

The Motor Industry Code of Practice for Vehicle Warranties



Contents

Introduction	3
Definitions	4-5
Advertising	6
Point of Sale	7
Clarity of Information	8
Claims Handling	9
Service Contracts, Guarantees and Non-insured Products	10
Insured Products	11
Alloy Insurance	12
Gap Insurance	13
Agency Sale	14
Customer Service and Complaints	15
Appendix	16-18

The Motor Industry Code of Practice for Vehicle Warranties

Issued by The Motor Ombudsman
1st June 2025

The Motor Ombudsman

provides a free and impartial service to assist consumers and businesses to resolve automotive related disputes and raise standards of service across the sector through its comprehensive Motor Industry Codes of Practice.



Another box ticked.

The Motor Ombudsman (TMO) provides an independent and impartial service to assist Consumers and Businesses that are accredited to TMO, to resolve automotive related disputes and raise standards of service across the sector through its comprehensive Motor Industry Codes of Practice

The Codes, which are approved by the Chartered Trading Standards Institute, enable The Motor Ombudsman to investigate and adjudicate on:

- The sale of new cars by manufacturers (via the New Car Code);
- The sale of new and used cars by garages and dealers (via the Vehicle Sales Code);
- Service and repair issues (via the Service and Repair Code); and
- The sale of vehicle warranty products (via this Vehicle Warranty Products Code)

The Motor Ombudsman service is free of charge to Consumers. From the point that the Consumer notifies the Accredited Business of their complaint, the Accredited Business has up to eight weeks to respond to the complaint, unless they provide a “Final Response” allowing the Consumer to submit their complaint to Consumer’s TMO sooner. Once TMO has received the Consumers complaint, it will gather information from both parties and reach a resolution, taking into account the Codes and any relevant legislation, as well as the evidence provided.

This document sets out The Motor Industry Code of Practice for Vehicle Warranty Products (the “Vehicle Warranty Products Code”), which confirms commitments made by businesses accredited to the Code, and their obligations to you as their Consumer.

Accredited Businesses are obliged to accept this Code in its entirety and ensure that their staff are aware of their responsibilities under the Vehicle Warranty Products Code as well as their statutory legal and trading responsibilities, including but not limited to, compliance with FCA requirements where applicable, and those listed on **www.TheMotorOmbudsman.org/Legislation**

Where the FCA rules apply (for example, where the sale of insurance products are concerned), the FCA rules will take priority over this Vehicle Warranty Products Code in the event of any conflict.

Accredited Businesses must inform you about their accreditation to this Code and make you aware of The Motor Ombudsman.

If you feel dissatisfied with an Accredited Business’s handling of any item covered under this Code and you are unable to reach a resolution, you can contact The Motor Ombudsman. For more information, please see the section on “Guidance on Handling Complaints” section in the Appendix.

The principles set out in the Vehicle Warranty Products Code are not intended to interpret, qualify or supplement the law, and are intended to be applied to business to Consumer contracts only. The Vehicle Warranty Products Code covers transactions which take place in the United Kingdom only.

A Consumer information leaflet to accompany the Vehicle Warranty Products Code (the “Consumer Guide”) is available from Accredited Businesses or to download from: **www.TheMotorOmbudsman.org**

The Vehicle Warranty Products Code has been developed by The Motor Ombudsman in conjunction with the motor industry to provide a self-regulatory regime through which Accredited Businesses can demonstrate their intention to operate responsibly. Accredited Businesses, through their accreditation to the Vehicle Warranty Products Code, will have in place an accessible and effective dispute resolution service that you can readily access in the event of a complaint.

Definitions

Accredited Business

Any business that is accredited to this Code. Any references to 'they', 'them' or 'their' shall be taken to be references to the Accredited Business unless the context requires otherwise.

Agency Sale

A situation where an Agent has the power to negotiate and/or enter into contracts on behalf of the Principal, imposing legal rights and liabilities on to the Principal with due authority.

Agent

A person or business who is recognised in law as having the power to create or alter legal rights, duties or relationships of another person or business, the Principal.

Alloy Insurance

An insurance product specifically for a Vehicle's alloy wheels in circumstances where standard Vehicle insurance would not provide coverage.

Betterment

Instances where there would be an increase to your Vehicle's value as a result of replacement parts being fitted to your Vehicle.

Consumer

The person who paid for a product or services from the Accredited Business who may be the Registered Keeper and/or end user of the Vehicle.

Extended Warranty

Any warranty that is not the original new Vehicle warranty, that has either been provided free-of-charge at the point of purchase or has been bought by you directly which includes but is not limited to Mechanical Breakdown Insurance and Service Contract Products.

FCA

The Financial Conduct Authority, the regulator of general insurance.

Financial Shortfall Products

In the event of a Vehicle being written off, these Products pay the difference between the original purchase price, or the outstanding credit owed, and the amount you received from the motor insurer to replace your Vehicle. Terms and conditions of the policy may vary and will apply. Guaranteed Asset Protection Insurance, Vehicle Replacement Insurance and Return to Invoice are Financial Shortfall Products.

Guaranteed Asset Protection (GAP)

An insurance product that covers the shortfall if a car is declared a total loss or write-off by an insurance provider where the payout is less than the purchase price of the Vehicle.

Insured Products

Any Product backed by an insurer and regulated by the FCA and relevant legislation.

Manufacturer

The business that produced the Vehicle and/or its official importers.

Mechanical Breakdown Insurance

A policy that pays towards the cost of repairing a Vehicle following the sudden mechanical breakdown of an insured component.

Principal

The party that empowers another party to act on the first party's behalf.

Product(s)

Any Extended Warranty, Financial Shortfall Product, Insured Product, or other relevant policies administered by an Accredited Business.

Retailer

Accredited Businesses, and their Agents who sell/provide Vehicle Warranty Products.

Service Contract

Any Guarantee or Extended Warranty that is not a contract of insurance and provides cover against the failure of specified components of a motor Vehicle.

Vehicle

Any means of transportation for the movement of people or goods on roads. This includes, but is not limited to, passenger cars, motorcycles, scooters, mopeds, and vans (up to a maximum gross weight of six tonnes). Under this Code, Vehicles must be owned by a Consumer and mainly be used for personal use.

Vulnerable Consumer

Any Consumer whose circumstances put them at risk of making an incorrect or inappropriate decision, or of receiving inferior goods or services.

What This Commitment Means To You

The phrase what “This Commitment Means To You” refers to commitments made to the Consumer by the Accredited Business in accordance with the Vehicle Warranty Products Code.



Advertising

What This Commitment Means to You

- 1.1** Any advertisements, promotions, or any other publications or communications, whether in writing or otherwise, will not contain any content which is likely to mislead you or be misunderstood.
- 1.2** Any advertisements, promotions, and other publications or communications will comply with the requirements of applicable legislation along with this Code, regulations and rulings of relevant organisations or associations.
- 1.3** Any comparison made within the Accredited Business's advertisements between their Products or services and those offered by other Vehicle warranty Product providers will not confuse or mislead you. Their advertisements will objectively compare Products based upon relevant and verifiable features, which may include the price.
- 1.4** Where an Accredited Business provides a platform for the sale of warranty Products, they will ensure that they provide sufficient information so that you can make an informed decision to purchase. For example, advertisements should contain relevant information about the Products' key features and exclusions, and the Accredited Business should disclose any applicable administration fees.



What This Commitment Means to You

- 2.1** The Accredited Business requires that the Retailer's staff are knowledgeable, trained and competent to assist in your purchase of their Products.
- 2.2** The Retailer will provide appropriate information regarding key terms of the Product(s) and cover prior to you signing the contract, including details relating to the period of cover, the limit of sums covered, the level of cover provided, the geographical scope of the product, any mileage restrictions, the price of each Product and the total cost, whether the Product is a contract of insurance or a Service Contract or guarantee, and your cancellation rights, including any cancellation fees. The Retailer will also confirm any components that are excluded from the Product.
- 2.3** Where any of the Accredited Business's Products are provided free with a motor Vehicle, the Retailer will provide you with appropriate information regarding the Product(s) and cover before the Vehicle sale agreement is made.
- 2.4** This information will also detail your obligations (if applicable) to maintain the Vehicle and the consequences of any failure to do so and whether the Product requires you to have your Vehicle serviced by a particular Retailer group or by a Manufacturer authorised repairer. It will also inform you when you may be liable to pay diagnostic costs in the event that a repair is not covered by your Product.
- 2.5** All Accredited Business's Product literature will be written in plain English and will be supplied to you either at the time of purchase or within a reasonable period thereafter. If you do not receive this within 10 working days of signing any purchase agreement, you should contact the Retailer.
- 2.6** Once your Product is registered, you will either be provided with your documentation by the supplying Retailer, or you will receive from the Accredited Business within a reasonable period of time, a communication confirming registration and a reminder of your obligations (if applicable) to maintain and service the Vehicle. If you do not receive this within 10 working days of signing any purchase agreement, you should contact the Accredited Business.
- 2.7** If you are unhappy with the Product for any reason, you have a right to cancel the agreement within a minimum period of 14 days from the receipt of your Product literature.
- 2.8** The Accredited Business's Products will clearly state that the cover provided is in addition to your statutory rights and it will take all reasonable steps to ensure that Retailers do not use its Products as a means of evading their own legal obligations to you.
- 2.9** The Accredited Business will ensure that the Retailer: (a) will provide you with sufficient and accurate Product information to enable you to make an informed decision; and (b) uses reasonable endeavours to ensure that you understand the Products offered.
- 2.10** If it appears to the Accredited Business or Retailers that you may not understand a particular point, either prior to purchase or when making a claim, the Accredited Business (and the Retailer) should take reasonable steps to help you understand. Particular care will be taken with Vulnerable Consumers, and advice will be given in a helpful, patient and appropriate manner. Retailers will give clear Product information and explanations to make sure this is the case.
- 2.11** High pressure selling techniques will not be used in the sale of any of the Accredited Business's Products and it will have satisfactory provisions in place in order to attend to Consumer and Vulnerable Consumer needs.
- 2.12** The Accredited Business will ensure that any complaint regarding the mis-selling of a Product is investigated by the appropriate party.

Clarity of Information

What This Commitment Means to You

- 3.1** Any terms and conditions will be written in plain language and presented in reasonably sized print. The Accredited Business's Products will clearly state the general cover provided and any exclusions. Where any ambiguity exists within the drafting of the Product, it will be construed in favour of the Consumer.
- 3.2** Where the Product includes an exclusion related to 'mechanical failure' or similar terms, it will clearly define these terms in simple and plain language.
- 3.3** The Accredited Business will require Vehicles to be serviced in line with the Manufacturer's recommendations.
- 3.4** Where Products specify the use of a Manufacturer-approved repairer for regular servicing or for warranty work, this will be stated clearly.
- 3.5** The Accredited Business's warranty Products will clearly list all parts which are (and are not) covered by the Product.
- 3.6** If you are permitted to transfer the unexpired portion of any Product (excluding Financial Shortfall Products) to a subsequent owner where the Vehicle is sold privately, the Product literature will clearly set out the details of how the Product can be transferred and any conditions which apply.
- 3.7** The Accredited Business will clearly set out your cancellation rights and state its policy on premature cancellation of the contract after the expiry of the initial cancellation period.
- 3.8** The Accredited Business will clearly state their policy on Betterment, new for old cover and the use of reconditioned components.
- 3.9** The Accredited Business will clearly set out their policy on reimbursement of expenses in the event of a breakdown and advise whether your Vehicle is covered whilst abroad.
- 3.10** The Accredited Business will cover the reasonable cost of related diagnostic or exploratory work where the mechanical failure is covered by its Product. Where the mechanical failure is not covered by its Product, the Accredited Business will clearly set out your responsibility to cover the cost of the work.
- 3.11** Details of the Accredited Business's complaints procedure are contained within their Product literature. The complaints procedure is in addition to your existing legal rights.
- 3.12** The Accredited Business's Product literature will prominently display The Motor Ombudsman logo and clearly inform you that the Accredited Business is accredited to the Vehicle Warranty Products Code.
- 3.13** The Accredited Business's Product literature will clearly detail the parties to the contract and whether or not it is a contract of insurance.



What This Commitment Means to You

- 4.1** The claims line/customer relations telephone number and opening times will be prominently displayed within the Product literature and the Accredited Business's claims line will be adequately staffed.
- 4.2** Your claim will be assessed as quickly as possible and the Accredited Business will take reasonable steps to keep you advised of the status of your claim.
- 4.3** Should an inspection of your Vehicle by one of the Accredited Business's engineers or a third party be necessary, it will be carried out as soon as practically possible.
- 4.4** Where the Accredited Business specifies the use of an approved network repairer for Extended Warranty work, this will be clearly stated within the Product literature together with details of how to locate the nearest approved network repairer. The Accredited Business will not require work to be carried out by an accredited network repairer where it would prove onerous on you to do so.
- 4.5** Labour costs for repairs will be covered unless specifically excluded, or a maximum rate is stipulated.
- 4.6** The Accredited Business will clearly state whether its Products cover the full labour rates of repairs carried out by Manufacturer-authorized repairers for Vehicles not purchased from a Manufacturer-approved Retailer or for Vehicles purchased without a full Retailer service history. If you choose to have your Vehicle repaired by a Manufacturer-authorized repairer, the Accredited Business may reserve the right to limit the payment of labour costs to what they would regard as reasonable based on the cost that they would have incurred had the repair been carried out by an administrator approved network repairer or alternate local independent repairer.
- 4.7** The Accredited Business's policy on courtesy Vehicles will be set out in the Product literature. Where a loan car is made available, this should be seen as a reasonable alternative transport rather than an exact replacement of your Vehicle.
- 4.8** In the event that work is carried out to your Vehicle prior to your authorisation being sought, the Accredited Business will not refuse the claim without giving consideration to the circumstances of the case. Claims will not be unreasonably rejected.
- 4.9** If you fail to have your Vehicle serviced in accordance with the Manufacturers servicing schedule, mechanical breakdowns and part failures that could be connected to Vehicle servicing will not be covered. However, Product cover will continue for mechanical breakdowns and part failures unconnected with Vehicle servicing.
- 4.10** The procedure for escalating complaints will be clearly set out in the Product literature.
- 4.11** The Accredited Business will make all reasonable efforts to respond to you regarding your claim within five working days of receipt.
- 4.12** The repairer will fit any parts, which may be provided either by the repairer or Accredited Business, and carry out the work to your Vehicle; the Accredited Business will pay the costs, if covered by the warranty, either direct to the repairer or to you if the repairer is outside of the Accredited Business's network.



Service Contracts, Guarantees and Non-insured Products

What This Commitment Means to You

- 5.1** The Product literature will clearly state that the Product is a non-insured Product, detail the parties to the contract and state that the obligation to pay claims is the sole responsibility of the Accredited Business.
- 5.2** Prior to engaging in business with a Retailer, the Accredited Business will take reasonable steps to ensure that their credit status is acceptable. Thereafter, the process to ensure that the Retailer's credit status remains acceptable will be undertaken on an annual basis to ensure ongoing Consumer protection.
- 5.3** You have a right to cancel the Product within 14 days from the date of receipt of the Product literature. This will apply where no claim has been made and accepted. Where a claim has been made and accepted the right to cancel will usually not apply. Details of the cancellation process and refunds will be clearly stated within your Product documentation.
- 5.4** Where the Product is cancelled, no pro rata fee or administration charge will be made unless clearly detailed within the Product/ credit agreement terms and conditions.
- 5.5** All protection Products offered by Accredited Businesses will clearly state that they are not insurance Products and that the benefits of the Product are covered by those parties. Should the Retailer of a non-insured Product cease to trade, then it is possible that the Product will no longer be valid.



What This Commitment Means to You

- 6.1** The Retailer will be authorised by the FCA, either directly or as the appointed representative of an authorised firm, to sell general insurance Products or carry out any other regulated activity.
- 6.2** You will be informed by the Retailer that your Product is a contract of insurance, underwritten by an authorised insurer.
- 6.3** The Product summary and literature will clearly identify the insurer and their contact details.
- 6.4** The Product literature will clearly set out the relationship between you, the insurer and the Accredited Business and will state that the contract is a contract between you and the insurer.
- 6.5** The insurer will be advised of the Accredited Business's adherence to this Vehicle Warranty Products Code.
- 6.6** You will have a right to cancel the contract of insurance within a minimum of 14 days from the date of receipt of your policy documents and receive a full refund. Thereafter, details of your cancellation rights and any refund policy will be included within your Product literature. In the event that you cancel the contract of insurance outside of the initial cancellation period, you may be charged an administration fee. Any fee will only include reasonable costs incurred by the Accredited Business as a result of the cancellation.
- 6.7** The policy will clearly state the details of the applicable compensation scheme in the event that the insurer cannot meet their liabilities.



Alloy Insurance

What This Commitment Means to You

- 7.1** The Accredited Business and its Agents will provide clear and accurate information to you about what Alloy Insurance is, its price, what it covers, and any limitations or exclusions.
- 7.2** When selling direct or through the use of an Agent, the Accredited Business will remain responsible for representations of their Agent and their authorised staff. The Accredited Business will provide suitable training, literature, and audit process for their Agents.
- 7.3** The Accredited Business and/or its Agents will provide you with appropriate information about Alloy Insurance to allow you to make an informed decision whether the Alloy Insurance is appropriate for you.
- 7.4** The Accredited Business will provide you with written documentation confirming your purchase and the terms of the Alloy Insurance.
- 7.5** The Accredited Business or its Agents will provide details about the duration of coverage, any limitations or exclusions, and explain any deductibles, fees or additional costs associated with the Alloy Insurance.
- 7.6** The Accredited Business will ensure that all terms, conditions, and important information are clearly documented and easily accessible to the Agent.



What This Commitment Means to You

- 8.1** The Accredited Business and its Agents will provide clear and accurate information to you about what GAP Insurance is, its price, what it covers, and any limitations or exclusions.
- 8.2** When selling direct or through the use of an Agent, the Accredited Business will remain responsible for representations of their Agent and their authorised staff. The Accredited Business will provide suitable training, literature, and audit process for their Agents.
- 8.3** The Accredited Business and/or its Agents will provide you with appropriate information about GAP Insurance to allow you to make an informed decision whether the GAP Insurance is appropriate for you.
- 8.4** The Accredited Business will provide you with written documentation confirming your purchase and the terms of the GAP Insurance.
- 8.5** The Accredited Business or its Agents will provide details about the duration of coverage, any limitations or exclusions, and explain any deductibles, fees or additional costs associated with the GAP Insurance.
- 8.6** The Accredited Business will ensure that all terms, conditions, and important information are clearly documented and easily accessible to the Agent.



Agency Sale

What This Commitment Means to You

- 9.1** The parties involved will clearly disclose their respective roles as an Agent/Principal to the Consumer and provide accurate and honest information about the Products they are offering.
- 9.2** When selling direct or through the use of an Agent, the Accredited Business will remain responsible for representations of their Agent and their authorised staff. The Accredited Business will provide suitable training, literature, and audit process for their agents.
- 9.3** The Agent will not make false claims or misleading statements about the coverage, benefits, and terms of any Products offered.
- 9.4** The Agent will clearly explain the coverage offered by the Product, including what is covered and what is not covered.
- 9.5** The Agent will provide details about the duration of coverage, any limitations or exclusions, and explain any deductibles, fees or additional costs associated with the Product.
- 9.6** The Principal will ensure that all terms, conditions, and important information are clearly documented and easily accessible to the Agent.
- 9.7** The Principal will ensure that details of the relevant complaints handling procedure is made available to the Agent and will be provided to the Consumer.
- 9.8** The Agent will clearly inform you that the Principal is accredited to the Vehicle Warranty Products Code.
- 9.9** The Agent will respect your privacy and will not share your personal information without your explicit consent.
- 9.10** The Agent will explain how your personal information will be used and stored in accordance with relevant data protection laws.
- 9.11** The Agent will maintain records of their interactions with you including any discussions, disclosures, and agreements.
- 9.12** The Principal will be responsive and helpful in resolving any concerns or problems that you may have relating to the Agency Sale or the actions of their Agent.



What This Commitment Means To You

- 10.1** The Accredited Business will ensure that they always treat you professionally and fairly, delivering a high standard of customer service.
- 10.2** The Accredited Business will attend to the needs of Vulnerable Consumers, making reasonable adaptations to its processes where necessary, and providing additional support and assistance as required.
- 10.3** The Accredited Business will prominently display The Motor Ombudsman's logo and clearly inform you of their accreditation to this Code.
- 10.4** The Accredited Business will have in place an accessible complaint handling arrangement suitable for all Consumers, including Vulnerable Consumers.
- 10.5** The Accredited Business will provide details of their complaints procedure on request.
- 10.6** The Accredited Business will respond promptly to any complaint made by you and will provide their final response within eight weeks. If more time is needed, the Accredited Business will inform you of the reason(s) and keep you updated.
- 10.7** The Accredited Business will provide you with a final response that will contain information on how to refer your complaint to The Motor Ombudsman in the event that you remain unhappy.
- 10.8** The Accredited Business will give every assistance to The Motor Ombudsman whilst they are investigating a complaint so a conclusion can be reached.
- 10.9** The Accredited Business will co-operate with any consumer advisor, intermediary, or third party that you choose to consult in an effort to resolve your complaint, so long as you provide the appropriate authorisation when required.



Appendix

Guidance on Handling Complaints

Initial Complaint

A Consumer or intermediary who has a complaint about an Accredited Business should, in the first instance, refer the matter to the Accredited Business. A copy of the Accredited Business's complaints procedure should be made available to the Consumer upon request.

The Accredited Business will have up to eight weeks in which to issue a final response, but should aim to acknowledge your complaint within ten working days. A Consumer can refer their complaint to The Motor Ombudsman once the Accredited Business has issued a final response, or if it has been more than eight weeks since the Consumer contacted the Accredited Business and no response has been received.

In the event that a complaint remains unresolved by the Accredited Business then it shall make clear to the Consumer their right to refer the complaint to The Motor Ombudsman, the Insurer and/or the Financial Ombudsman Service (as appropriate).

The Motor Ombudsman

The Motor Ombudsman will look at complaints where a potential breach of the Vehicle Warranty Products Code has occurred. The service is free to Consumers as an alternative to traditional avenues (such as a court).

Adjudication

The service will require both parties to submit their complaint and any supporting evidence, and an adjudicator will be assigned to review and resolve the dispute.

In complex cases where it is not always possible to resolve a dispute quickly, the adjudicator may need more time to gather further facts and supporting evidence from each party in order to reach a decision.

Final Decision

If a case remains unresolved or there is a difference of opinion that cannot be satisfactorily addressed at the adjudication stage, then it may be referred to an ombudsman to make a final decision.

If the Consumer accepts the final decision of the ombudsman, it becomes legally binding on all parties. This constitutes the last stage of The Motor Ombudsman's process.

Further Information

Complaints should be referred to The Motor Ombudsman within one year of the complaint being made to the Accredited Business or from the date of the final response letter, whichever is the later.

If it has been more than six years since the event giving rise to your complaint, then The Motor Ombudsman may not be able to consider the complaint.

Further details about the terms of the service are available upon request or can be found at:
www.TheMotorOmbudsman.org

How to contact us

If all attempts to reach a satisfactory solution fail, Consumers may refer the complaint to The Motor Ombudsman as set out above.

Accredited Businesses should ensure that they advise Consumers of their right to refer the complaint.

Consumers can find more information, including answers to our frequently asked questions at:

www.TheMotorOmbudsman.org

Or write to: The Motor Ombudsman,
71 Great Peter Street, London SW1P 2BN
Information Line: 0345 241 3008

Complaints Escalation Process

The process diagram is intended to act as a visual aid to assist your understanding of the complaints escalation process that will be followed for any complaints made to or regarding an Accredited Business under the Vehicle Warranty Products Code. All references to 'TMO' are to: 'The Motor Ombudsman'.

Disciplinary Action

The Independent Compliance Assessment Panel (ICAP) is an independent panel which monitors the operation of the Vehicle Warranty Products Code and Accredited Business compliance with the Vehicle Warranty Products Code. ICAP will also meet to review cases of persistent or serious breaches of the Vehicle Warranty Products Code by Accredited Businesses.

ICAP is independent of the sector and its authority over Accredited Businesses reflects the serious nature with which The Motor Ombudsman views non-compliance. It is the responsibility of The Motor Ombudsman to acknowledge when an Accredited Business has breached the Vehicle Warranty Products Code in a manner that requires more than adjudication and make a referral to ICAP.

Other Codes of Practice

If the complaint is not about an issue covered by the Vehicle Warranty Products Code, then The Motor Ombudsman may still be able to assist if it is covered by another Code of Practice. For more information on all the other Codes, visit: www.TheMotorOmbudsman.org

The Chartered Trading Standards Institute Approved Code Scheme (ACS)

The Motor Industry Codes of Practice are approved by the Chartered Trading Standards Institute Approved Code Scheme, which facilitates self-regulation and aims to bolster Consumer protection and improve customer service standards.

ADR Certified

The Motor Ombudsman is also approved by the UK Government as a Consumer ADR body under the Alternative Dispute Resolution for Consumer Disputes (Competent Authorities and Information) Regulations 2015.



Appendix (cont.)

Customer Satisfaction Survey

The customer satisfaction survey is used to monitor Accredited Business' performance under the Vehicle Warranty Products Code. The results of the survey will be published in The Motor Ombudsman Annual Report.

The customer satisfaction survey can be accessed at: www.TheMotorOmbudsman.org/Reviews

Data

For the purpose of monitoring and resolving complaints, and monitoring compliance with the Vehicle Warranty Products Code as well as assessing Consumer satisfaction, Accredited Businesses may pass personal data to The Motor Ombudsman who may analyse that data and publish findings based on it.

Accredited Businesses and The Motor Ombudsman will process personal data at all times in accordance with data protection legislation and regulations as applicable from time to time in the United Kingdom.

Financial Ombudsman Service

- Insured Products only

If your product is insured, you can either complain to us or the Financial Ombudsman Service. You can only make the same complaint through one Ombudsman service.

If you wish to complain to the Financial Ombudsman Service, please ensure that you have first contacted the insurer. If your policy is underwritten by a Lloyds' underwriter, you may refer the matter to Lloyds' Complaints Department:

Policyholder and Market Assistance

Lloyds Market Services, G6/86, One Lime Street, London, EC3M 7HA

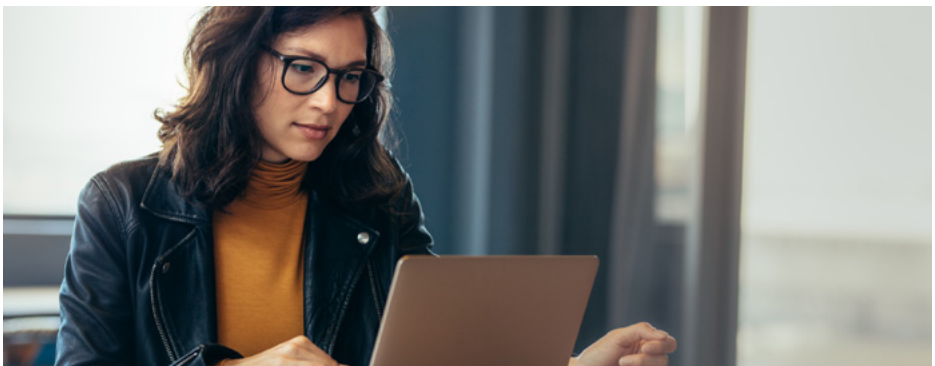
If the insurer is not a Lloyds underwriter or Lloyds' Complaint Department does not resolve your dispute, you may refer the matter to:

Financial Ombudsman Service

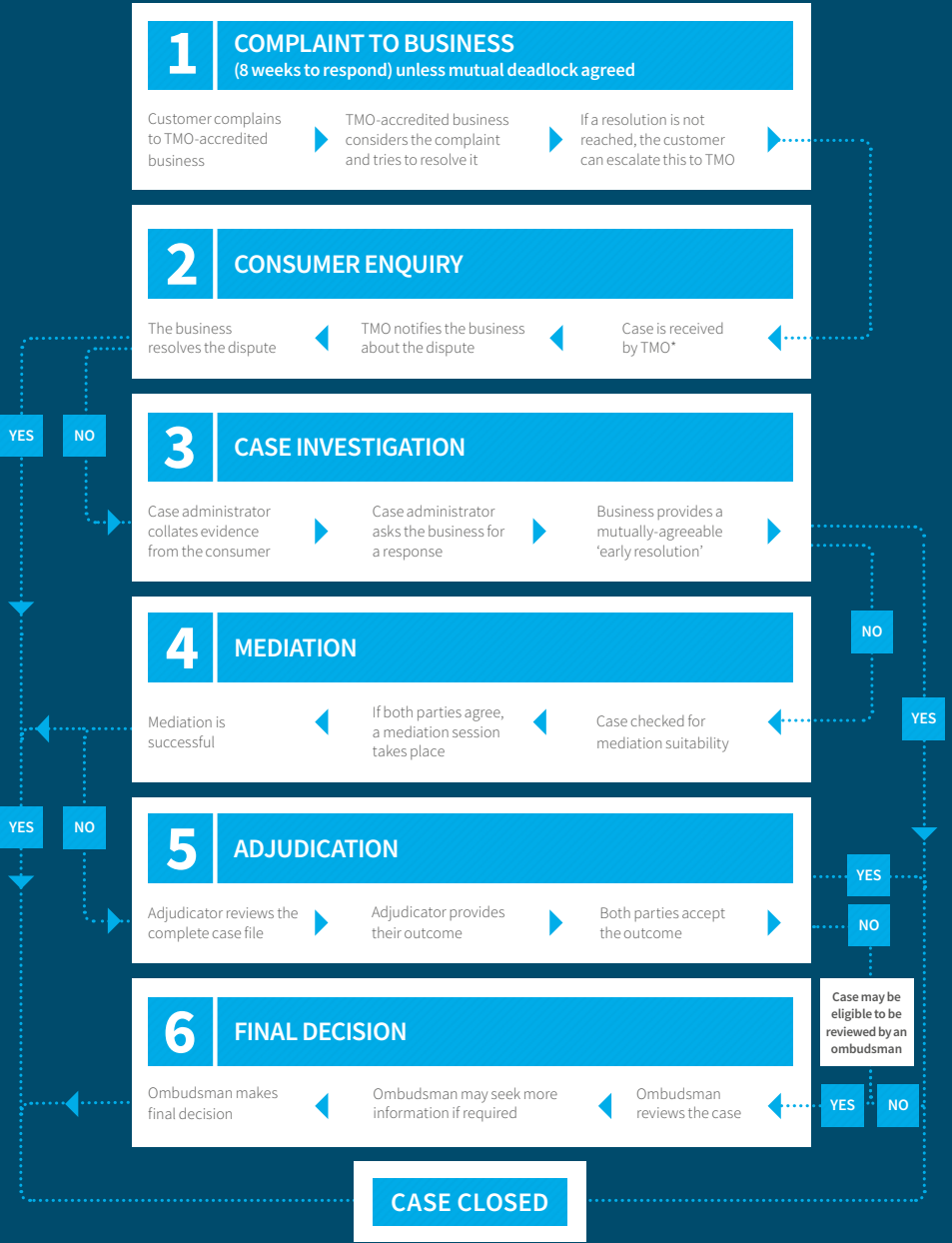
Exchange Tower, Harbour Exchange Square, London, E14 9SR

Further Information

Useful information regarding other bodies and organisations who may be of interest to you in the resolution of your complaint can be found at: www.TheMotorOmbudsman.org/Relevant-Web-Links



The Motor Ombudsman's dispute resolution process is entirely in-house and free of charge for consumers, including the ombudsman's final decision, which is legally binding on the accredited business if the consumer chooses to accept it.



*If not within remit, another organisation may be suggested for assistance.

Contact us

The Motor Ombudsman telephone:

0345 241 3008

The Motor Ombudsman website:

www.TheMotorOmbudsman.org

The Motor Ombudsman Limited is a company registered in England and Wales with registration number 06517394, whose registered office is at 71 Great Peter Street, London SW1P 2BN.

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