



MARKING 15 YEARS OF THE MOTOR OMBUDSMAN (TMO)'S MOTOR INDUSTRY CODE OF PRACTICE FOR VEHICLE WARRANTY PRODUCTS

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Launched to the public on **14 July 2009** to drive up standards beyond those required by law in the provision of extended vehicle warranties

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The Chartered Trading Standards Institute (CTSI)-approved Code has been serving businesses and motorists for **15 years** since 2009

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The Code of Practice features **60** different guidelines, spanning the use of accurate and honest advertising, to providing clear information about what is covered and excluded in a policy

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The Code covers **around 75%** of the extended vehicle warranty products sold annually to motorists across the UK

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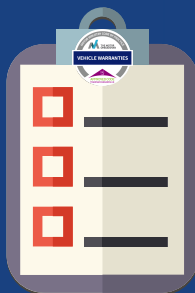
Vehicle warranty providers are accredited to the Code of Practice - a record portfolio

The former Office of Fair Trading (OFT)'s-backed Vehicle Warranty Products Code replaced the Mechanical Breakdown Insurance (MBI) Code and extended the level of protection offered to motorists



The Vehicle Warranty Products Code covers a range of warranty and insurance products, such as:

- Mechanical breakdown insurance (MBI)
- Service contracts (guarantees/extended warranties)
- Roadside assistance
- Tyre and MOT insurance



>2,200

Cases accepted for adjudication since TMO was founded

>22,500

Consumer contacts since TMO was established

Common breaches of the Code by businesses have related to:

- The clarity of information provided to customers
- Point of sale materials and processes
- Customers did not have full clarity during the purchase or claims process



Key Code benefits for consumers:

- + Peace of mind that an accredited business is committed to high standards in the provision of products and services
- + Many of the UK's major providers are accredited
- + Free of charge use of The Motor Ombudsman's independent and impartial automotive dispute resolution (ADR) service for unresolved complaints

Key Code benefits for businesses:

- + Privileged use of the Approved Code and Motor Ombudsman logos to stand out from the crowd
- + Access to The Motor Ombudsman's expert automotive dispute resolution service
- + Participation in industry committee meetings and forums
- + Added exposure from Motor Ombudsman marketing initiatives, such as the Customer Service Star Awards