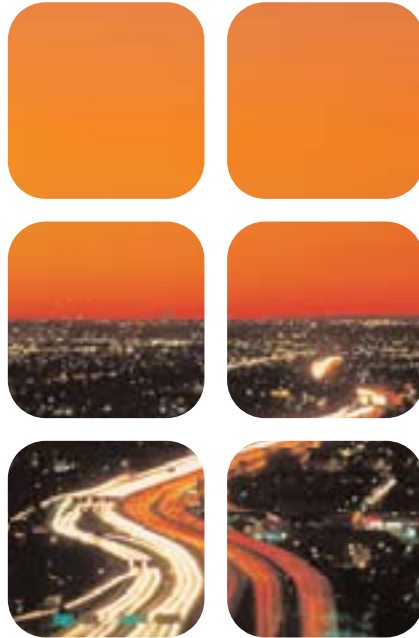




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Dear Customer,

Welcome to Driveasy

Thank you for taking out your cover with Lumley, one of the UK's premier providers of specialist insurance products. This Driveasy policy gives you parts and labour cover for your vehicle as well as other benefits, so please make sure that you read all the pages carefully to fully understand what is covered and what to do if you need to make a claim.

Lumley has been supplying insurance services for almost 100 years and we pride ourselves on providing the highest levels of service to our customers. We are ISO 9002 accredited and an "Investor in People", continually investing in the latest systems and processes so that we remain the natural choice for insurance services and products in our markets.

I hope that your vehicle will give long and reliable service but, if there is a problem, you can be assured that it is covered by a company that still passionately believes in our core operating philosophy...

"Traditional values - Innovative ideas"

I wish you safe and enjoyable motoring.

Peter Lumley
Chairman

All matters concerning this policy which your Dealer cannot answer should be addressed to:



Lumley Insurance Consultants Limited

Lumley House, Waters Court, Salt Lane, Coventry CV1 2GX

Telephone: 024 7652 7811
e-mail: warranty@lumley.co.uk

Fax: 024 7652 7801
website: www.lumley.co.uk



The Mechanical Breakdown Insurance part of this policy is fully underwritten by AXA Insurance UK plc. (Herein after referred to as AXA Insurance). For other products please refer to the relevant page for insurer details.

All matters concerning this policy however should be addressed to Lumley Insurance Consultants Ltd (address and telephone number on the inside front cover).

This handbook becomes an Insurance Policy only when the Policy Schedule is attached to this booklet and forms a direct contract between policy holder and insurer.

Your legal rights under statute are not affected by this Policy of Insurance.

PLEASE NOTE: The insured vehicle must be subject to regular servicing as stipulated on page 14. Failure to do so will with immediate effect render the Policy void without return of premium.



AXA Insurance UK plc

Meridian Gate, Bute Terrace, Cardiff CF1 2XA

Registered Office:

107 Cheapside, London EC2V 6DU

Registered No. 78950 England

AXA Insurance is a member of the General Insurance Standards Council.

In consideration of the premium paid, insurers will indemnify the insured named on the proposal form against loss occurring during the term of this Policy in accordance with the terms, conditions and exceptions as contained therein. The territorial limits of this Policy are England, Wales, Scotland, Northern Ireland, Channel Isles and the Isle of Man.

PLEASE NOTE: Read this Policy Document and make sure that you fully understand and adhere to its terms and conditions - failure to do so may jeopardise any claim which might arise and can lead to your Policy becoming void.

The following pages set out the scope of the cover available. The Policy Schedule should be attached inside the front cover where indicated. This schedule will validate your Policy and confirm which component cover plan is applicable. It will also provide details of your period of cover, the limits of indemnity as well as all material details of yourself (the Policy holder) and the vehicle insured. Cover is not validated until the proposal form and premium has been accepted by Lumley Insurance Consultants Ltd on behalf of the insurer. It is important that you check this Policy Schedule on receipt to ensure all the information is correct.



This Mechanical Breakdown Insurance will reimburse you for the cost of repair or replacement of components listed below, to the limits shown in the Policy Schedule.

Components Insured by this Policy:

All Mechanical and Electrical components of the Vehicle that were manufacturer's original fitments EXCEPT those listed below.

Components not Insured by this Policy:

All Bodywork, Trim, Seat belts, Paint, Glass, Sunroof, Panels, Fuel Tank, Wheels and Tyres, Locks, Hinges, Brake Facings, Seized Callipers.

The renewal of any Clutch component due to incorrect adjustment, misuse or general wear and tear.

The clearing of Fuel Lines, Filters, Carburetters and Pumps.

In-car Entertainment Systems or any component within the music system, Batteries, Looms, Fuses.

Distributor Cap, Rotor Arm, H.T. Leads, Spark Plugs, Filters, Wiper Blades, Light Bulbs, Belts, Shock Absorbers.

Catalytic Converter, Exhaust Manifold, Carbonised, Burnt, Pitted and Sticking Valves, Exhaust System, Brackets, Mountings and Hoses, Water Ingress, Cables.

PLEASE NOTE: Those components covered are covered against mechanical or electrical failure due to sudden and unexpected circumstances. The replacement of oil filters, lubricants, antifreeze and fluids is included provided the replacement is necessitated by the failure of an insured component.

External oil leaks are specifically excluded.

This Mechanical Breakdown Insurance will reimburse you for the cost of repair or replacement of components listed below, to the limits shown in the Policy Schedule. *Items NOT listed are excluded.*

Components insured by the Policy:

Alternator – Armature, Commutator and Brushes, Shafts, Bearings and Bushes, Voltage Regulator.

Castings – The following castings are only covered if their failure is a direct result of a part repairable under this Mechanical Breakdown Insurance: Cylinder Block, Cylinder Head, Gearbox Casing, Front Drive Housing, Rear Axle Housing.

Clutch – Clutch Disc (if contaminated by oil leaks from engine or gearbox). *All other parts associated with the clutch or its operating mechanism are specifically excluded.*

Cooling System – Water Pump and Thermostat (*excluding frost damage*).

Electrics – Windscreen and Headlight Wiper Motors, Heater Fan Motor.

Engine – The following parts contained within the cylinder block and head assemblies: Rocker Assembly, Valves and Guides (*except Carbonised, Burnt, Pitted and Sticking Valves*), Cylinder Head Gasket, Pushrods, Camshaft and Cam Followers, Timing Gears, Chains and Belts, Oil Pump, Pistons, Piston Pins and Rings, Cylinder Bores, Connecting Rods and Bearings, Crankshaft and Bearings, Distributor Drive Gear, Distributor Drive Auxiliary Shaft and Bushes, Internal Bushes, Flywheel and Ring Gear.

Final Drive Differential Assembly – Crown Wheel/Pinion Gears, Planet Gears, Bearings/Bushes, Halfshafts, Drive Shafts, Constant Velocity Joints.

Starter Motor – Armature, Commutator and Brushes, Pinion Gear and Driveshaft, Bearings and Bushes, Solenoid.



Transmission (Automatic) – The following parts contained within the transmission casing: Gears, Torque Converter, Clutches and Brake Bands, Oil Pumps, Shafts, Bearings and Bushes, Valves, Governors and Servos. *Excluding Electronic Control Unit.*

Transmission (Manual) – The following parts contained within the transmission casing: Gears, Shafts, Bearings and Bushes, Synchromesh Hubs and Selectors. *Excluding Remote/External Linkages and Gear Lever Assembly.*

PLEASE NOTE: The above components are covered against the mechanical failure due to sudden and unexpected circumstances, however please note that the loss of any fluids or sundries as a direct result of a failure of any of these components is not covered nor is any serviceable item, i.e. distributor cap and rotor arm, condensers, points, H.T. leads, spark plugs, filters, cables and belts. External oil leaks are specifically excluded.

Specify Details

For Claims Authorisation, the Service manager must specify:

- Policy Number
- Service History
- Cause of Breakdown
- Exact Mileage
- Repair Cost Estimate

Claims Authorisation

If the claim is accepted in whole or part, costs will be agreed and a unique claim validation number will be given. In the absence of a claim number no valid claim will be deemed to exist.

Cause of Breakdown Uncertain?

If so, dismantling work may be necessary. Here the partnership between AXA Insurance and you, the owner, must share the risk. If dismantling reveals that the breakdown is covered by your Mechanical Breakdown Insurance benefits and the claim is duly authorised then AXA Insurance will pay the costs of dismantling. If however, dismantling reveals that the breakdown is not covered by your Mechanical Breakdown Insurance benefits, then you, the vehicle owner, must pay the costs of dismantling. Only you have the power to authorise dismantling but the Service Manager will no doubt be able to give you helpful advice.

Claim Confirmation Form

A claim confirmation form (see below) must be completed and signed by the owner when repairs have been carried out.

How much for Components & Labour?

When calculating liability, please remember that the cost of components must not exceed manufacturer's maximum retail prices and that labour charges must not exceed the retail labour rate and schedule times current at the date of claim.

PLEASE NOTE: The maximum payment of any one claim or in aggregate during the period of cover will not exceed that shown on the Policy Schedule.

Payment

After the claim has been authorised and the repair completed please instruct the Service Manager to send the invoice showing the claim validation number (itemising all parts and labour charges) direct to the Driveasy Administration Office together with a copy of your service record and the signed claim confirmation form.

AXA Insurance will pay repair costs up to the maximum allowed by your Policy Schedule. The itemised invoice must be sent to the following address:

Driveasy Administration Office

Lumley Insurance Consultants Ltd
Lumley House, Waters Court, Salt Lane,
Coventry CV1 2GX



For details and prices of any of the following please telephone Customer Services on

024 7652 7812

- 1 **Policy Renewal**
- 2 **MoT Test Insurance** – see Page 11
- 3 **Lumley Rescue** – see Page 10
- 4 **GAP** – see Page 12

5 **Tyre Insurance** – see Page 13

6 **Motor Insurance** – For a competitive price why not give us a call!

7 **Transfer of Ownership** – Should you sell your vehicle other than to a motor trader, the unexpired portion of this Mechanical Breakdown Policy can be transferred to the new owner, subject to the approval of AXA Insurance and on the understanding that all terms and conditions including service have been complied with. It should be noted that no refunds of any kind are possible.

customer care

Any enquiry or complaint that you may have regarding this policy should in the first instance be addressed to:

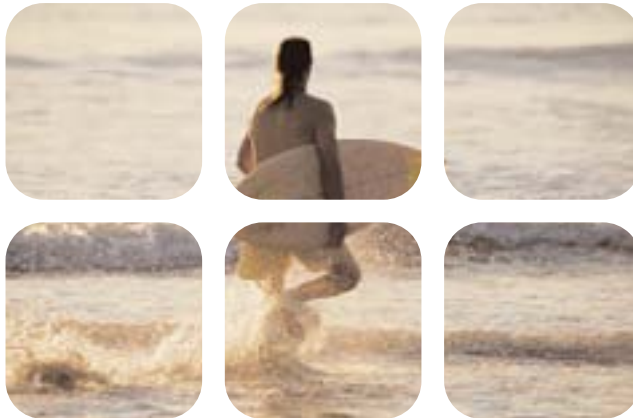
Lumley Insurance Consultants Ltd,
Lumley House, Waters Court, Salt Lane,
Coventry CV1 2GX.

Please quote the details of this insurance and in particular your policy number to help your enquiry be dealt with speedily.

If you are not satisfied with the way in which your complaint has been dealt with, for Driveasy Warranty, MoT or Tyre Insurance you should write to: the Head of Customer Care, who acts on behalf of the Chief Executive, **AXA Insurance UK Plc**, One Aldgate, London EC3N 1RE. Telephone 020 7702 3109.

If we have made a final decision and you are still dissatisfied, you can approach The Insurance Ombudsman Bureau, South Quay Plaza, 183 Marsh Wall, London E14 9SR. AXA Insurance UK plc is a member of the Insurance Ombudsman Bureau. For all other products and services please refer to the policy documents provided if you have selected any of these options.

You and we are free to choose the law applicable to this contract. In the absence of an agreement to the contrary the law of England and Wales will apply. If you reside in (or in the case of business the registered office/principal place of business is in) Scotland, Northern Ireland, the Channel Islands or the Isle of Man the law applicable to that appropriate country will apply.



Lumley Insurance Consultants Limited and AXA Insurance UK plc are members of the General Insurance Standard Council and comply with the G.I.S.C. Customer Code. G.I.S.C. is an independent organisation which regulates the sales, advisory and service standards of its members.

claim/transfer forms

Mechanical Breakdown Insurance Claim Form

OWNER'S NAME	POLICY NUMBER	REGISTRATION NUMBER
VEHICLE MAKE / MODEL	MILEAGE	ARE YOU V.A.T. REGISTERED
FAULT		

I declare that these particulars are true to the best of my knowledge and confirm that the above fault has been rectified to my satisfaction.

SIGNED	DATE
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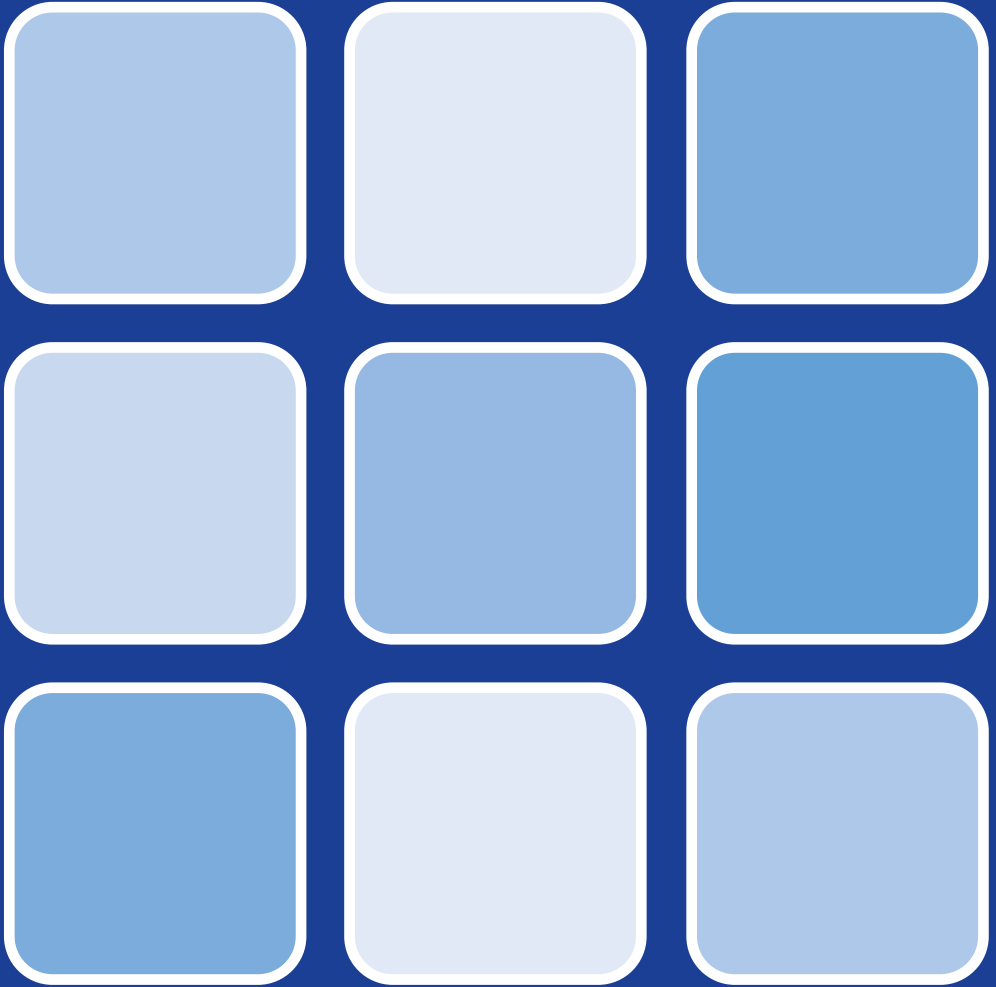
To be completed and signed by the Policy Holder. **Failure to answer all questions will delay payment.**

Transfer Request

OWNER'S NAME	REGISTRATION NUMBER	
NEW OWNER'S NAME	INITIALS	
ADDRESS	TELEPHONE NUMBER	
POST CODE	MILEAGE AT DATE OF TRANSFER	DATE OF TRANSFER

I enclose service history and cheque/P.O., value £25, made out to Lumley Insurance Consultants Ltd.

SIGNED	DATE
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Lumley Insurance Consultants

Lumley House | Waters Court | Salt Lane | Coventry CV1 2GX

