

Other Motor Industry Codes

Garages displaying the Service and Repair Code logo have committed to an open, fair and responsible way of doing business.

Don't risk a rip-off. Look for the logo.

You can find garages subscribed to the Code at
www.motorcodes.co.uk



Over 99% of all UK new car registrations are supplied by a manufacturer subscribing to this Code.

Find manufacturers subscribed to the Code at
www.motorcodes.co.uk



Contacts

Motor Industry Code Advisory and
Conciliation Service Consumer Advice Line

0800 692 0825
www.motorcodes.co.uk

Office of Fair Trading
www.offt.gov.uk/codes

or contact your local

Citizens Advice Bureau
www.citizensadvice.org.uk

Trading Standards Department
www.tradingstandards.gov.uk



**MOTOR INDUSTRY
CODE OF PRACTICE**

Vehicle Warranty Products



A brief guide to the Code





What is the Code of Practice?

The Motor Industry Code of Practice for Vehicle Warranty Products (the Code) sets the standards that Vehicle Warranty Product Administrators (subscribers) must comply with regarding the sale and administration of vehicle warranty products.

The Code details promises given by subscribers and contains guidance to assist consumers.

All subscribers have committed to provide:

- peace of mind cover
- products written in plain English
- no high pressure selling
- written summaries of the key contract terms
- simple, straightforward claims procedures

The code provides you with:

- a free consumer advice line
- free conciliation and low cost independent arbitration
- more rights than required by law

The Code covers the following products:

- Mechanical Breakdown Insurance (MBI)
- Service Contracts (guarantees/extended warranties)
- Guaranteed Asset Protection (GAP)
- Vehicle Replacement Insurance (VRI)
- Return to Invoice Insurance (RTI)
- Roadside Assistance
- MOT Test Insurance
- Tyre Insurance
- Key Insurance

You can download a copy of the Code in full from www.motorcodes.co.uk

What to do if there's a problem

If you have a complaint regarding the sale of your vehicle warranty product you should, in the first instance, refer the matter to the selling retailer.

If the complaint regards a claim or the administration of your vehicle warranty product or the retailer is unable to resolve the matter you should contact the subscribers customer relations department.

If the subscriber is unable to resolve your complaint you can contact the Code's Consumer Advice Line (CAL) on **0800 692 0825** or submit your complaint online at www.motorcodes.co.uk.

CAL will assess your complaint and provide appropriate advice and assistance. Potential breaches of the Code will be investigated by the Conciliation Service, which aims to quickly review and resolve any disputes.

If conciliation is unable to resolve the matter you may refer the case to the Financial Ombudsman Service or to the code's Arbitration Service, depending upon the product.

For further information on the complaints process and disciplinary action – as well as more information on the Code, and general advice and guidance – please visit www.motorcodes.co.uk

Breaches of the Code

Subscribers who fail to correct a breach of the Code or who are seen to be in persistent breach of the Code will be referred to the Independent Compliance Assessment Panel (ICAP). Depending upon the severity of the breach ICAP can impose a variety of sanctions upon subscribers, including financial penalties and expulsion from the Code scheme.

The Consumer Satisfaction Survey

To assist us in monitoring subscribers, we'd be grateful if you could spare a few minutes to complete and return the consumer satisfaction survey opposite.

