

**Insured Warranty**

# **Policy Handbook**

**Mechanical Breakdown Insurance**  
**Designed for TESLA Vehicles**  
**What You Need to Know**  
January 2017

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**If you need to make a claim on your policy, in the first instance please call 0808 168 1114\*.**

## Policy Summary

### keyfacts<sup>®</sup>

*Mechanical Breakdown Insurance. Underwritten by AXA France IARD SA. This policy summary does not contain full details and conditions of your insurance – these are located in your policy wording.*

Where headings are shown in *blue italics* in this policy summary, full details can be found in your policy wording using the same headings. To help you locate these within the policy wording, please refer to the contents section detailing the main sections of the policy.

### Type of Insurance and Cover

Mechanical Breakdown Insurance. This insurance provides cover for repair or replacement costs, incurred as a result of a breakdown in the UK as defined in the policy wording.

You are insured up to the single claim limit in respect of each claim and the total claim limit as a total for all claims. The total claim limit will be reduced by the cost of any claim during the period of insurance.

### Eligibility

You are eligible for this insurance, provided at inception and during the period of insurance your vehicle:

- Is a new or used TESLA Model S sold by an authorised Tesla store, in the UK.
- Was first registered, and is permanently registered in the UK.
- Is insured by a motor insurance policy issued by an insurer authorised in the UK.
- Is not included under the section entitled *Excluded Vehicles*.
- Is not used for any of the usage specified under the section entitled *Excluded Vehicle Uses*.
- Is not a new vehicle sold without a manufacturer guarantee.
- Has not been written off.

### Significant Features and Benefits

#### *What is Covered*

This insurance covers most of the mechanical, electrical and electronic parts of the vehicle that were the manufacturer's original fitment. Please see the *What is Not Covered* section for a list of items that are not included.

Please Note: This Mechanical Breakdown Insurance does not cover failure due to wear and tear or impact damage.

In addition to the above, the following non-mechanical and non-electrical components are also covered:

- Working materials – where their replacement is essential due to failure of a covered component.

### Transfer of Ownership

You may transfer the cover available under this section to a new private owner. If the insurance is transferred to a new owner the policy will not be subject to the statutory cancellation period and there will be no premium refund.

In the event of your death, the remaining benefit of this policy may be transferred to your spouse or partner.

Under no circumstances can this policy be transferred to another vehicle.

Please refer to the *Transfer of Ownership Request* section for full terms and conditions.

### Significant or Unusual Exclusions or Limitations

#### *What is Not Covered* and *General Conditions*

- Your vehicle must be serviced in accordance with TESLA's requirements during the period of insurance. You must keep all service invoices as these will be needed when making a claim.
- Any repair, replacement, loss, damage or liability that can be claimed from a more specific insurance or guarantee including that provided by the manufacturer.
- The repair costs or replacement costs of components which were faulty or had suffered breakdown prior to commencement of the policy.
- Any loss or damage caused by incorrect fluids or lubricants.
- Any costs arising from depreciation in the value of the vehicle.
- Any loss caused by frost or the freezing of liquids.
- Claims arising as a result of using the vehicle for any of the *Excluded Vehicle Uses*.
- Wear and tear or worn out components.
- Repair or replacement of components which have not suffered a breakdown as defined in the policy wording.
- Repair or replacement of components to enable your vehicle to pass the government vehicle testing requirements (MOT Test).

### Duration

The cover duration is variable. You may need to review this cover periodically to ensure it remains adequate for your needs. Please refer to your policy schedule which will show the duration of cover applicable.

### **Cancelling Your Policy**

You have the right to cancel this policy at any time during the period of insurance.

If you have paid a premium for the cover and you cancel within 30 days of the receipt of the policy documentation or the commencement date, whichever is later, we will make a full refund of premium provided no claim has been made. Where a claim has been made within the first 30 days then the value of the claim will be deducted from your refund. Should this reduce the balance to zero then no refund will be payable to you.

If you cancel after the first 30 days of receipt of the policy documentation, or the commencement date, whichever is later, and no claims have been made you will be entitled to a pro rata refund for the complete unexpired months remaining of the policy after the deduction of our administration fee of £30 + VAT. If a claim has been made there will be no refund of premium.

Please refer to the [Cancelling Your Policy](#) section for full cancellation terms and conditions.

### **How to Claim**

Before any work is undertaken, you are required to contact the claims office so the claims procedure can be fully explained to you. To make a claim, please telephone the claims office on telephone number 0808 168 1114\*.

### **Making a Complaint**

Any complaint you may have should in the first instance be addressed to Global Insurance Management Limited.

If you have received a final written response to your complaint and it is still not resolved, you can approach The Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found in the [Making a Complaint](#) section of the policy wording.

### **Financial Services Compensation Scheme (FSCS)**

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk)).

## Understanding Your Policy

*This policy is underwritten by AXA France IARD SA registered in the Nanterre (France) Trade and Companies Register under number 722 057 460, having their registered office at 313 Terrasses de l'Arche, 92727 Nanterre, France and regulated by the ACPR (Autorite de Controle Prudentiel et de Resolution), 61 Rue Taitbout, 75436 Paris Cedex 09, France.*

This policy is administered by Global Insurance Management Limited on behalf of AXA France IARD SA. Global Insurance Management Limited is authorised and regulated by the Financial Conduct Authority. This can be checked on the FCA's register by visiting the FCA's website at <https://register.fca.org.uk>

Please refer to **your** policy schedule for confirmation of the cover **you** have been supplied with or have purchased.

Please read this policy carefully and make sure **you** understand and fully comply with its terms and conditions. Failure to do so may jeopardise the payment of any claim which might arise and could lead to the policy becoming void. Please ensure **you** keep this policy in a safe place so **you** can read it again if **you** need to.

**Your** attention is drawn to the complaints procedure in the section entitled Making a Complaint.

### The Policy

**Your** policy is evidence of **your** contract of insurance with **us**. **You** should read it carefully and keep it in a safe place.

In return for having accepted **your** premium **we** will, in the event of **breakdown** occurring in the **period of insurance**, provide insurance as described in the following pages and referred to in **your** policy schedule.

The policy contains details of the insurance cover **you** have been supplied with or have purchased, what is excluded from cover and the conditions of this insurance. The policy should be read in conjunction with the policy schedule.

### The Policy Schedule

This must be kept with the policy and contains **your** details, details of the **vehicle**, details of the cover provided to **you** under this policy and the **period of insurance**. Please check that the information contained in the policy schedule is correct and that it meets **your** requirements. If it does not, please immediately contact the **administrator** or the **agent** who arranged this insurance for **you**.

### The Law Applicable to This Policy

**You** and **we** are free to choose the laws applicable to this policy. **We** propose to apply the laws of England and Wales and by purchasing this policy **you** have agreed to do this.

## Definitions

*Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this policy and will appear in **bold**.*

1. **Administrator** means Global Insurance Management Limited, whose address is 7th Floor, Eaton House, 1 Eaton Road, Coventry, CV1 2FJ. Customer services telephone number: 024 7652 7812.

2. **Agent** means the party, person or company who has arranged this insurance on **your** behalf.
3. **Breakdown** means the sudden and unforeseen failure of an insured **component** arising from any permanent mechanical, electrical or electronic defect, causing sudden stoppage of its function, necessitating immediate repair or replacement before its normal operation can be resumed.
4. **Claims office** means Global Insurance Management Limited, whose address is 7th Floor, Eaton House, 1 Eaton Road, Coventry, CV1 2FJ. Claims telephone number: 0808 168 1114\*.
5. **Component/Components/Component(s)** means any mechanical, electrical or electronic part, which forms part of the **vehicle's** original specification, which is not covered under the manufacturer's new vehicle or battery and drive unit warranty.
6. **Excess** means the specified portion of any claim which **you** must bear the cost of before **we** will pay **our** liability.

The **Excess** will be applied per claim. A claim will be appraised as singular and inclusive where the **breakdown** of **component(s)** are directly related. Where there are multiple **components** that have suffered a **breakdown**, which are not related to the same event of **breakdown**, they will be classed as individual claims and an excess will be applied to each/all. Please refer to **your** policy schedule for further details.

7. **Period of insurance** means the length of time that this policy operates as stated on the policy schedule.
8. **Repair cost** means the cost of repair materials, limited by manufacturer's cost prices, and the labour cost of repairing the **component** which has suffered **breakdown**, limited by the Manufacturers published times.
9. **Repairer** means a business involved in the servicing and repair of motor vehicles that has been authorised by Global Insurance Management Limited to carry out the repair of **your** TESLA **vehicle**.
10. **Replacement cost** means the cost of a replacement **component** of the same make and quality as the **component** that had suffered **breakdown**, including the labour cost of fitting the new **component**, in line with the Autodata / Manufacturers published times.
11. **Single claim limit** is the maximum amount per claim or event that can be claimed during the **period of insurance**. The **single claim limit** is the Purchase Price of **your** **vehicle**, as stated in **your** policy schedule.
12. **Total claim limit** means the maximum amount that can be claimed during the **period of insurance**. The **total claim limit** will be reduced by the amount of any valid claim(s) during the **period of insurance**. The total claim limit is the purchase price of **your** **vehicle** as stated in **your** policy schedule.
13. **Total loss** means any claim where the **total claim limit** has been paid out by **us**.
14. **Vehicle** means only the TESLA vehicle as stated on the policy schedule. Please refer to the Excluded Vehicles section for details of vehicles excluded from cover.
15. **We/Us/Our** means AXA France IARD SA registered in the Nanterre (France) Trade and Companies Register under number 722 057 460, having their registered office at 313 Terrasses de l'Arche, 92727 Nanterre, France and regulated by the ACPR (Autorite de Controle

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Prudential et de Resolution), 61 Rue Taitbout, 75436 Paris Cedex 09, France.

16. **Wear and tear** means the gradual deterioration associated with the use, age and mileage of the **vehicle**.
17. **Worn out** describes **components** which have reached the end of their normal effective working lives because of their age and/or usage.
18. **You/your** means the policyholder named on the policy schedule.

## What is Covered

This insurance covers the **vehicle** against **breakdown** in the UK of mechanical and electrical **components** of **your TESLA vehicle** that were the manufacturer's original specification except those listed in the What is Not Covered section.

Any claim is subject to the **single claim limit, total claim limit, excess**, conditions and exclusions set out in this policy.

Please note: This Mechanical Breakdown Insurance does not cover failure due to **wear and tear** or impact damage.

In addition, the following non-mechanical or non-electrical **components** are covered:

- **Working materials** - Should any authorised repair to any of the above **components** require essential replacement or topping up of lubricants, oils or coolant, these shall be covered as part of the total claim, within the policy limits.

## Other Benefits

### Overseas Use

This policy covers overseas use for a maximum of 60 days consecutively during the total **period of insurance**, subject to the following:

1. **You** must pay the **repairer** and claim reimbursement direct from **us** by sending the **claims office** a receipted claim invoice.
2. The other terms, conditions and exclusions of this policy.
3. The **repair cost** or **replacement cost** will be reimbursed at the exchange rate applicable on the date **you** paid the **repairer**.

If you wish to speak to the claims office from within the UK, please contact them on 0808 168 1114\*.

If you wish to speak to the claims office from abroad, please contact them on (00) 44 247 652 7810.

### Consecutive Cover With New Car Warranty

TESLA provide a new car warranty on **your vehicle** for a total of 4 years or 50,000 miles, from the date of first registration, which ever occurs first.

If **your vehicle** does not reach the mileage limitation within the new car warranty period, cover provided under this Mechanical Breakdown Insurance will commence automatically upon the expiry date of the new car warranty. There is no requirement for **you** to notify the **administrator** of this date.

If **your vehicle** exceeds the mileage limitation within the TESLA new car warranty, the start date of this policy will

be brought forward so **your** cover will run consecutively from the date **your** new car warranty expires upon exceeding the mileage limitation. In this event, the expiry date of this policy will also be brought forward to give the same duration of cover.

Please refer to **your** policy schedule for details of the **period of insurance**.

If **your vehicle** is about to reach the mileage limit on the new car warranty, **you** should notify the **administrator** within 30 days or 1,000 miles of **your vehicle** reaching the mileage limitation. If **you** do not contact the **administrator**, or, if **you** cannot provide evidence of the date that the new car warranty mileage was exceeded, **we** will calculate the new start date of this policy, using the average distance travelled per day, from **your vehicle's** service history, or, the average distance travelled per day, from the date of first registration, which ever is the higher.

Please note: TESLA provide an 8 year, unlimited mileage battery and drive unit warranty. Any claims in respect of the drive unit or battery should be addressed to TESLA UK.

### Transfer Request

This policy may only be transferred with the **vehicle** direct to a new private owner. Application must be made to the **administrator** at the time of the change of ownership. Under no circumstances can this policy be transferred to another **vehicle** or to/via any member of the motor trade.

If the insurance is transferred to a new owner the policy will not be subject to the statutory cancellation period and there will be no premium refund.

In the event of **your** death, the remaining benefit of this policy may be transferred to **your** spouse or partner, with the **vehicle**.

Please refer to the Transfer of Ownership Request section for full terms and conditions.

## What is Not Covered

The following are excluded from cover provided under this policy:

1. Any **excess**. **Excess** will be applied per claim. A claim will be appraised as singular and inclusive where the **breakdown** of **component(s)** are directly related. Where there are multiple **components** that have suffered a **breakdown**, which are not related to the same event of **breakdown**, they will be classed as individual claims and excesses will be applied to each/all. Please refer to **your** policy schedule for further details.
2. Bodywork, panels, paint, exterior and interior trim, bright work, glass of any description, tyres, wiper blades, brake linings, brake pads and discs, belts not specifically listed, batteries, wiring, and bulbs.
3. Remote control transmitters and receivers and key fobs where **breakdown** can be attributed to anything other than a defect.
4. Any costs related to adjustments or diagnostic work.
5. Any costs incurred in excess of or outside the liability under this insurance. It is **your** responsibility to meet any **repairer** charges in excess of, or rejected as not being **our** liability.
6. Any costs resulting from using **your vehicle** for any usage specified in the Excluded Vehicle Uses section.



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7. Any costs arising from depreciation in the value of the **vehicle**.
8. **You** are not covered for any other costs that are indirectly caused by the event which led to **your** claim, unless specifically stated as covered by this policy.
9. Any liability where the **vehicle** is found to be unfit for the purpose for which it was intended, is not as described or is not of satisfactory quality.
10. Air-conditioning and climate control - Routine maintenance or re-gassing is not covered.
11. Burnt out **components**.
12. Brake parts - Failure due to corrosion or seizure.
13. Damage to the **vehicle** or its **component(s)**:
  - a) Where the fault or damage occurred due to the **vehicle** being driven following the initial failure.
  - b) Caused by fire, theft or attempted theft, impact, any road traffic accident, accidental damage, lack of lubrication or fluids, damage caused during recovery, or by failure of mountings and fixings of any description.
  - c) Caused by frost, corrosion, contamination, or the freezing of any liquids, or caused by the use of an incorrect lubricant or a grade of lubricant not recommended by the manufacturer of the **vehicle**.
  - d) Of any nature arising directly or indirectly, in whole or in part, due to any misuse, act or omission which is wilful, unlawful or negligent on **your** part.
  - e) Incurred whilst **your vehicle** is outside the UK for more than 60 days consecutively.
14. Battery and drive unit.
15. External charging leads, sockets and charges.
16. Failure of any software update or costs arising from the requirement to update any of the **vehicle's** software.
17. Faults in workmanship, materials or repairs paid for by **us** on **your** behalf.
18. Failure of mountings and fixings of any description including but not limited to nuts and bolts.
19. Final drive – gaiters and boots.
20. Loss or damage to any computer or other equipment, data processing service product, microchip, micro processor, integrated circuit, embedded chip or similar device, computer software program, process or any other electrical or electronic system directly or indirectly caused by computer viruses, hacking or any other external interference.
21. The failure or fear of failure or inability of any equipment or any computer programme, whether or not **you** own it, to recognise or to interpret correctly or process any date as its true calendar date, or to continue to function correctly beyond that date.
22. Oil leaks of any kind.
23. **Replacement costs** or **repair costs** where damage is due to an uninsured **component** failure.
24. Service items including but not limited to: gaiters, boots, wiper blades, filters, bulbs, belts, pipes, joints, and seals.
25. Steering parts – gaiters and boots.
26. Fluids, grease or oils (unless replacement is necessary following the **breakdown** of a **component** which forms part of a valid claim accepted by **us**).
27. The clearing of filters, and pumps.
28. The renewal of any **component**, due to being burnt out, incorrectly adjusted, misuse or **wear and tear**.
29. The cost of supplying items not insured under this policy which are required to be replaced as part of an authorised claim under this policy.
30. The **repair cost** or **replacement cost** of **components**:
  - a) Which were faulty or had suffered a **breakdown** prior to commencement of the policy.
  - b) Where the repair, replacement, loss, damage or liability is claimable on a more specific insurance or guarantee, including that provided by the manufacturer.
  - c) Necessitated due to inherent faulty design, manufacturing fault or following a recall by the manufacturer.
  - d) The replacement or adjustment of any parts to enable **your vehicle** to pass a Department of Transport MOT Test.
  - e) Where the **breakdown** was caused by, or occurring to, any modification from the manufacturer's specification, any accessory or equipment not fitted and supplied with the **vehicle** at the time of manufacture and any experimental equipment whether or not supplied by the manufacturer.
  - f) That have suffered **breakdown** where it has previously been recommended as part of a repair that the **component** be replaced.
  - g) Which are recommended to be replaced as part of a repair but have not suffered **breakdown**.
31. VAT where **you** are VAT registered.
32. **Wear and Tear**
33. Wheel alignment and balancing and adjustments to suspension.
34. Tyre Pressure Monitoring (TPM) System - wheel sensor.
35. **Worn out components**.

The following **components** will be covered up to the mileage limits as defined in the table below. Where the **vehicle** has travelled more than the mileage limit, from the date of first registration, any **breakdown** will be treated as being **worn out**.

Component	Mileage Limit
Ball Joints	50,000 miles
Constant Velocity Joints	85,000 miles
Driveshafts, Universal Joints and Bearings	85,000 miles
Shock Absorbers	60,000 miles
Steering Links and Joints	60,000 miles
Suspension upper and lower Arms and Bushes	80,000 miles
Wheel Bearings	80,000 miles

### Excluded Vehicles

The following **vehicles** are excluded from cover provided under this policy.

Vehicles:

- Not manufactured by TESLA Motors and sold as a Model S in the United Kingdom.
- Modified from the manufacturer's specification.
- Which include any experimental equipment, whether or not supplied by the manufacturer.
- Owned temporarily or otherwise by a lease company or business formed for the purposes of selling or servicing motor vehicles.
- Specifically designed for primary sale in Northern, Southern and Central America.
- Which have been subject to a write-off.

### Excluded Vehicle Uses

Any **vehicle** used for competition, trial (other than treasure hunts), track days, rally, racing, greenlaning, pace making or off road use. Any **vehicle** used for hire or reward, transportation of goods, driving school, delivery courier, military, emergency or recovery services.

### Claims Conditions and How to Make a Claim

**You** must comply with the following conditions and instructions to have the full protection of **your** policy. If **you** do not comply with them **we** may, at **our** option:

- Cancel the policy.
- Refuse to deal with **your** claim.
- Reduce the amount of the claims payment.

If **breakdown** occurs, **you** must report **your** claim according to the following procedure. All claims must be made as soon as reasonable and in any case, no more than 30 working days after the **breakdown** has occurred.

#### Prevent Further Damage

In the event of any incident, **breakdown** or operation of a warning hazard light, **you** must not drive the **vehicle** further.

#### Fraud

**You** must not act in a fraudulent manner. If **you**, or anyone acting for **you**:

- make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect or
- make a statement in support of a claim, knowing the statement to be false in any respect or
- submit a document in support of a claim, knowing the document to be forged or false in any respect or
- make a claim in respect of any loss or damage caused by **your** wilful act, or with **your** collusion

Then **we**:

- will not pay the claim,
- will not pay any other claim which has been made or will be made under the policy,

- will declare the policy void,
- will be entitled to recover from **you** the amount of any claim already paid under the policy,
- will not make any return of premium,
- may inform the police of the circumstances.

#### Transfer of Rights

**We** may at **our** sole option take any steps in **your** name against any person to recover any money **we** pay in settlement of **your** claim. **You** must give **us** all assistance necessary.

#### Contact the Claims Office

Before any work is undertaken, **you** are required to contact the **claims office** so that the claims procedure can be fully explained to **you**.

The claim notification telephone number is 0808 168 1114\*. Calls are recorded and monitored.

#### Claims Authorisation

For claims authorisation, the **repairer** must confirm:

- **your** policy number and **vehicle** details,
- the exact mileage of **your vehicle** at the time of **breakdown**,
- the cause of **breakdown**,

and:

- provide a signed claims form,
- provide an itemised **repair cost** estimate,
- provide a full service history from inception of cover.

**We** reserve the right to request photographic evidence to validate **your** claim.

#### Cause of Breakdown Uncertain?

If the cause of the **breakdown** is uncertain, dismantling work may be necessary.

- If this reveals that the **breakdown** is covered by this policy and the claim is duly authorised, **we** will pay the dismantling costs.
- If work reveals that the **breakdown** is not covered, **you** must pay the costs incurred.

Only **you** may give permission for dismantling work and **you** do so in the knowledge that **you** will be responsible for the costs incurred if the fault is not covered.

This policy does not cover any costs related to diagnostic work. Diagnostics relates to the electronic device plugged into **your vehicle** to diagnose specific problems.

If the claim is covered by this policy, verbal authorisation will be given by the **claims office** to carry out the repair.

A claims authority number will be issued with an authorised **repair cost**, which is the most **we** will pay for the repair. Authorisation of repairs will remain valid for 90 days.

If any part of **your** claim is declined **you** may request the reason in writing, please contact the **claims office**.

#### Use of an Engineer

At notification of any claim, or following receipt of the estimate, the **claims office** reserves the right to:

- Instruct an engineer to inspect **your vehicle** before authorising any claim.

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- Inspect any insured **components** which have been removed, together with any original documentation, within one calendar month after any repair or replacement has been authorised or carried out.

When this right is exercised **we** shall have no liability for any loss incurred by **you** arising from any possible delay. Any decision on liability will be withheld until the engineer's report is received.

### Salvage

**We** accept no liability for the disposal of **your vehicle** or any parts of it in any event.

### Components

**We** reserve the right to use guaranteed original equipment manufacturer (OEM), factory, reconditioned or exchange units in the repair of **your vehicle**.

### Payment of Repairs

#### a) Authorised Repairs

In most circumstances there will be no need for **you** to pay the **repairer**, as **we** will pay them directly up to the authorised **repair cost** or **replacement cost**.

If **we** are paying the **repairer** direct they must send the **claims office** an itemised repair invoice stating the claim authority number. They will be reimbursed up to the authorised **repair cost** or **replacement cost**. **You** will be liable for any costs incurred in excess of or outside of the liability of this insurance.

Occasionally a **repairer** will ask for payment directly from **you**. Where **you** have paid the **repairer**, and **we** have authorised **your** claim in advance, **we** will reimburse **you** up to the authorised **repair cost** or **replacement cost** if **you** send the **claims office** the receipted and itemised invoice.

In the event of **breakdown** outside of the UK:

1. **You** must pay the **repairer** and claim reimbursement direct from **us** by sending the **claims office** a receipted claim invoice.
2. All other terms, conditions and exclusions of this policy and the **general conditions** and exclusions of this policy apply.
3. The **repair cost** or **replacement cost** will be reimbursed at the exchange rate applicable on the date **you** paid the **repairer**.

If requested by the **claims office**, copies of service invoices should be attached to the repair invoice when sent for payment.

#### b) Unauthorised Repair or Replacement

Should **you** decide to give permission to the **repairer** to commence work, without obtaining an authorisation number from the **claims office**, **you** do so in the full knowledge that **we** reserve the right not to meet **your** claim because **you** have denied **us** our right under this policy to agree cover, inspect the **vehicle** and manage costs prior to its repair. **You** will have to pay the bill in full and submit to the **claims office** for consideration.

### When You Collect Your Vehicle

If **you** are aware, or believe, that the repair is not satisfactory do not accept **your vehicle** and advise the **claims office** immediately.

## General Conditions

**You** must comply with the following conditions to have the full protection of **your** policy. If **you** do not comply with them **we** may, at **our** option:

- Cancel the policy.
- Refuse to deal with **your** claim.
- Reduce the amount of the claims payment.

### 1. Servicing Requirements

**Your vehicle** must be serviced at a **repairer** in accordance with TESLA's recommendations, within a tolerance of 30 days or 1,000 miles whichever occurs first, of the stipulated service interval. It is **your** responsibility to establish **your** TESLA **vehicle** servicing schedules and to comply with them by both time and mileage whichever is the sooner.

### 2. Vehicle Checks

Between services **you** must ensure that the regular **vehicle** checks are carried out, as recommended by the manufacturer, including but not limited to: fluid level checks, when applicable.

### 3. Changes in Your Circumstances

**You** must notify **us**, as soon as possible, of any of the following changes to **your** circumstances, as these may affect this insurance: change of address, change of registration number, change of use or change of ownership. **We** will then advise **you** of any change in terms.

### 4. Vehicle Registration

**Your vehicle** must be permanently registered in the UK during the **period of insurance** and insured by a motor insurance policy issued by an insurer authorised in the UK during the **period of insurance**.

## Cancelling Your Policy

**You** may cancel this policy at any time, if **you** received this policy free of charge there will be no refund of premium.

### Statutory Cancellation Rights

If **you** have paid a premium for the cover and **you** cancel within 30 days of the receipt of the policy documentation or the commencement date, whichever is later, **we** will make a full refund of the premium provided no claim has been made.

Where a claim has been made within the first 30 days then the value of the claim will be deducted from **your** refund. Should this reduce the balance to zero then no refund will be payable to **you**.

**You** should contact the **agent** to arrange the premium refund. The **agent** will refund **your** premium to **you** after authorisation from **us**. After receipt of **your** instructions no further claim payments will be made for any incident likely to result in a valid claim being made, whether notified to **us** or not at the time of **us** receiving **your** instructions.

### Cancellation Outside the Statutory Period

If **you** cancel this policy after the first 30 days of receipt of the policy documentation or the commencement date, whichever is later, and no claims have been made **you** will be entitled to a pro rata refund for the complete unexpired months remaining of the policy after the deduction of



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**our** administration fee of £30 + VAT. If a claim has been made there will be no refund of premium.

**We** will calculate **your** refund from the date **we** receive **your** instruction to cancel.

**You** may cancel this policy by providing notice to the administration office in either of the following ways:

Address: Administration Office, Global Insurance Management Ltd, 7th Floor, Eaton House, 1 Eaton Road, Coventry, CV1 2FJ.

Email Address: cancellations@globalim.co.uk

After receipt of **your** instructions no further claim payments will be made for any incident likely to result in a valid claim being made, whether notified to **us** or not at the time of **us** receiving **your** instructions.

Please refer to the Cancellation Request section.

### Cancellation by Us

**We** reserve the right to cancel the policy by providing 90 days prior written notice by registered post to **your** last known address. If **we** cancel **your** policy **we** will retain an amount of premium for the number of expired months cover and refund the balance calculated on the complete unexpired months to **you**, at **your** last known address.

## Making a Complaint

***We** aim to provide the highest standard of service to every customer. If **our** service does not meet **your** expectations, **we** want to hear about it so **we** can try to put things right. All complaints **we** receive are taken seriously. The following will help **us** understand **your** concerns and give **you** a fair response.*

### Making Your Complaint

If **you** have a complaint, please contact:

Global Insurance Management Limited, 7th Floor, Eaton House, 1 Eaton Road, Coventry, CV1 2FJ.

Tel: 024 7652 7812

Email: tesla@globalim.co.uk

When **you** make contact please provide the following information:

- **Your** name, address and postcode, telephone number and e-mail address (if **you** have one).
- **Your** policy and/or claim number, and the type of policy **you** hold.
- The reason for **your** complaint.

Any written correspondence should be headed 'COMPLAINT' and **you** may include copies of supporting material.

### Beyond AXA

Should **you** remain dissatisfied following **our** final written response, **you** may be eligible to refer **your** case to the Financial Ombudsman Service (FOS).

The FOS is an independent body that arbitrates on complaints about general insurance products. **You** have six months from the date of **our** final written response to refer **your** complaint to the FOS. This does not affect **your** right to take legal action.

If **we** cannot resolve **your** complaint, **you** may refer it to the Financial Ombudsman Service at the address given below.

Monday to Friday - 8 am to 8 pm

Saturday - 9am to 1pm

Address: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Email: complaint.info@financial-ombudsman.org.uk

Tel: 0800 023 4567\*

Tel: 0300 123 9123\*\*

Fax: 020 7964 1001

These numbers may not be available from outside the UK - so please call from abroad on +44 20 7964 0500

### Our Promise to You

**We** will:

- Acknowledge all complaints promptly.
- Investigate quickly and thoroughly.
- Keep **you** informed of progress.
- Do everything possible to resolve **your** complaint.
- Use the information from complaints to continuously improve **our** service.

Telephone calls may be recorded or monitored. Call costs may vary depending on **your** service provider.

### Data Protection Act

Details of **you** and **your** insurance cover will be held by **us** and the **administrator** in their records for underwriting, processing, claims handling and fraud prevention, subject to the provisions of the Data Protection Act 1998.

**We** may send it in confidence for processing to other companies in the AXA Group (or companies acting on **our** instructions) including those located outside the European Economic Area. By taking out this policy **you** consent to such use of **your** personal data.

\* calls to this number are now free on mobile phones and landlines.

\*\* calls to this number cost no more than calls to 01 or 02 numbers.

## Transfer of Ownership Request

### Mechanical Breakdown Insurance

Should you sell your vehicle to another person, excluding a motor trader, the unexpired portion of the policy can be transferred to the new owner, subject to AXA's approval.

Unfortunately, it is not possible to transfer this policy to a motor trader. Transfer to the new owner can only occur if, as at the date of the transfer request, you have complied with all terms and conditions of this policy, in particular the General Conditions relating to servicing and the change of any timing belts fitted to the vehicle.

In the event of your death, the remaining benefit of this policy may be transferred to your spouse or partner if they become the owner of the vehicle insured under this policy. Proof in the form of a death certificate and change of registered keeper will be required before any remaining benefit will be transferred.

### All You Need To Do

Fill in the details as set out below and return the complete policy document within 30 days of assuming ownership. Please send evidence of servicing to:

Global Insurance Management Limited, 7th Floor, Eaton House, 1 Eaton Road, Coventry, CV1 2FJ.

The new owner will then be sent a policy document complete with a new policy schedule to cover the unexpired period of the original cover. Any documentation supplied as evidence of servicing will be returned to the new owner.

### Important Note To The New Owner

Please ensure that the general conditions relating to servicing under this policy have been adhered to. If they have not, the cover under this policy will be invalid.

If the insurance is transferred to a new owner the policy will not be subject to the statutory cancellation period and there will be no premium refund.

Policy Number:	Registration Number:
New Owners Surname:	Initials:
Address:	
Address:	
Postcode:	Recorded Mileage at Date of Transfer:
Tel No:	Date of Transfer:
Policyholders Signature:	Date:
New Owners Signature:	Date:
By signing this transfer request form I accept all the terms and conditions of this policy.	

## Cancellation Request

### Mechanical Breakdown Insurance

You may cancel this policy at any time, if you received this policy free of charge there will be no refund of premium.

Please refer to the Cancelling Your Policy section for full terms and conditions.

### All You Need To Do

Fill in the details as set out below and return the signed form to us in either of the following ways:

Address:

Administration Office, Global Insurance Management Ltd,  
7th Floor, Eaton House, 1 Eaton Road, Coventry, CV1  
2FJ.

Email Address: [cancellations@globalim.co.uk](mailto:cancellations@globalim.co.uk)

### Important Note

We will calculate your refund from the date we receive your instruction to cancel.

After receipt of your instructions no further claim payments will be made for any incident likely to result in a valid claim being made, whether notified to us or not at the time of us receiving your instructions.

All cancellation payments will be made by BACS.

In order to deal with your cancellation request without delays, please provide us with your bank details at the earliest opportunity.

Policy Number:	Registration Number:
Policy holder Name:	Policy holder Surname:
Address:	
Postcode:	Tel No:
I confirm I wish to cancel my AXA policy above.	
I am aware that my refund will be calculated from the number of un-expired months remaining from the date Global Insurance Management receive my instruction to cancel less the administration charge of £30.00 plus VAT.	
Signature:	Date:
Sort Code: ____ - ____ - ____	Account Number:
By signing this cancellation request form I accept no further claim payments will be made for any incident likely to result in a valid claim being made.	