

## Policy Summary:

### Key Information You the Customer need to be aware of

**keyfacts**®

This is a Policy Summary only and does not contain the full terms and conditions of the insurance contract. Full terms and conditions can be found in the Policy Document, which you should also read carefully.

#### 1. Who Provides Your Insurance Cover?

All Component Warranty is underwritten by Elvia Travel Insurance International N.V. (Netherlands) for the warranty element of your policy and the AA for assistance. Mondial Assistance (UK) Limited is the Insurers administrator.

Our contact address is:

SEAT Guarantee Approved Administration Services, PO Box 1699, Croydon, CR9 1SQ.

SEAT Guarantee Approved Administration Services is the trading name by which Mondial Assistance (UK) Limited is known when working on behalf of the Insurers and SEAT.

#### 2. What does All Component Warranty cover me for?

Warranty insures your vehicle against electrical and mechanical faults and failures. Assistance cover insures your vehicle against breakdown.

#### 3. What else do I need to know about my All Component Warranty policy?

##### Significant Features & Benefits

##### Warranty

**You** are covered for the costs (limited to parts and labour inclusive of VAT up to the maximum claim limit) of repairing or replacing covered components that have suffered electrical or mechanical failure occurring within the area of cover and during the period of insurance.

##### Covered Components

Factory fitted mechanical and electrical components of your car are covered against sudden failure subject to the terms and conditions of this cover.

Replacement parts and labour will be paid for with the following exceptions:

- Routine servicing (all parts replaced associated with routine servicing are excluded).
- All bodywork, glass and seals (Including heated door mirrors and windows).

Wear and perishable items as follows:

- All adjustments, timing or cleaning
- Batteries
- Bulbs and fuses
- Exhaust systems (although catalytic converters are covered)
- Interior, exterior trims and upholstery
- Non SEAT original parts (or equivalent in respect of other makes) that are not of a matching quality to SEAT original parts (or equivalent)
- Tyres and wheels
- Unencased drive belts
- Wiper blades and arms

## Significant Features & Benefits

- Wiring and connections (including HT leads and aerial coaxial cables)
- Worn brake discs, drums and frictional material
- Worn clutch pressure plates, bearings and frictional material
- Coolant pipes and hoses
- Preventative maintenance

### Working Materials / Casings

Should a valid claim for a covered component require essential replacement or topping up of lubricants, fluids, oils, oil filters, coolant or refrigerant, these items shall be covered as part of the total claim provided that the **insured vehicle** is not within 1,000 miles or one month of its next due service.

Casings are covered when damaged by a covered component which has suffered an electrical or mechanical failure and which forms part of a valid claim under this insurance.

**Significant Features & Benefits can be found in the All Component Warranty policy wording under the section Warranty.**

## Significant Exclusions or Limitations

### Warranty

This insurance does not cover any injury, failure, loss or damage caused by, arising from or in connection with the following:

1. Corrosion, frost, salt, hail, windstorms, lightning, airborne fallout, (e.g. chemicals, tree sap, bird droppings, etc), water ingress or flooding.
2. Any defect which is likely to have existed before the period of insurance.
3. Wear and tear, normal deterioration, routine servicing, maintenance, reprogramming or loading of software.
4. Faulty repairs, incorrect servicing or failure to have the insured vehicle serviced in accordance with the manufacturer's specification.
5. Lack of oil, fuel, lubricants, hydraulic fluids or additives; or foreign matter entering the fuel, cooling, air conditioning or lubrication systems; or use of oil, fuel, lubricants, hydraulic fluids or additives which the manufacturer of the **insured vehicle** does not recommend.
6. Vehicles modified in any way from the original manufacturer's specification.
7. Any loss where the speedometer has been tampered with, altered, disconnected or where the mileage of the **insured vehicle** can not be verified; or where **you** or anyone else acting on **your** behalf acts in a way that prevents **us** from exercising **our** right to inspect the **insured vehicle** under this insurance.
8. Any vehicle used for competitions (including practice), track days, racing, pacemaking, rallies or speed or duration tests, or power testing.
9. Any vehicle which is owned by a business formed for the purpose of selling or servicing motor vehicles or for hire or reward or by a driving school.
10. Losses or damage due in any way to any type of accident, misuse or any act or omission which is wilful, unlawful or negligent (such as but not limited to consequential damage caused by continuing to drive the **insured vehicle** when a fault becomes apparent).
11. Any component which is either subject to recall by the vehicle's manufacturer, manufacturing defects or inherent design faults. **Electrical or mechanical failure** which happens outside the **area of cover**.

## Significant Exclusions or Limitations

12. Cleaning, polishing, operations performed under normal maintenance, adjustments, modifications, alteration, tampering, disconnection, improper adjustments or repairs.
13. Damage caused by a component not covered by this policy, or damage to components or items not specifically mentioned as being covered by this policy, or any consequential loss, depreciation, loss of earnings, death or bodily injury.
- 14 Ionising radiation or radioactive contamination from any nuclear fuel or the nuclear waste arising from burning nuclear fuel.
15. Radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or nuclear part of that equipment.
16. War, invasion, acts of foreign enemies, terrorism, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion.
17. Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
18. Any costs covered under any other warranty, guarantee, insurance or cover.

**Significant Exclusions or Limitations can be found in the All Component Warranty policy wording under the section Warranty Exclusions.**

## Significant Features & Benefits

### Assistance

Your SEAT Assistance will include all of the elements listed below.

**Roadside Assistance** - Provides assistance following an immobilising breakdown or accident more than a ¼ of a mile from home.

**Home Start** - Provides breakdown assistance following an immobilising breakdown or accident at or within a ¼ of a mile from home.

**Relay** - Provides recovery of an immobilised vehicle (including a caravan or trailer which was on tow at the time), following a breakdown more than a ¼ of a mile from home and for no more people than the legal seating capacity of the Relevant Vehicle up to a maximum of eight people (including the driver) to a single destination of your choice on the UK mainland or in Northern Ireland.

**Relay Plus** - (underwritten by Automobile Association Underwriting Services Limited) - Available in conjunction with Relay following a breakdown where we cannot fix the vehicle or arrange a local repair. If Relay Plus is authorised you can choose one of the following benefits: one night's hotel accommodation, or a replacement car for 48 hrs (including insurance), or reimbursement of reasonable public transport costs. Relay Plus is not available following a Road Traffic Accident or following the provision of home Start. The AA cannot guarantee a like-for-like replacement vehicle.

**European Assistance** – (underwritten by Automobile Association Underwriting Services Limited) – arranges and helps towards the cost of roadside assistance services in the event of a breakdown in Europe.

- Roadside assistance and emergency repair - up to £150 overall maximum claim.
- Location and despatch of spare parts
- Emergency car hire (up to 3-days) and alternative travel arrangements up to a maximum of £750.
- Emergency accommodation – up to £65 per person for one night's accommodation.
- Emergency vehicle recovery to the UK

## Significant Exclusions or Limitations

### Assistance

Key restrictions of your cover are noted below (refer to the Booklet for full details of these and other restrictions):

- Service is available within the UK & Europe only for vehicles that comply with the stated vehicle weight, width and length restrictions.
- Assistance is not available following a breakdown or road traffic accident attended by the police or other emergency service, until the vehicle's removal is authorised. If the police insist on recovery by a third party, the cost of this must be met by you.
- Transport of any animal is discretionary, and horses or animals will not be recovered.
- Routine maintenance, running repairs, the cost of spare parts, petrol, oil, keys, specialist lifting equipment, garage or other labour required to repair your vehicle and the provision of service on private property without the relevant permission. .
- A person must be with the vehicle at the time of breakdown and assistance. Service will be refused and may be cancelled if anyone behaves in an abusive or threatening manner, or if the AA is owed money.
- Any car hire that may be arranged for a customer will be subject to the hirer's terms and conditions.

## 4. What is the duration of the contract?

Your policy will run from the dates shown on your Confirmation Letter once your policy is issued.

## 5. Do I need to do anything after I have purchased the policy?

Please remember that it is your responsibility to regularly review your level of cover to ensure it remains adequate.

## 6. What Cancellation Rights do you have?

If this cover does not meet your requirements or should you for any reason decide to cancel your All Component Warranty you can do so within 14 days of the receipt of original documents. Please note that the refund will be provided by the selling agent.

You can write to SEAT Approved Guarantee Administration Services, PO Box 1699, Croydon, CR9 1SQ or Telephone 020 8603 9895 or contact the selling agent.

If during this 14 day period you have asked us to perform or provide the services given under this policy then SEAT Approved Guarantee Administration Services is entitled to recover all costs that you have used for the service provided, if you still decide to cancel within the 14 day period.

Please note that your cancellation rights are no longer valid after this initial 14 day period.

## 7. How do I make a claim?

### Warranty

Contact your nearest authorised SEAT Approved Dealer or SEAT Authorised Repairer and advise them that your vehicle is protected by the All Component Warranty. The SEAT Approved Dealer or SEAT Authorised Repairer will handle any necessary claim on your behalf. It is your responsibility to authorise any dismantling of the vehicle.

## **Assistance**

If you require Breakdown Assistance in the UK, you should call: 0800 26 26 22

If you require Breakdown Assistance in Europe, you should call:	00 800 33 22 88 77
	00 33 825 878 983
	00 33 472 171 205

You will need to provide your vehicle registration number, location, contact number and details of the breakdown.

## **8. What to do if you have a complaint?**

### **Warranty**

Should you wish to express a complaint about this policy then please write to:

The Quality Standards Manager, SEAT Approved Guarantee Administration Services, Mondial House, 102 George Street, Croydon, CR9 1AJ.

If you are not satisfied with our final response you can refer the matter to the Financial Ombudsman Service for independent arbitration.

### **Assistance**

If you wish to make a complaint, please contact us by phone: 0845 607 6727 (Mon-Fri 8.30am-6pm), fax: 01256 492306, e-mail: [CustomerSupport@theAA.com](mailto:CustomerSupport@theAA.com), or in writing to: Customer Support, AA, Fanum House, Basingstoke, Hampshire, RG21 4EA. If you cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service.

## **9. Is the insurer covered by the Financial Services Compensation Scheme (FSCS)?**

### **Warranty**

For your added protection, the insurer is covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover is limited up to 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number 020 7892 7300, or by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk)

### **Assistance**

Relay Plus and European Assistance only are covered by the FSCS. You may be entitled to compensation from the scheme if Automobile Association Underwriting Services Limited cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS at [www.fscs.gov.uk](http://www.fscs.gov.uk) or telephone 0207 892 7300.

**This document is available in large print, audio and Braille.  
Please contact us on: Phone 020 8603 9895 Textphone 020 8603 9562  
And we will be pleased to organise an alternative version for you.**