE WORDS OR EXPRESSIONS BELOW HAVE THE FOLLOWING MEANING WHENEVER THEY APPEAR IN BOLD IN THIS POLICY.

Comprehensive Motor Insurance Policy

A comprehensive motor insurance policy covering accidental damage, fire and theft risks to the **Vehicle**, which is affected and kept in force or replaced by a similar comprehensive policy for the duration of the **Period of Insurance** under this Policy

Consequential Loss

Any costs expenses or liabilities directly or indirectly arising from the **Incident** which gave rise to **Your Policy Claim** save where cover is specifically granted under the **WHAT IS COVERED** section of this Policy.

Early Settlement Figure

The balance payable to **Your Financier** under the terms of **Your Finance Agreement** on the date that **Your Vehicle** was declared a **Total Loss** but excluding any amount carried over from a previous finance agreement, credit protection insurance, credit facility fee, title discharge fee, documentation fee, any **Finance Agreement** payment arrears and any additional interest charges, and any other financed amount not related specifically to the insured **Vehicle**.

Excluded Vehicles

Any vehicle that has been used for competitions, rallying, racing, pace making, speed testing or in reliability trials, any vehicle not listed in **Glass's Guide**, kit cars, commercial vehicles of more than 3500kg gross vehicle weight, American, Australian and Canadian Vehicles unless they were built for the **UK** market and invalid carriages. Taxis, driving school vehicles, chauffeur and courier vehicles unless **We** have agreed to cover such vehicle and an additional premium has been paid.

Finance Agreement

The agreement with **Your Financier** covering the loan of money to **You** for the purchase of the **Vehicle**.

Financier

Any **UK** based finance company or institutional lender who provided you with the funds to purchase the **Vehicle** under a formal loan/finance contract.

Glass's Guide

A monthly trade publication recognised and used extensively throughout the motor trade to assist in the valuation of used vehicles.

Incident

The single event leading to **Your Vehicle** being determined as a **Total Loss**.

Limit of Indemnity

The maximum amount that can be claimed under this Policy as stated on **Your Policy Schedule** (including VAT).

Market Value

The **Market Value** of the **Vehicle**, as reasonably determined by **Us** using information available from various commercial sources such as, but not limited to **Glass's Guide** or, at **Our** discretion, as determined by an Automotive Engineering Expert instructed by **Us**.

Motor Insurance Policy Payment

The amount paid to **You** under the terms of **Your Comprehensive Motor Insurance Policy** following the **Incident** consequent upon **Your Vehicle** being declared a **Total Loss**.

Motor Insurer

The **UK** authorised and **UK** based insurance company that issued to **You** the comprehensive **Motor Insurance Policy** covering **Your Vehicle**.

Net Invoice Purchase Price

The invoiced purchase price of the **Vehicle**. Servicing contracts, road fund licence, fuel, insurance premium and any arrears or negative equity transferred from any previous finance agreement or other loans are to be excluded.

Our/Us/We

Autoguard Warranties Limited acting as the Policy Administrator for and on behalf of Bastion Insurance Company Limited, the insurer of this Policy.

Period of Insurance

The period of cover as specified in **Your Policy Schedule**.

Policy Claim

A claim made under the terms and conditions of this Policy.

Policy Excess

The amount of the accidental damage, fire or theft excess applying under the terms of **Your Comprehensive Motor Insurance Policy** consequent upon the **Incident**.

Policy Schedule

The policy document outlining the extent of the cover provided under this Policy.

Territorial Limits

The **UK**, the Isle of Man and the Channel Islands. The territorial limit is extended to the European Union, Croatia, Iceland, Norway, Switzerland, Liechtenstein and Andorra but only if the **Vehicle** is not out of the **UK**, the Isle of Man, and the Channel Islands for any more than 60 days in any 12 months period of cover under this Policy and always provided that the cover available under **Your Comprehensive Motor Insurance Policy** is substantially the same as the cover applicable had the **Incident** occurred in the **UK**, the Isle of Man or the Channel Islands.

Total Loss

Where the **Vehicle** has reasonably been assessed as beyond economic repair following the **Incident**. **We** reserve the right at **Our** discretion to rely upon a **Total Loss** value as determined by an Automotive Engineering Expert as instructed by **Us**.

UK

The United Kingdom of England, Scotland, Wales and Northern Ireland.

Vehicle

A motor vehicle registered to **You** and meeting the POLICY ELIGIBILITY CRITERIA that is insured under the terms and conditions of this Policy and that is otherwise not an **Excluded Vehicle**.

You/Your

The policyholder and registered owner of the **Vehicle** forming the subject matter of this Policy and named in the **Policy Schedule**.

The Terms and Conditions of this Policy and its **Policy Schedule** will be read as one contract. A word or expression to which a specific meaning has been attached will keep the same meaning wherever it appears unless specifically stated otherwise. A particular word or phrase, which is not defined, will have its ordinary meaning.

POLICY ELIGIBILITY CRITERIA

Your vehicle is eligible for cover under this Policy always provided that:

1. It is a motor car designed to carry no more than eight people including the driver, or is a small commercial vehicle of less than 3,500kg gross weight.
2. **You** purchase this Policy within three calendar months of taking ownership of the vehicle from a VAT Registered Dealership or Internet Broker.
3. It is in fully roadworthy condition when proposed to **Us** for cover and that its mechanical and bodywork condition is not less than average for a vehicle of the same model of similar age and mileage save where any defects are fully disclosed to **Us**.
4. The **UK Net Invoice Purchase Price** does not exceed £150,000 (one hundred and fifty thousand pounds). The value of a non-UK sourced **Vehicle** will be based on **Our** assessment of what would have been the **Net Invoice Purchase Price** of a UK equivalent vehicle provided by a manufacturer or manufacturer's agent in the **UK** and specified for use in the **UK**. **Our** assessed value will be used to determine the amount of any **Policy Claim** in the event that the **Vehicle** is deemed to be a **Total Loss**.
5. It is listed in **Glass's Guide**, is less than 8 years old and has covered less than 80,000 miles on the day that **You** purchased **Your** policy.
6. It is otherwise not an **Excluded Vehicle**.
7. It is principally used in the **UK**.
8. It is fully insured under the provisions of a **Comprehensive Motor Insurance Policy**.

WHAT IS COVERED

WHAT IS COVERED UNDER THIS POLICY

You have completed an application, declared to **Us** that **Your Vehicle** meets the POLICY ELIGIBILITY CRITERIA and paid the required premium to **Us**.

In return, and subject to the terms and conditions of this Policy, if an **Incident** occurs within the **Territorial Limits** during the **Period of insurance** that causes the insured **Vehicle** to be declared a **Total Loss**, **We** will, following settlement by **Your Motor Insurer** (such settlement to be approved by **Us**) pay the difference between **Your Motor Insurance Policy Payment** and either;

1. for the first three years following commencement of cover under this Policy only, the purchase price of the **Vehicle** as confirmed by the **Net Invoice Purchase Price** or the amount of **Your Finance Early Settlement Figure**, whichever is the greater; or
2. after the expiry of three years following commencement of cover under this Policy, the amount of **Your Finance Early Settlement Figure**;

subject always to the **Total Loss** value being assessed based upon a determination by **Your Motor Insurer** and **Us** that the condition of the **Vehicle** at the time of the **Incident** was not less than average for a vehicle of the same age and mileage and in particular that no non **Incident** damage on the **Vehicle** was taken into account when the **Total Loss** value was assessed. **We** shall at **Our** discretion reserve the right to rely upon a **Total Loss** value as determined by an Automotive Engineering Expert as instructed by **Us**.

Cover is also included up to a maximum of £250 for any applicable single accidental damage policy excess deducted by **Your Motor Insurer** when declaring **Your Vehicle** a **Total Loss**.

The maximum amount **We** will pay in respect of any **Policy Claim** will in total not exceed the **Limit of Indemnity** agreed by **You** as shown in **Your Policy Schedule**.

By accepting this Policy **You** hereby give **Us** the right to contact **Your Motor Insurer** to discuss with them any matter relating to the **Incident** and **Your** claim under the terms of **Your Motor Policy** and **You** permit them to release to **Us** any information and/or documents that **We** might reasonably request so as to assist **Us** to determine **Our** liability under the terms of this Policy.

POLICY EXCLUSIONS

No cover is provided under this Policy:

1. For any loss arising as a consequence of **Your Comprehensive Motor Insurance Policy** being invalid or **Your Motor Insurer** refusing to indemnify **You** under the accidental damage, fire or theft sections of such policy.
2. For any loss arising as a consequence any neglect or abuse of the **Vehicle** or any reckless act by **You** or acts involving the imposition of any excessive or abnormal load or other conditions on the **Vehicle** that it was not specifically designed for to include driving on unsuitable ground.
3. If **Your Vehicle** has been used in any sort of competitions or rallies, for racing, pace making, speed testing or in reliability trials or is otherwise an **Excluded Vehicle**.
4. If **Your Vehicle** has been used as a taxi or for chauffeuring, as a driving school vehicle or for couriering unless previously notified to **Us, We** have agreed to provide cover, and an additional premium has been paid.
5. If the driver of the **Vehicle** at the time of the **Incident**:
 - a. Was driving in breach of driver licensing regulations; or
 - b. Was intoxicated by alcohol; or
 - c. Was under the influence of drugs not prescribed by a registered medical practitioner; or
 - d. Was on drugs prescribed by a registered medical practitioner where a warning against driving had been given; or
 - e. Was otherwise driving illegally.
6. If at the time of the **Incident** the **Vehicle** was being used in contravention of legislation with regards to MOT, motor insurance or Vehicle Excise Duty (Road Tax).
7. Where the **Vehicle** is left unattended unless the doors have been locked and the keys removed and all security devices and immobilisers fitted to the **Vehicle** have been activated and are in full working order.
8. Where the **Vehicle** did not meet the POLICY ELIGIBILITY CRITERIA at commencement of cover, is otherwise an **Excluded Vehicle** or, save where **You** have fully advised **Us** and **We** have agreed to provide cover, where any modifications, optional extras or accessories have been fitted other than in accordance with the manufacturer's specifications.
9. If the **Incident** occurs outside the **Territorial Limits**.
10. For any **Consequential Loss** to include any sum relating to road fund licence, motor insurance premium, fuel, and non-transferable/non-refundable premium for this Policy.
11. For the VAT element of any **Policy Claim** where the VAT element of the purchase price for the **Vehicle** had been or was due to be recovered as part of a VAT Return by **You** or **Your** business.
12. If **Your Motor Insurer** reduces the amount it pays under **Your Comprehensive Motor Insurance Policy** due to the condition of **Your Vehicle** when declared a **Total Loss** **We** will reduce any sum **We** pay under this Policy by the same amount.
13. For any amount paid by **You** in excess of the **Market Value** when **You** purchased the **Vehicle** or for any additional amount advanced to **You** by **Your Financier** that was in excess of the **Market Value** when **You** purchased the **Vehicle**.
14. Any **Policy Excess** that is reasonably recoverable from a third party.
15. For any loss arising as a consequence of irradiation or contamination by nuclear material, earthquake, war, invasion or acts of foreign enemy (whether or not war is declared), revolution, military or usurped power, acts of terrorism, rebellion, insurrection, riot or civil commotion as defined by **UK law**, or other hostile events, nationalisation or confiscation, requisition, destruction of or damage to the **Vehicle** by or under the order of any government, local or public authority.

POLICY CONDITIONS

Conditions precedent to Our Policy liability - You (or anyone providing information on Your behalf) must comply with the following Conditions for cover under this Policy to be effective.

1. **You** or anyone acting on **Your** behalf must truthfully and honestly deal with **Us** at all times and must not conceal from **Us** or misrepresent any information likely to have influenced **Our** acceptance of **Your** proposal for cover or any renewal of this Policy, or influence **Our** consideration and assessment of any **Policy Claim**.
2. **You** must at all times ensure that **Your Vehicle** is maintained in a fully roadworthy condition, that it is compliant with all relevant law permitting the Vehicle to be used on a public road, and correctly insured under a **Comprehensive Motor Insurance Policy**.
3. **You** must immediately report to the relevant police authority any **Incident** involving the theft of or malicious or 'hit and run' damage to **Your Vehicle** confirming to **Us** to whom the matter was reported and the relevant crime report number.
4. **You** must report to **Us** as soon as reasonably practical if there is a potential **Policy Claim** (and in any event within 30 days of the **Incident** occurring) and supply to **Us** such information and assistance as **We** might reasonably require to establish the amount of any **Policy Claim** payment to include all relevant documents.
5. When making a **Policy Claim** **You** must comply with **Our** requirements as laid out in this Policy under the POLICY CLAIM PROCEDURE section. By accepting this Policy **You** hereby give **Us** the right to contact **Your Motor Insurer** to discuss with them any matter relating to the **Incident** and **Your** claim under the terms of **Your Comprehensive Motor Insurance Policy** and **You** permit them to release to **Us** any documents that **We** might reasonably request so as to assist **Us** to determine **Our** liability under the terms of this Policy. If **You** do not give **Us** this right or otherwise withdraw that right then no **Claim** payment will be made.
6. **You** must, prior to **Our** acceptance of any **Policy Claim**, reasonably demonstrate to **Us** that **You** have used **Your** best endeavours to obtain the maximum settlement under **Your Comprehensive Motor Insurance Policy**. **We** may require **You** to submit additional information to **Your** Insurer and negotiate accordingly and **You** must allow **Us** to enter into direct negotiation with **Your Motor Insurer** on **Your** behalf if **We** believe this to be appropriate.
7. **You** must not accept any **Total Loss** offer from **Your Motor Insurer** without **Our** approval and/or prior to **Us** giving **You** express consent to do so. If **You** do accept **Your Motor Insurer's Total Loss** offer without **Our** approval and/or **Our** express consent, then **We** may at our sole discretion only settle **Your Policy Claim** utilising the amount of **Your Motor Insurance Policy Payment** or the **Market Value** of the **Vehicle** as reasonably calculated by **Us** at the date of the **Total Loss**, whichever is the lesser, in **Our** assessment of **Your Policy Claim**.

GENERAL POLICY CONDITIONS

1. **You** must disclose to **Us** any other insurance or indemnity granting the cover provided under this Policy in which event **We** will not be liable for more than **Our** rateable proportion of any loss.
2. This Policy shall be construed in accordance with English Law save where **We** might otherwise agree with **You** at **Our** sole discretion.
3. In the event of a dispute between us that is not resolved through the COMPLAINTS PROCEDURE it is agreed that each party will take prompt action to resolve the dispute by mediation.

In the event that the dispute is not resolved by mediation then each party agrees to refer the dispute to arbitration in accordance with the Arbitration Act 1996 or any successor statute. Each party will bear their own expenses arising from the procedure and there will be no liability under this Policy for these expenses.

ASSIGNMENT AND SUBROGATION

You are not entitled to assign any of **Your** rights under this Policy to any other person or entity unless **We** agree that you may do so.

In the event of **Us** making a payment under the terms of this Policy **We** shall be subrogated to **Your** rights or causes of action related to or arising from the **Incident** against any other party and by accepting this Policy **You** agree to provide **Us** with all such reasonable assistance as **We** may reasonably require to pursue those rights.

POLICY CLAIM PROCEDURE

In the event of a possible **Policy Claim** please follow the claims procedure set out below with written notice of the facts on which the **Policy Claim** is based to be provided to **Us** within 30 days of the date of the **Incident**. If such notice is not given to **Us** (or within any extension of time agreed by **Us**), no indemnity will be provided under this Policy.

In the event of a possible **Policy Claim** please contact **Us** by;
telephoning 03432 271 499;
or emailing claims@autoguardwarranties.com with the following information:-

- **Your** name, address and postcode and a daytime contact telephone number; and
- **Your** Policy reference number and details of **Your Vehicle**.

Our working hours are 9am – 5pm, Monday to Friday, excluding bank/ public holidays. Telephone calls may be recorded for the purpose of staff training and improving customer service.

We will then advise **You** how to proceed with **Your Policy Claim**.

Please note that in order to process **Your Policy Claim** supporting information will be requested by **Us** which may include, but not be limited to the following;

- Copies of **Your Comprehensive Motor Insurance Policy** documents and **Your** confirmation of the amount of any **Policy Excess** that **Your Motor Insurer** will apply.
- Copies of the purchase invoice for **Your Vehicle**, its V5 registration document and confirmation of its mileage on the date of the **Incident**.
- **Your Vehicle Finance Agreement** and any correspondence received from **Your Financier**.
- The date and circumstances of the **Incident**.
- Copies of any insurance repair estimates for **Your Vehicle**.
- Copies of correspondence from **Your Motor Insurer** covering the value of **Your Vehicle** and their assessment figures for their **Total Loss** offer.
- **You** must give express permission to **Your Motor Insurer** and **Financier** so that **We** may discuss with them the claim under **Your Comprehensive Motor Insurance Policy** and any matter relating to **Your Finance Agreement** insofar as it is relevant to any **Policy Claim**.

Please quote **Your** policy number in all correspondence.

POLICY TRANSFER

If **You** sell **Your Vehicle** and provided that no **Policy Claim** has been made, **You** may subject to **Our** agreement transfer the remaining cover to another **Vehicle** meeting the POLICY ELIGIBILITY CRITERIA. Where the Purchase Price of the replacement **Vehicle** is greater than the original **Vehicle** Purchase Price, an additional premium may be required.

Your application must be made to **Us** within 14 days of the change of **Vehicle**. An administration fee of £35 will be charged for each transfer and a new **Policy Schedule** will be issued by **Us** confirming the replacement **Vehicle** details. Cover for the replacement **Vehicle** will not include any refinancing.

If **You** choose to have the **Vehicle** replaced on "a new for old basis" under the terms of **Your Comprehensive Motor Insurance Policy** following a **Total Loss** of the **Vehicle** within 12 months of the start date of this policy, **We** will transfer the balance of this Policy to the replacement **Vehicle** if **You** ask **Us** to do so.

In the event of **Your** death, the benefits of this Policy may be transferred to **Your** spouse or partner. **Your** spouse or partner must advise **Us** of the position as soon as is reasonable in all the circumstances, the **Vehicle** must be registered in their name and upon acceptance by **Us** of the transfer they will be deemed as the policyholder and be bound by the terms and conditions of this Policy.

WHAT SHOULD I DO IF MY DETAILS CHANGE?

It is **Your** responsibility to inform **Us** in writing of any changes or modifications to the **Vehicle** or **Your** personal circumstances, such as a change of address, email or contact details.

TERMINATION OF COVER

The cover provided under this Policy will automatically terminate on its expiry date, payment of a **Policy Claim**, or upon cancellation.

CANCELLATION

If this Policy does not meet with **Your** requirements, please return it to **Us** within 30 days of issue and **We** will refund **Your** full premium provided **You** have not made a **Policy Claim**. Thereafter, **You** may cancel **Your** policy in writing at any time, provided **You** have not made a **Policy Claim** and receive a pro rata refund of **Your** premium based on the number of whole months remaining but subject to the deduction of an administration fee of £35.

Requests for cancellation should be made in writing to **Us**. All refunds will need to be directed back to the original payment card used at the time for the purchase of this Policy. Refunds will be made within 14 days.

We shall not be bound to accept renewal of any insurance and may at any time cancel this Policy by giving 14 days' notice in writing where there is a valid reason for **Us** so doing. Valid reasons may include but are not limited to:

1. Where **We** reasonably suspect fraud.
2. For non-payment of premium and/or non-compliance with policy terms and conditions.
3. If **You** have not taken reasonable care to provide accurate and complete answers to any question asked by **Us** relative to this Policy or any **Policy Claim**.
4. Where **You** otherwise act unreasonably.

If **We** cancel the policy **You** will receive a refund of any premium **You** have paid, less a proportionate deduction for the period **We** have provided cover for.

Where **Our** investigations provide evidence of fraud or misrepresentation **We** may cancel or void this Policy immediately. No **Policy Claim** will be payable and **We** may be entitled to keep the premium. **We** may at **Our** discretion advise the police authorities where **We** feel it appropriate.

If **Your** policy is cancelled because of fraud or misrepresentation, this may affect **Your** eligibility for insurance in the future.

Our cancellation letter will be sent to **You** at **Your** last known address.

CONTACTING US

Email: admin@autoguardwarranties.com

By writing: Autoguard Warranties, Building 5, Archipelago Office Park, Lyon Way, Camberley. Surrey GU16 7ER.

By telephoning: 03432 271 499

By Fax: 01276 672 015

In all correspondence please state **Your** full name, address and **Vehicle** registration number.

AUTOGUARD WARRANTIES PRIVACY POLICY

Autoguard Warranties are dedicated to being transparent about what **We** do with the information that **We** collect about **You** and **We** process **Your** personal data in accordance with the relevant data protection legislation.

Our 'Privacy Policy' may be viewed on **Our** website at www.autoguardwarranties.com/privacy-policy

YOUR INSURERS

This Policy is underwritten and insured by Bastion Insurance Company Limited (BICL) (ROC Company ID C 37545) of 4th Floor, Development House, St Anne Street, Floriana, FRN 9010, Malta. BICL is a company authorised under the Insurance Business Act 1998 to carry out General Business of Insurance and is authorised and regulated by the Malta Financial Services Authority.

This policy is administered in the UK by Autoguard Warranties Limited (AWL) (company number 06574030) of Building 5, Archipelago Office Park, Lyon Way, Camberley, Surrey GU16 7ER. AWL are authorised and regulated by the Financial Conduct Authority (Authorisation Ref No 500640).

COMPLAINTS PROCEDURE

We aim to provide a first class service at all times. If **You** are not satisfied by **Our** service, **We** would like to hear about it in order for **Us** to put things right. **You** may make a complaint by following the steps listed below. We will aim to deal with your complaint quickly and courteously.

A COMPLAINT AGAINST AUTOGUARD WARRANTIES (THE ADMINISTRATOR)

Step 1: The majority of complaints are seen to and resolved quickly and promptly by **Our** policy team. In case they are unable to help you, you may approach the manager or senior person responsible.

Step 2: If **You** remain dissatisfied, **You** may put **Your** complaint forward in writing to **Our** CEO by addressing a letter to the Chief Executive Officer CEO, Autoguard Warranties, Building 5, Archipelago Office Park, Lyon Way, Camberley, Surrey GU16 7ER or by e-mail to complaints@autoguardwarranties.com

In **Your** written complaint please head **Your** letter or e-mail COMPLAINT and include **Your** full name, address and **Vehicle** registration number, detail the reason for **Your** complaint and include copies of any material **You** may wish to provide us.

Taking your complaint further: If after following both Step 1 and Step 2 **You** are not satisfied, **You** may then refer the dispute to the Financial Ombudsman Service (FOS) within six months of our final response. The FOS will only be able to consider your complaint if both Step 1 and Step 2 above have been followed. The FOS may be contacted at Financial Ombudsman Service, South Quay Plaza, 183, Marsh Wall, London, E14 9SR.

AGAINST BASTION INSURANCE COMPANY LIMITED, THE COMPANY THAT UNDERWRITES THIS POLICY

Should your complaint be about the company that underwrites this Policy, you may write to Mr Anthony Mowatt Chairman, Bastion Insurance, 4th Floor, Development House, St Anne Street, Floriana, FRN 9010, Malta.

In **Your** written complaint please head **Your** letter COMPLAINT and include **Your** policy number and **Your** full name and address, and detail the reason for **Your** complaint to include copies of any relevant material **You** may wish to provide.

If **Your** problem remains unresolved, **You** may be able to refer **Your** complaint to the Consumer Complaint Manager at Malta Financial Services Authority, Notabile Road, Attard, BKR 3000, Malta.

Following these procedures will not affect your right to take legal action.

The above complaints procedure is in addition to **Your** statutory rights as a consumer. For further information about **Your** statutory rights contact **Your** local authority Trading Standards Service or Citizens Advice Bureau.

COMPENSATION SCHEME

Bastion Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if Bastion cannot meet their obligations under this Policy.

Most insurance contracts are covered for 90% of a claim with no upper limit. **You** can obtain more information about the compensation scheme arrangements from the FSCS or visit their website www.fscs.org.uk. **You** may also contact the FSCS on their Freephone number 0800 678 1100 or on 0207 741 4100 or **You** can write to The Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY.

RENEWAL NOTICE

At the end of **Your** warranty **Period of Cover**, please telephone 03432 271 499 and quote **Your** existing policy number which is printed on **Your Policy Schedule**.

We may ask additional details in order for **Us** to offer **You** a product to keep **Your Vehicle** protected.



Building 5,
Archipelago Office Park,
Lyon Way, Camberley,
Surrey GU16 7ER
Tel: 03432 271 499
Fax: 01276 672015



Motor Industry Code of Practice for

Vehicle Warranties



FCA

Autoguard Warranties Ltd. is authorised and regulated by the Financial Conduct Authority Reference number 500640