[Date]

**Mechanical Breakdown Insurance Complaint**

I purchased mechanical breakdown insurance from [*insert name of organisation that sold you the insurance*] on [*insert date*].

The cost of the insurance was [$ *insert amount*].

[The cost of the insurance was added to my loan. The interest rate was [*insert interest rate %*] [*Delete these sentences if not applicable.*]

I would like a refund of the premium [plus interest] *[Delete words in brackets if the cost of insurance wasn’t added to your loan]* because: *[Delete the options that do not apply to you.]*

□ I was misled about what the policy covered.

□ I wasn’t informed of the policy exclusions, such as the fact there is no cover for pre-existing faults with the car.

□ I was misled about the cost of the insurance.

□ The salesperson told me the insurance was compulsory.

□ The policy was added to my loan without my knowledge.

□ I never received a copy of the policy document.

□ I was told I had to get the insurance to be covered for faults or otherwise misled about my rights under the Consumer Guarantees Act.

*[Insert any further information that’s relevant to your complaint. For example, details of what the salesperson said about the insurance*.]

Please respond by email within 10 working days. My email address is [*insert email address*].

If I don’t receive a reply, I intend to refer my complaint to the Motor Vehicle Disputes Tribunal [*if the dealer misled you about the insurance*]/your dispute resolution scheme [*if the lender or insurer misled you*].

Regards

[*Insert name*]