

Warranty Plan



The UK's Best Used Car Warranty Plan designed by me, Quentin Willson



Warrantywise

Wise about warranties

Warrantywise

Warranty Plan

Welcome to Warrantywise, the UK's Best Used Car Warranty Plan - designed by me, Quentin Willson.

A very warm welcome to Warrantywise! You're now protected by Your Warranty Plan and you've chosen the UK's market leading warranty provider. We're the market leader because we care passionately about our customers. In 2007 I designed how this warranty works from scratch and since then I've listened to what our customers have told me and have refined, improved and updated it so it stays the best used car warranty that money can buy. Over those years nobody has successfully challenged Warrantywise that we really are the best!

Rest assured I have the final discretion over repairs and can over turn decisions if I don't think they're fair or reasonable. This is a discretionary warranty and I personally oversee repairs every single day and that's what makes this warranty unique above all others. I insist that we treat our customers with discretion, flexibility, understanding, courtesy, fairness and that we respond quickly and efficiently. We're really proud of our high customer satisfaction scores and the thousands of positive testimonials we receive from happy customers.

No warranty can cover everything and we can't cover worn out parts or components that have come to the end of their normal, expected operating life. No warranty can. So please carefully read the sections in our T&Cs on What Your Plan Does Not Include and our lists of Significant Exclusions. Remember that no warranty in the world will cover worn out tyres, worn out brakes and worn out clutches, small leaks and weeps of fluid, minor rattles and squeaks, seized up, rusty or corroded parts or rubber components and pipes that split and perish over time.

Don't worry you won't have to read through long and complicated hidden terms to see if you're covered. Each level of cover has it's own clear pages and you can be secure in the knowledge that if an important listed part suddenly breaks, fails or stops working prematurely – under our discretionary terms we'll cover it.

- There are five levels of cover, one of which will be available to you based on your car's age and mileage when you start the plan. You can usually upgrade some aspects of the cover in the first 30 days at your own cost. Please make sure you have selected the right cover you need, particularly the garage hourly labour rate, going for the cheapest hourly labour rate could be a false economy.
- To be as transparent as possible, I've banned all 'Weasel Words' so there are no confusing terms like Betterment, Consequential Damage, Statutory Excess, Improving Your Vehicle or Network Labour Rate and Mileage Limits.
- Read the small print. I know it's really tedious but we all have to do it. Telling me that you couldn't be bothered to read all that stuff or the warranty booklet has been mislaid won't help at all. We have everything on our website for easy to reach reference any time of day or night and our easy to use mobile website for all small handheld devices. Make sure you fully understand the T&Cs of your warranty and if you're in any doubt please ring us and ask. We're always delighted to help.
- Don't get your car or van repaired before getting authorisation from us first. We can't pay your repairs if we don't know what's gone wrong.
- Very important! Keep your car or van serviced. We expect you to maintain your vehicle at the correct time and mileage intervals set by the manufacturer.
- You have 30 days to cancel your warranty if you're not happy. That's more than enough time to read those necessary T&Cs!
- If you're not happy, think we need to change then email me at quentin@warrantywise.co.uk (and yes it really is me). I promise you'll get my very best attention. Warrantywise and I look forward to having a long a happy relationship with you!

Drive safely


Designed by **Quentin Willson**



Warrantywise

The UK's Best Used Car Warranty

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Quentin Willson
Designed by **Quentin Willson**

WARRANTY PLAN - Product information FAQs at a glance

These FAQs are intended as a brief helpful guide only. Please read the terms and conditions in full.

Q WHO IS THE WARRANTY WITH?

A Your warranty is provided by Warrantywise Ltd, The Rocket Centre, Trident Park, Blackburn, Lancashire, BB1 3NU. Warrantywise may call, text, email or post you documents in relation to your warranty or any repairs you make. Please ensure that your data is correct and that we have your email and mobile number. These are the quickest ways to communicate with us. Warrantywise will never sell your data to any other company.

Q WHAT IS COVERED?

A Parts and labour, as listed in your selected Level of Cover which is either; 04/40, 06/60, 08/80, 10/100 or 12/120. We will not limit how many repairs you can make up to your Vehicle Value limit. Each repair is limited to the Single Repair Limit. You are covered for Failure due to Wear and Tear after the first 30 days and 1,000 miles. Failure due to Wear and Tear cover ends when your Vehicle reaches 10 years old or 100,000 miles. Please read your Terms and Conditions in full.

Q WHAT IS NOT COVERED?

A Important: Not all parts are covered. No warranty covers 'everything' so please do read your terms and conditions in full. Any parts or items not specifically listed in Your Level of Cover or those excluded in Section F 'What Your Plan does NOT Include'. Any parts which have not been serviced correctly. The warranty will not cover faults caused by a lack of correct and timely servicing. Worn Out Parts. Pre-existing faults. Parts which have not suffered a Breakdown or Failure due to Wear and Tear

Q HOW DO I KEEP MY WARRANTY VALID?

A You must ensure your car is road legal, i.e. taxed, insured, current MoT and V5 Logbook in your name. You must service your car, at your own cost and in line with your manufacturer recommendations. You must keep proper records of the service history. If you don't have your vehicle's full-service history then you must bring its servicing up to date immediately (including automatic gearbox servicing). Please read section G about Servicing Your Vehicle.

Q WHAT DO I DO IF I NOTICE A PROBLEM WITH MY CAR?

A For emergency recovery call 0844 693 1910 available 24/7. You must tell Warrantywise as soon as you suspect a fault. You can call Mon-Fri 9am-5pm 01254 355102, or email repairs@warrantywise.co.uk or visit our website www.warrantywise.co.uk/ repairs. You must notify Warrantywise of any issue within 7 days. You must then follow the full Repairs Procedure in Section H.

Q HOW DOES THIS WARRANTY WORK?

A The warranty is not insurance based. It is a contractual relationship where Quentin Willson has a discretion as to how to handle repairs, so they can be dealt with in a fair and reasonable manner in all cases.

Q HOW DO I MAKE A REQUEST FOR REPAIRS MY CAR NEEDS?

A You should follow the full Repairs Procedure in section H of the plan terms and conditions. If you need to complete repairs Out of Office Hours, please see Section I of the plan terms. Stop driving the car as soon as possible to prevent further damage. Do not begin or agree any work until Warrantywise have authorised your repair in writing. If we need to see more information or inspect the car we will tell you as soon as we can. You must send us any documents we need to check (like service history) within 30 days of being asked for them. Your repairs need to be made at a VAT registered garage. Ask them to fill in an Assessment form, you can get one at www.warrantywise.co.uk/repairs.

Q HOW ARE AUTHORISED REPAIRS PAID?

A You will receive an Authorisation Form which you should complete and return to us with the supporting documents. The repair invoice must be made out to Warrantywise Limited. You can choose who we pay on your Authorisation Form. This could be yourself or your repairer. We pay repairs weekly by business cheque which are posted 1st class.

Q HOW CAN I UPGRADE OR CANCEL THE COVER?

A You may change or upgrade the cover within the first 30 days. Contact our team on 01254 355100 or email upgrades@warrantywise.co.uk. You can cancel the cover at any time by writing to Warrantywise Ltd. Email admin@warrantywise.co.uk. You may not be eligible for a refund after the 30 day cooling off period has expired, or where you have made use of the warranty (ie; recovery, car hire, repair requests etc).

A Definitions

- A1 The following words and terminology have these meanings throughout Your Plan and are spelt with capitals throughout:
- A2 **Addition:** Inclusion of any of the following optional items as shown on Your Plan Schedule: Air Bag Addition, Air Conditioning Addition, Driver Assistance, Emissions Failure, Electric Vehicle Addition, Labour Rates, MoT Failure, Multi-media.
- A3 **Administration Fee:** A fee of £35 to cover our administration costs and expenses.
- A4 **Application:** Any information you may have supplied to us.
- A5 **Approved Repairer:** A repair garage authorised by Warrantywise who operates on an account basis with Warrantywise.
- A6 **Breakdown:** This is where a mechanical or electrical Part suddenly and unexpectedly stops working and requires immediate repair or replacement before it will work again.
- A7 **Cancellation Fee:** A fee of £50.00 to cover our cancellation expenses.
- A8 **Cancellation Period:** A period of 30 days from Your Issue Date.
- A9 **Consequential Failure:** Is where a component (not necessarily included in Your Plan) fails and causes the Breakdown of a Part included in Your Plan (sometimes called the domino effect).
- A10 **Contribution:** An agreed monetary contribution to be paid by you towards the value of each repair which will be shown in Your Plan Schedule.
- A11 **Failure Due to Wear and Tear:** This is where a mechanical Part suddenly and unexpectedly, develops a premature fault resulting in the Part failing before your Vehicle reaches 10 years of age or 100,000 miles from the date of manufacture, which if not repaired or replaced, will more than likely lead to a Breakdown of the Part before the expiry of Your Plan (sometimes called fatigue).
- A12 **Geographical Limits:** The area in which Your Plan is effective which includes; Great Britain, Northern Ireland, Isle of Man and Channel Islands. Your main residence must be within this area.
- A13 **History Checks:** Independent verification of your Vehicle's mileage, market value, MoT and to determine if it's been exported, imported, declared an insurance write off or a stolen vehicle. These checks are conducted at the time you take out the warranty at our own cost using data from the DVLA, DVSA, Police and from independent companies. This information is constantly updated, is not exhaustive and may alter at any future date, therefore we cannot guarantee total accuracy at any point in time.
- A14 **Independent Vehicle Examiner:** An independent expert witness (not a member of Warrantywise's staff) qualified in motor vehicle engineering theory and practice, with specific knowledge and expertise relevant to Your Vehicle and the Part being examined.
- A15 **Issue Date:** The date you entered into (purchased) Your Plan
- A16 **Labour:** Labour costs will be paid up to the maximum hourly Labour rate noted on Your Plan Schedule, including VAT. We will not pay more than the hourly Labour rate usually charged by your Repairer to its customers or via the 1Link Platform, if less. Repair times will be limited to those in the latest Autodata manual or as listed in the manufacturer's recommended repair times guide or in our reasonable discretion if no such data exists.
- A17 **Level of Your Plan:** As specified within Your Plan document, together with any Additions as detailed within Your Plan Schedule.
- A18 **1Link Platform:** 1Link is an electronic web based invoicing and payment platform used by many of our Authorised Repairers.
- A19 **Mileage Photo:** A recent photograph of your Vehicle's complete dashboard display when the engine is running including milometer to verify Your Plan Start Date. This must be sent to mileage@warrantywise.co.uk
- A20 **MTPLM:** Maximum technically permissible laden mass as detailed within your vehicle handbook and/or chassis plate.
- A21 **OE Parts:** Original Equipment Parts which are manufactured to the same specification and standards as manufacturer Parts (often from the same supplier but packaged in different boxes).
- A22 **Part:** Any mechanical or electrical Part, capable of replacement, which forms part of your Vehicle's original specification and is included within the Level of Your Plan. (Mechanical Parts have contact, movement and function. Electrical Parts are powered by electricity. Unless specifically mentioned, wiring, connectors, pipes, hoses and rubber bushes are not included).
- A23 **Parts Cost:** For repairs at a franchised main dealer, charged within the Labour rate you have selected, we will pay the manufacturer's list price of Parts in all other cases, we will not pay more than the available motor factor recommended retail price of OE Parts, including VAT. Parts which can only be sourced from outside the United Kingdom will be reimbursed at the United Kingdom price of an equivalent Part. We may, at our discretion, supply Parts to your Repairer directly or have Parts repaired by a specialist Repairer of our choice or use reconditioned Parts.
- A24 **Parts Replaced in Pairs:** The following covered Parts (when and where included within the Level

of Your Plan) if recommended by the manufacturer of your Vehicle to be replaced in pairs, when only one Part has suffered a Breakdown or Failure Due to Wear and Tear: Brake discs, brake drums, coil road springs, and hydraulic shock absorbers.

Your Plan including, Additions, Vehicle Recovery, Vehicle Hire, Hotel or Travel Expenses, less any Contribution as shown on Your Plan Schedule. Any alteration to this limit requested by you will not become effective for 30 days and 1,000 miles (whichever occurs later) after the date of request.

A25 Period of Your Plan: The number of months covered as shown on Your Plan Schedule.

A33 VAT: Value Added Tax which will be calculated at the prevailing rate. We cannot legally pay you the VAT element of any Repair Cost without a VAT invoice made out to Warrantywise Limited.

A26 Plan Schedule: Issued by us after receiving payment based upon the Application made to us and which confirms our acceptance of Your Plan.

A34 Vehicle: Only the Vehicle as identified on Your Plan Schedule (subject to the accepted categories below).

A27 Plan Start Date: The date Your Plan begins, as detailed within Your Plan Schedule. Unless you specifically request an alternative date, this will be 14 days after the date you entered into Your Plan. If we have requested a Mileage Photo, Your Plan will start on the date and time we receive this or the Plan Start Date, whichever the latter, and from the mileage displayed in that photograph provided this is received within the following 30 days.

(Acceptable categories of Vehicles are: Any motor car, box van or camper van, up to 3500 kgs MTPLM, motor home up to 7500 kgs MTPLM, touring caravan up to 8 metres in overall length and 1850kgs MTPLM or 2 wheeled motor cycles up to 1800cc engine capacity).

A28 Repairer: A full-time VAT registered business providing a motor vehicle repair service within the Geographical Limits. We may, at our discretion, request you use a repairer of our choice. When we exercise this right we will pay the reasonable cost of transport, if any.

Note: If you take out Plans for two or more Vehicles at the same time, you will be provided with a separate Plan for each Vehicle.

A29 Repair Cost: The total of Labour and Parts and diagnostics Cost, in pounds sterling including VAT. If your Repairer charges more than Your Plan provides you will have to pay the difference.

A35 Vehicle Value: The maximum amount that Your Plan will pay in total during the Period of Your Plan, including VAT as shown on Your Plan Schedule, limited to the retail value of your Vehicle as defined by us or in Glass's Guide, Parkers Guide (or similar) at Your Plan Start Date, or the purchase price if lower.

A30 Repair Number: A number issued by us to you or to your Repairer as proof that a repair has been authorised.

A36 Worn Out Parts: These are Parts which due to prolonged use over time, abuse, neglect, lack of correct routine maintenance are worn out and at the end of their expected serviceable life. They will require repair or replacement at your own cost.

A31 Servicing Handbook: The handbook issued with the Vehicle by the manufacturer (or within the Vehicle's integrated data information centre) which details the servicing and maintenance requirements for your Vehicle.

A37 Your Plan: Your Application, Level of Your Plan details and Plan Schedule, together with this booklet contain the full terms and conditions of Your Plan.

A32 Single Repair Limit: The maximum amount that Your Plan will pay per Breakdown or per Failure Due to Wear and Tear, including VAT. The Single Repair Limit includes all Repair Costs against the Level of

Application

Quentin Willson's Comment: *You can upgrade Your Plan within the first 30 days at your own cost so make sure you have all the protection you need as you can't alter Your Plan afterwards...*

Upon your Application for your Vehicle to be included within our Warranty Plan we will, in our discretion, carry out History Checks to confirm that your Vehicle is eligible. We may first require that you send us a Mileage Photo.

You may change or upgrade Your Plan within the first

30 days. Contact our team on 01254 355100 or email upgrades@warrantywise.co.uk

Your Plan will not become effective until we have carried out these checks, received your current payment and confirmed your warranty by the issue of Your Plan Schedule.

Within the Warrantywise Warranty Plan are three main areas of cover. These are;.

- Benefits - See Section B.
- Warranty Plan Levels - See Section C.
- Additions - See Section D.

B Benefits Included within Your Warranty Plan

Quentin Willson's Comment: *If you're in any doubt about your warranty, repairs or servicing, contact us as soon as possible. We're always delighted to give advice that helps keep you on the road.*

B1 From day one and during the period of Your Plan – Your Plan is designed to pay for:

B2 **Breakdown** - This is where a mechanical or electrical Part suddenly and unexpectedly stops working and requires immediate repair or replacement before it will work again.

B3 After both 30 days and 1,000 miles have passed. During the period of Your Plan and until your vehicle reaches 10 years or 100,000 miles (whichever occurs first) your plan also provides for Failure Due to Wear and Tear - This is where a mechanical Part suddenly and unexpectedly, develops a premature fault resulting in the Part failing before your Vehicle reaches 10 years of age or 100,000 miles, which if not repaired or replaced, will more than likely lead to a Breakdown of the Part before the expiry of Your Plan.

B3.1 Whether a Part has suffered a Failure due to Wear and Tear is determined by us comparing the extent of wear on the failed Part with other similar, connected or associated Parts, which we would expect to be dissimilar. This is in contrast to those which appear to have comparable wear which are Worn Out Parts (see A36).

B3.2 Example: The gearbox of a car contains many shafts, bearings, gears and hubs etc. With no manufacturing defects and correct use and servicing, we would expect that most gearboxes will last for up to 10 years or 100,000 miles without any major problems. If a single shaft inside the gearbox breaks, then clearly that's a failure, which is sudden and unexpected and would be covered. If the breakage of the gearbox shaft causes damage to other parts inside the gearbox then this would be 'consequential damage' and all the damaged parts would be covered. Another scenario is when something inside the gearbox starts making a noticeable noise, and upon examination we see that one bearing is worn and close to breaking up, but all the other bearings, shafts, gears and hubs are OK and unaffected. This would be a 'sudden

and unexpected failure of a part due to wear & tear', which we would accept. If however all the bearings, shafts and hubs inside the gearbox are significantly worn and are all contributing to the noise, then this would be a 'worn out' gearbox and not covered.

B4 Warrantywise will pay the Repair Cost following a Breakdown or Failure Due to Wear and Tear of a Part of your Vehicle, within the Geographical Limits, outside the supplier's or manufacturer's warranty period, during the Period of Your Plan, depending upon the Level of Your Plan and subject to the further conditions and exclusions set out in these terms:

B5 If your Vehicle suffers a Breakdown or Failure Due to Wear and Tear of any covered Part, we will at our discretion decide whether to pay the appropriate Repair Cost (see General Conditions J25 which explains our discretion). To do this we will decide whether to inspect your Vehicle and then whether or not to approve a repair of the Part or authorise a replacement and then if we decide it is appropriate to do so in either case pay the appropriate Repair Cost.

B6 Your Plan will pay for diagnostic or dismantling work only if assessed by us as being reasonable within the Repair Cost of a valid repair. It is your responsibility to authorise (at your own expense) any diagnostic or dismantling of any part of your Vehicle. If in doubt, ask your Repairer to check with us before starting any diagnostic or dismantling work.

B7 We will pay the Repair Cost of a valid repair up to the Single Repair Limit and within your Vehicle Value at Your Plan Start Date.

B8 There is no limit to the number of valid repairs that can be approved during the Period of Your Plan within the Single Repair Limit up to your Vehicle Value.

B9 There is no Contribution automatically required from you, but you can decide to include a voluntary Contribution within Your Plan, which will be shown in Your Plan Schedule.

B10 There is no Contribution required from you for improving the condition or value of your Vehicle (betterment) where a replacement Part has this effect.

B11 Your Plan includes cover against Consequential Failure. (Please see J6 which explains this).

B12 Any alterations you make to increase the Level of Your Plan will not come into effect until 30 days or 1,000 miles (whichever occurs first) from the date of change have elapsed.

B13 SIGNIFICANT EXCLUSIONS

B13.1 Limits on Failure Due to Wear and Tear - Unless you are following on after a manufacturer's warranty or previous Warrantywise Plan, the benefit of Failure Due to Wear and Tear will begin after both 30 days and 1,000 miles have passed and in all cases, will end should your vehicle reach 10 years or 100,000 miles (whichever occurs first).

B13.2 Vehicle Age and Mileage Limits - All the benefits of Your Plan will end should your Vehicle reach 12 years of age or 120,000 miles, from the date of manufacture, without rebate, even if during the Period

Quentin Willson's Comment: Cars and vans like fresh fluids so ask your garage to change the coolant and brake fluid every two years. Brakes will be sharper, and your engine will be less likely to suffer from freezing and overheating.

B13.3 Servicing - If you are unable to provide proof of the correct previous servicing of your Vehicle, we may decline any repair request you make in relation to any serviceable Part. (see G1 - G7).

B13.4 Worn Out Parts - These are Parts which due to prolonged use over time and/or a lack of correct routine maintenance, abuse and/or neglect, are worn out and at the end of their expected serviceable life. They will require repair or replacement at your own cost.

B13.5 Manufacturing Faults - The Breakdown or Failure Due to Wear and Tear of a Part of your Vehicle with inherent, common and regularly occurring manufacturing faults which are well publicised (such as Google Internet search) together with any Part requiring replacement due to it being updated, superseded, re-designed or recalled by the manufacturer where you have no proof that the Part has been previously replaced.

European (EU) Protection

B14 The full benefits of Your Plan are valid while your Vehicle is outside the Geographical Limits, within the Period of Your Plan, provided you accept the following: Any repair request you make must be in a country that is a current member of the European Union (EU). Your Plan will not pay more than the Labour rate quoted on Your Plan Schedule or the equivalent United Kingdom manufacturer's Labour times and list prices for Parts on the date of any valid repair. You will have to pay the Repairer and we will reimburse you any valid Repair Cost in Pounds Sterling upon receipt of a Repairers invoice made out jointly in 'your name' C/o Warrantywise Limited, The Rocket Centre, 3 Trident Way, Blackburn, BB1 3NU.

B14.1 Important - You must retain any replaced Parts for our examination or arrange to post them to us. If this is not possible, make a photographic record showing evidence of any Parts subject to a repair. Provide copies of all related repair estimates, receipts, hire agreements and booking forms showing precise details of the repair provided and dates as we may reasonably expect in order to validate any repair adequate proof of Breakdown or Failure Due to Wear and Tear will be required.

B14.2 If you believe you are likely to incur any of the above expenses you should notify us at the time or at your earliest opportunity thereafter (by telephone or email) as we will not include such additional expenses at a later date after a repair has been validated. Contact our Repairs Office on 0844 335 1988 as soon as possible or email the details to: repairs@warrantywise.co.uk, within 7 days. (Please also see Out Of Office Hours Repairs section I).

B14.3 Significant Exclusions - We will not be liable for any of the above expenses if your request for Repair Cost is declined by us under the terms of Your Plan. Your Plan will not pay for any accident or criminal damage, storage or release charges. For a full list of exclusions please also see: What Your Plan does NOT include, section F.



C Warranty Plan Options

There are 5 levels of cover: 04/40; 06/60; 08/80; 10/100 and 12/120 together with several Additions. Each are detailed in this section. The level

applicable to Your Plan is detailed in Your Plan Schedule.

Plan 04/40 (Platinum Plus)

C1 Parts included - All mechanical and all electrical parts of your vehicle.

Quentin Willson's Comment: There is no list of Parts, we include all mechanical and all electrical Parts - that's around 5,000 parts on most vehicles and too many to list here. There are some exceptions, please see exclusions within the Additions section and What Your Plan Does Not Include, section F.

C2 Additions - The following additions are also included:

Air Bag System

Air Conditioning

Driver Assistance

Electric Vehicle Addition

Emissions Failure

Labour rates up to £200 per hour

Mot Failure

Multi-media

Additions (optional at extra cost)

Labour rate up to £250 per hour

Note: For further detailed information please see section D and Your Plan Schedule.

C3 OTHER ITEMS INCLUDED

C3.1 Oil Seals: Engine, gearbox, differential, camshaft, rocker box and turbocharger (or supercharger) including sump to engine oil seal causing a major oil leak (dripping oil) necessitating immediate replacement (excludes oil staining, worn collars and shafts).

C3.2 Gaskets: Cylinder head gasket.

C3.3 Drive Belts: Camshaft timing belt, including tensioner and variable camshaft timing unit (Vanos).

IMPORTANT: A failure of the camshaft timing belt can cause significant engine damage, and should always be changed (including the tensioner) within the manufacturer's recommended period.

C3.4 Wiring Looms: All wiring looms included (excludes water damage, corroded or chewed wiring).

C3.5 Parts Replaced in Pairs: We include the following Parts when recommended by the manufacturer to be replaced in pairs as good engineering practice, when only one Part has suffered a Breakdown or Failure Due to Wear and Tear: brake discs, brake drums, coil road springs, hydraulic shock absorbers.

C3.6 Cooling System: The radiator, heater matrix and oil cooler are included.

C4 SINGLE REPAIR LIMIT - Please see: Your Plan Schedule.

C5 SIGNIFICANT EXCLUSIONS - Worn Out Parts. Protection against Failure Due to Wear and Tear will end should your Vehicle reach 10 years or 100,000 miles (whichever occurs first). All the benefits of Your Plan will end should your Vehicle reach 12 years of age or 120,000 miles, from the date of manufacture, without rebate, even if during the Period of Your Plan. Please also refer to What Your Plan does NOT include, (section F).

Note: Please telephone 01254 355100 within 30 days of Your Plan Start Date to change or request an upgrade to the Level of Your Plan.



Plan 06/60 (Platinum)

- C6 **Parts Included** - all mechanical and all electrical parts of your vehicle.

Quentin Willson's Comment: *There is no list of Parts, we include all mechanical and all electrical Parts - that's around 5,000 parts on most vehicles and too many to list here. There are some exceptions, please see exclusions within the Additions section and What Your Plan Does Not Include, section F.*

- C7 **Additions** - The following additions are also included:

Air conditioning

Driver Assistance

Labour rates up to £50 per hour

Additions (optional at extra cost)

Air Bag System

Electric Vehicle Addition

Emissions Failure

Labour rate up to £200 per hour

MOT Failure

Multi-media

Note: For further, detailed information on Additions please see section D and Your Plan Schedule.

C8 OTHER ITEMS INCLUDED

- C8.1 Oil Seals: Engine, gearbox, differential oil seals - causing a major oil leak (dripping oil) and necessitating immediate replacement, where removal of the unit is essential (excludes oil staining, worn collars and shafts).

- C8.2 Gaskets: Cylinder head gasket.

- C8.3 Drive Belts: Camshaft timing belt, including tensioner and variable camshaft timing unit (Vanos).

IMPORTANT: A failure of the camshaft timing belt can cause significant engine damage, and should always be changed (including tensioner) within the manufacturer's recommended period.

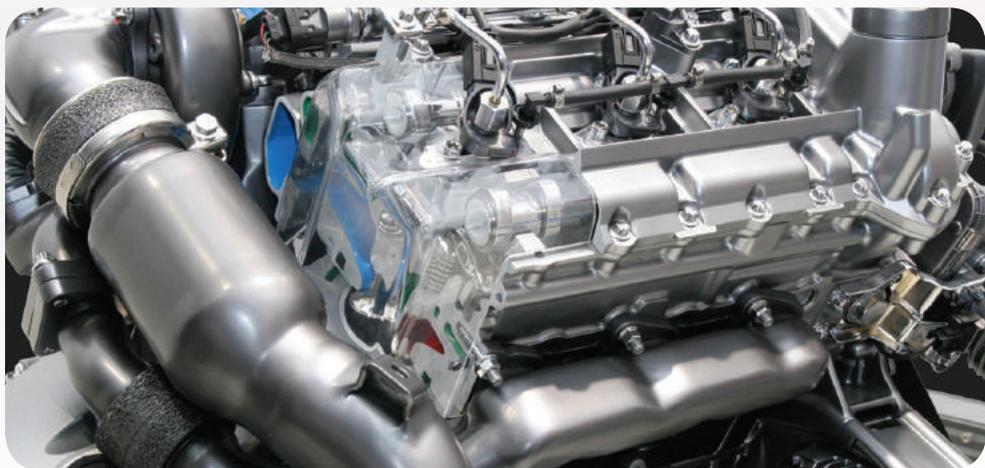
- C8.4 Parts Replaced in Pairs: We include the following Parts when recommended by the manufacturer to be replaced in pairs as good engineering practice, when only one Part has suffered a Breakdown or Failure Due to Wear and Tear: brake discs, brake drums, coil road springs, hydraulic shock absorbers.

- C8.5 Cooling System: The radiator, heater matrix and oil cooler are included.

- C9 **SINGLE REPAIR LIMIT** - Please see: Your Plan Schedule.

- C10 **SIGNIFICANT EXCLUSIONS** -Worn Out Parts. Protection against Failure Due to Wear and Tear will end should your Vehicle reach 10 years or 100,000 miles (whichever occurs first). All the benefits of Your Plan will end should your Vehicle reach 12 years of age or 120,000 miles, from the date of manufacture, without rebate, even if during the Period of Your Plan. Please also refer to What Your Plan does NOT include, (section F).

Note: Please telephone 01254 355100 within 30 days of Your Plan Start Date to change or request an upgrade to the Level of Your Plan.



Plan 08/80 (Gold)

C11 Parts Included - Only Parts listed under the following headings are included, together with any selected Plan Additions (please see Your Plan Schedule). Any item not specifically described below is not included:

Engine - All major internal moving Parts of the engine including; crankshaft, camshaft, pistons, connecting rods, balance shafts, gears, oil pump, variable camshaft timing assembly (Vanos), chains, sprockets, tensioners and including the cylinder head, engine block and liners (but excluding; burnt out valves and valve seats).

Turbocharger (or Supercharger) Intercooler and Waste-gate - All moving Parts (excludes oil seals).

Gearbox and Transmission (manual or automatic): All internal mechanical and electrical Parts of gearbox, transfer box, torque converter, and overdrive (but excluding hydraulic actuator, internal oil cooler and/or radiator, mechatronic unit and valves).

Clutch: Flywheel (includes dual mass flywheel), flex plate, pressure plate, centre plate (excludes worn out facing material) ring gear, release bearing, master cylinder, slave cylinder, fork lever, clutch pedal and cable.

Drive Train: Drive shafts, prop-shafts, centre bearings, constant velocity joints, (excluding rubber boots) universal joints and couplings.

Differential: Crown wheel and pinion and all other internal mechanical moving Parts.

Suspension: Wheel bearings and cages, coil and leaf road springs, pneumatic air springs, shock absorbers, ride height actuators and regulator valves, wishbones, track control arms and linkages, suspension pump, kingpins, ball and swivel joints.

Steering: Rack and pinion, steering box, power steering rack and pinion, power steering box, pressure pipes, idler box, hydraulic and electrical power steering pump, reservoir, steering column joints and bearings, track rod ends.

Braking System: Servo, master cylinder, wheel cylinders, calipers, vacuum pump, pressure restrictor valve, brake pedal, handbrake lever and cable, brake discs and drums.

Anti Lock Braking System: Electronic control unit, pump, actuator, modulator and wheel sensors.



Fuel System (petrol or diesel): Lift pump, fuel pump, injection pump, injector, heater/glow plug, fuel level sender unit, throttle body, throttle potentiometer, airflow meter, air flow sensor, cold start valve, regulator, overrun cut off valve, fuel accumulator, pressure regulator and injector wiring loom.

Cooling System: Radiator, engine oil cooler, heater matrix and heater fan motor, water pump, cooling fan motor, viscous cooling fan coupling, thermostatically controlled radiator fan motor, engine temperature sensor, engine temperature gauge, thermostat and thermostat housing.

Electrical System: Starter motor, alternator, voltage regulator, ignition coil, camshaft and crankshaft sensors, indicator relay, front and rear windscreen wiper motors and washer motors, electric window regulators and motors, sunroof and cabriolet motors including switches, central locking mechanism (excluding locks, barrels, keys and keyfobs), cruise control unit, headlamp motors, heater fan motor, thermostatically controlled radiator fan motor, horn, multi function indicator stalk switch, alarm control unit and siren.

Electronic Control Unit: Engine electronic control unit and Body Control Unit.

C12 **Additions** - The following additions are also included:

Air Conditioning

Labour rates up to £35 per hour

Additions (optional at extra cost)

Air Bag System

Driver Assistance

Electric Vehicle Addition

Emissions Failure

Labour rate up to £150 per hour

MOT Failure

Multi-media

Note: For further, detailed information on Additions please see section D and Your Plan Schedule.

C13 **Other Items Included**

C13.1 Oil Seals: Engine and gearbox oil seals causing a major oil leak (dripping oil) and necessitating immediate replacement, where removal of the unit is essential (excludes worn collars and shafts).

C13.2 Gaskets: Cylinder head gasket.

C13.3 Drive Belts: Camshaft timing belt.

IMPORTANT: A failure of the camshaft timing belt can cause significant engine damage, and should always be changed (including tensioner) within the manufacturer's recommended period.

C13.4 Parts Replaced in Pairs: We include the following Parts when recommended by the manufacturer to be replaced in pairs as good engineering practice, when only one Part has suffered a Breakdown or Failure Due to Wear and Tear: brake discs, brake drums, coil road springs, hydraulic shock absorbers.

C14 **Single Repair Limit** - Please refer to Your Plan Schedule.

C15 **Significant Exclusions** - Worn Out Parts. Protection against Failure Due to Wear and Tear will end should your Vehicle reach 10 years or 100,000 miles (whichever occurs first). All the benefits of Your Plan will end should your Vehicle reach 12 years of age or 120,000 miles, from the date of manufacture, without rebate, even if during the Period of Your Plan. Please also refer to What Your Plan does NOT include, (section F).

Note: Please telephone 01254 355100 within 30 days of Your Plan Start Date to change or request an upgrade to the Level of Your Plan.



Plan 10/100 (Silver)

C16 Parts Included - Only Parts listed under the following headings are included, together with any Plan Additions you may have selected (please see Your Plan Schedule). Any item not specifically described below is not included:

Engine: All major internal moving Parts of the engine including; crankshaft, camshaft, pistons, connecting rods, balance shafts, gears, oil pump and including the cylinder head, engine block and liners (but excluding; variable camshaft timing units (Vanos), chains, sprockets, tensioners, burnt out valves and valve seats).

Turbocharger (or Supercharger): All moving Parts (excludes Intercooler, Waste-gate and oil seals).

Gearbox and Transmission (manual or automatic): All internal mechanical Parts of gearbox, transfer gearbox, torque converter and overdrive (but excluding hydraulic actuator, internal oil cooler and /or radiator, mechatronic unit and valve body).

Clutch: Pressure plate, centre plate (excludes worn out facing material), ring gear, release bearing, master cylinder, slave cylinder, fork lever, clutch pedal and cable.

Drive Train: Drive shafts, prop-shafts, centre bearings, constant velocity joints (excluding rubber boots), universal joints and couplings.

Differential: Crown wheel, pinion and bearings.

Suspension: Wheel bearings and cages, coil and leaf road springs, wishbones, track control arms and linkages, ball and swivel joints.

Steering: Rack and pinion, steering box, power steering rack and pinion, power steering box, pressure pipes, idler box, hydraulic and electrical power steering pump, steering column joints and bearings, track rod ends.

Braking System: Servo, master cylinder, wheel cylinders, calipers, vacuum pump, pressure restrictor valve, brake pedal.

Anti Lock Braking System: Pump, actuator and modulator (excluding electronic control unit).

Fuel System (petrol or diesel): Lift pump, mechanical and electrical fuel pump, injection pump, injector, fuel gauge and fuel level sender unit, airflow meter and sensor, idle speed control valve, cold start valve and regulator.

Cooling System: Radiator, heater matrix, heater fan motor, water pump, viscous cooling fan coupling, thermostat and thermostat housing.

Electrical System: Starter motor, alternator, voltage regulator, ignition coil, camshaft sensor and crankshaft sensors, indicator relay, front and rear windscreen wiper motor and washer motor, including switches, heater fan motor and horn, alarm control unit.

Engine Control Unit: Engine management electronic control unit (ECU).

C17 Additions - The following additions are also included:

Labour rates up to £35 per hour

Additions (optional at extra cost)

Air Bag System

Air Conditioning

Driver Assistance

Electric Vehicle Addition

Emissions Failure

Multi- Media

Labour rate up to £100 per hour

Note: For further, detailed information on Additions please see section D and Your Plan Schedule.

C18 Other Items Included

C18.1 Oil Seals: Rear engine oil seal causing a major oil leak (dripping oil) necessitating immediate replacement, where removal of the unit is essential (excludes worn collars and shafts).

C18.2 Gaskets: Cylinder head gasket.

C18.3 Drive Belts: Camshaft timing belt.

IMPORTANT: A failure of the camshaft timing belt can cause significant engine damage, and should always be changed (including tensioner) within the manufacturer's recommended period.

C19 Single Repair Limit - Please refer to Your Plan Schedule.

C20 Significant Exclusions - Worn Out Parts. Protection against Failure Due to Wear and Tear will end should your Vehicle reach 10 years or 100,000 miles (whichever occurs first). All the benefits of Your Plan will end should your Vehicle reach 12 years of age or 120,000 miles, from the date of manufacture, without rebate, even if during the Period of Your Plan. Please also refer to What Your Plan does NOT include, (section F).

Note: Please telephone 01254 355100 within 30 days of Your Plan Start Date to change or request an upgrade to the Level of Your Plan.

Plan 12/120 (Bronze)

C21 Parts Included - Only Parts listed under the following headings are included (please see Your Plan Schedule). Any item not specifically described below is not included:

Engine: All major internal moving Parts of the engine including; crankshaft, camshaft, pistons, connecting rods, balance shafts, gears, oil pump and including cylinder head and engine block (but excluding; liners, variable camshaft timing units (Vanos), chains, sprockets, tensioners, burnt out valves and valve seats).

Gearbox and Transmission (manual or automatic): All internal mechanical Parts of gearbox, transfer gearbox, torque converter and overdrive (but excluding hydraulic actuator, internal oil cooler and /or radiator, mechatronic unit and valve body).

Clutch: Master cylinder, slave cylinder, fork lever, pedal and cable.

Drive Train: Drive shafts, prop-shafts, centre bearings, constant velocity joints (excluding rubber boots), universal joints and couplings.

Differential: Crown wheel, pinion and bearings.

C22 Additions - The following additions are also included:

Labour rates up to £35 per hour is Included

Additions (optional at extra cost)

Labour rate up to £75 per hour

Note: For further, detailed information on Additions please see section D and Your Plan Schedule.

C23 SINGLE REPAIR LIMIT - Please refer to Your Plan Schedule.

C24 Significant Exclusions - Worn Out Parts. Protection against Failure Due to Wear and Tear will end should your Vehicle reach 10 years or 100,000 miles (whichever occurs first). All the benefits of Your Plan will end should your Vehicle reach 12 years of age or 120,000 miles, from the date of manufacture, without rebate, even if during the Period of Your Plan. Please also refer to What Your Plan does NOT include, (section F).

Note: Please telephone 01254 355100 within 30 days of Your Plan Start Date to change or request an upgrade to the Level of Your Plan.



D Additions to Your Plan

Please see the details enclosed specific to your Vehicle and refer to Your Plan Schedule for Additions which are included and excluded from Your Plan.

D1 Additions - If one or more of the following Additions are included; Air Bags, Air Conditioning, Driver Assistance, Electric Vehicle Addition, Emissions, Labour Rates, MoT Failure or Multimedia or you have upgraded and paid any additional charges (see Your Plan Schedule for inclusion) you will be entitled to the cover described in this section subject to the conditions as set out further:

D1.1 Later Inclusion - Provided we have not authorised any repairs, you can choose to include any of the applicable Additions after Your Plan Start Date at any time within the first 30 days. No repairs will be authorised against any Addition included after Your Plan Start Date until a further 30 days after the date of inclusion.

D1.2 Significant Exclusions Applicable To All Additions - Worn Out Parts. Protection against Failure Due to Wear and Tear will end should your Vehicle reach 10 years or 100,000 miles (whichever occurs first). All the benefits of Your Plan will end should your Vehicle reach 12 years of age or 120,000 miles, from the date of manufacture, without rebate, even if during the Period of Your Plan. Please also see: What Your Plan does NOT include, (section F).

D1.3 Repair Limits Applicable To All Additions

Plan 04/40	Equal to Single Repair Limit
Plan 06/60	Equal to Single Repair Limit
Plan 08/80	£1,000 including VAT
Plan 10/100	£500 including VAT
Plan 12/120	N/A

Note: Please refer to Your Plan Schedule to check your repair limit provided.

D2 Air Bag Addition

This Plan Addition covers the Repair Cost to the Vehicle's air bag system due to the Breakdown or Failure Due to Wear and Tear of a Part effecting the activation of the air bag warning system where a Part of the air bag system is found to be no longer serviceable using diagnostic equipment and/or diagnostic techniques recommended by the Vehicle manufacturer (proof required).

D2.1 Repair Limit - Please see section D1.3 or refer to Your Plan Schedule.

D2.2 Significant Exclusions - This Plan Addition does not provide for the replacement of any Part of the air bag system where replacement is necessary due to impact, shock, accidental damage, or the replacement of the air bag itself or the air bag detonator unit or under

any circumstances where deployment of the air bag has previously taken place nor does it include any faulty or damaged wiring. For a full list of exclusions Please see: What Your Plan does NOT include, section F.

D3 Air Conditioning Addition

This Plan Addition covers the Repair Cost for the Breakdown or Failure Due to Wear and Tear of a Part of the Vehicle's air conditioning system.

D3.1 Repair Limit - Please see section D1.3 or refer to Your Plan Schedule.

D3.2 Significant Exclusions - This Plan Addition does not provide for the replacement of any Part of the air conditioning system where replacement is necessary due to accident damage, corrosion, leaking pipes, corroded or damaged wiring, re-gassing or pressurisation of the system (unless required along with an authorised repair). For a full list of exclusions please refer to: What Your Plan does NOT include, section F.

D4 Driver Assistance

This Plan Addition is designed to provide the Repair Cost following a Breakdown or Failure Due to Wear and Tear of a Part (or a component which directly facilitates the function) of the:

Active Parking Control;
Braking Control;
Cruise Control;
Easy Entry Steering Column;
Engine Stop/Start;
Electronic Stability Program (ESP) Curve Assist;
Cameras Front/Rear;
Gesture Control Systems;
Heads Up Display and Control Unit;
Heated Steering Wheel;
Lane Keep Assist;
Outside Temperature Gauge;
Remote Boot Open/Close;
Soft Close Door Locks;
Speed Limit Control;
Traffic Sign Recognition,

Provided that it was fitted to your Vehicle by the Vehicle manufacturer as original equipment.

D4.1 Repair Limit - Please see section D1.3 or refer to Your Plan Schedule.

D4.2 Significant Exclusions - Aerials; any reduction in performance or degradation in the display screen; any mobile phone or hands-free equipment connected to or in operation with any part of the systems software faults or upgrades. For a full list of exclusions Please see: What Your Plan does NOT include, (section F).

D5 Emissions Failure

This Plan Addition covers the Repair Cost of cleaning, reconditioning or replacing at our discretion the Vehicle's catalytic convertor, diesel particulate filter, exhaust gas recirculation valve, oxygen, nitrous oxide, DPF or Ad-Blue sensor (CAT, DPF, EGR or LAMBDA, NOX), Ad-blue pump, due to your Vehicle failing the relevant in-service manufacturer's emissions test standards or MoT emissions test.

D5.1 The following specific conditions apply:

D5.1.1 using diagnostic equipment and/or diagnostic techniques as recommended by the Vehicle manufacturer or Vehicle Inspectorate the results of the failed test being made available to our Repairs Office before authorisation is provided.

D5.1.2 The results print out from a successful test following the replacement is submitted to Trident Park, Unit 3, Trident Way, Blackburn, Lancashire, BB1 3NU with the repair invoice.

D5.2 **Repair Limit** - Please see section D1.3 or refer to Your Plan Schedule.

D5.3 **Significant Exclusions** - End of life, of CAT, DPF and EGR, accident damage, corrosion or degrading of the metal casing or any failure to follow the manufacturer's recommendations regarding purging (often a weekly 20 minute run above 60mph). For a full list of exclusions please see: What Your Plan does NOT include (section F).

D6 Electric Vehicle (EV) Addition

This Plan Addition covers any of the following listed Parts provided the Part was fitted to your Vehicle by the vehicle manufacturer as original equipment. Drive (EV) Battery; Drive Motor(s); High Voltage Inverter (DCDC); Vehicle Energy/Power Control Module; Reduction Gearbox; Regenerative Braking System (excluding worn brake pads and shoes); Power Delivery Module; Charging Unit.

Note: During normal vehicle operation, the Drive (EV) Battery will discharge. If the charge drops below a minimum value the 'power indicator lamp' will illuminate and the battery will need to be charged immediately. The power indicator lamp does not indicate a defect with the Drive (EV) Battery but merely indicates a minimum limit to the level of charge.

***Quentin Willson's Comment:** This is similar to a fuel gauge registering low fuel levels on a fuel powered vehicle, or a mobile phone battery showing a lower percentage remaining and needing a usual refill or recharge.*

If the power indicator lamp remains illuminated after recharging is complete, then refer to your Servicing

Handbook. Repeated use of a rapid charge facility will lead to enhanced Drive (EV) Battery degradation.

***Quentin Willson's Comment:** Your battery will have a total overall lifespan, it will not last forever. If the light is still showing after you've charged it up, then the overall battery capacity will not be as good as it was when it was new. If you only ever use a quick charge facility you won't be getting the best capacity out of your battery and it won't last as long.*

If the Drive (EV) Battery is covered by a lease scheme the repair procedure for the battery will be governed by the lessor contract.

D6.1 **Repair Limit** - Please see section D1.3 or refer to Your Plan Schedule.

D6.2 **Significant Exclusions** - Repair Costs for the Drive (EV) Battery resulting from or caused by any of the following:

D6.2.1 Exposing the Vehicle to temperatures above 45 °C (such as high temperature paint ovens).

D6.2.2 Exposing the Vehicle to temperatures of below -25 °C.

D6.2.3 Allowing the Drive (EV) Battery to reach a zero state of charge for any period in excess of 14 days.

D6.2.4 Repeatedly over-charging of the Drive (EV) Battery against the recommendations of the manufacturer within the Servicing Handbook.

D6.2.5 Use of incompatible charging devices.

D6.2.6 Gradual capacity loss (degradation) of the Drive (EV) Battery. Over time, the Drive (EV) Battery will experience gradual capacity loss which is a normal function of the Drive (EV) Battery during its lifespan and is 'not' covered under the terms of this Plan.

D6.2.7 Software faults or upgrades.

D6.2.8 Corrosion of charging socket.

D6.2.9 LCD information screen.

D7 Labour Rates

This Plan Addition may cover or provide towards Repairer's hourly Labour including VAT as shown on Your Plan Schedule:

D7.1 We will not pay more than the hourly Labour rate normally charged by your Repairer to its customers.

D7.2 Labour rates quoted include VAT at the prevailing rate.

- D7.3 It is important that you consider carefully the adequacy of the hourly Labour rate which is included within Your Plan as we will not pay any more than the rate selected, including VAT.
- D7.4 If a Repairer charges a higher rate than the level Your Plan covers, you will be responsible for the difference. If a Repairer charges a lower rate than the level Your Plan covers we will pay the lower rate.
- D7.5 Later inclusion of increased Labour rates will be applied as detailed in section D1.1.

D8 MoT Failure

- D8.1 This Plan Addition covers the Repair Cost of those components described below which have failed the DVSA annual MoT test. One valid repair request is allowed in any period of 12 months.
- D8.2 The following components are included should they require repairing or replacing during the Period of Your Plan in order for a DVSA MoT Certificate (VT20) to be issued. Any failed components must be noted on the DVSA MoT fail certificate (VT30) which must be produced to support a valid repair. Only the components listed under the following headings are included. Anything not specifically mentioned below is excluded:

DVSA Section 1: Lighting Equipment - All lighting equipment listed within the DVSA MoT Test Schedule.

Excluded: condensation, warning lights, replaceable bulbs and headlight beam directional aim.

DVSA Section 2: Steering and Suspension - All steering and suspension parts listed within the DVSA MoT Test Schedule.

Excluded: Rubber bushes, wheel balancing and/ or wheel/suspension alignment.

DVSA Section 3: Brakes - All braking components listed within the DVSA MoT Test Schedule,

Excluded: Worn brake pads or brake shoes.

DVSA Section 4: Tyres - Any tyre which has a cut or bulge in the wall or tread area.

Excluded: Worn tyres. Spare tyres.

DVSA Section 5: Seatbelts - All seatbelt components listed within the DVSA MoT Schedule.

Excluded: Cut or damaged straps and webbing.

DVSA Section 6: Structure, Bodywork, General Items - All 'General' items listed within the DVSA MoT Schedule.

Excluded: Body and chassis repairs, welding, seat mountings and runners, registration and vin

number plates, tow bar and electrics, battery, damaged or corroded wiring and connectors, serviceable parts, cracked or broken mirror glass, fuel tank and fuel leaks.

DVSA Section 7: Exhaust and Emissions - Exhaust mounting brackets are included.

Excluded: All other failures (unless included within optional Emissions Addition - must be selected).

DVSA Section 8: Drivers View of Road - All Excluded.

D8.3 **Repair Limit** - Please see section D1.3 or refer to Your Plan Schedule.

D8.4 **Significant Exclusions** - We will not pay for any costs caused by, arising from, or in connection with the following:

D8.4.1 Any MoT Failure repairs within 90 days of Your Plan Start Date or more than thirty days before or thirty days after the MoT due date notified on Your Plan Schedule.

D8.4.2 Any advisory faults or Parts noted on any MoT Advisory Notice accompanying a DVSA VT20 MoT Certificate or service schedule.

D8.4.3 Any MoT Failure on any Vehicle older than 10 years or with higher than 100,000 miles (whichever occurs first) at the date of MoT Test.

D8.4.4 For a full list of exclusions please refer to: What Your Plan does NOT include, (section F).

Quentin Willson's Comment: Remember that dashboard warning lights are now part of the MoT so don't ignore them. As soon as a warning light illuminates, get it checked by your garage.

D9 Multi-Media

This Plan Addition covers the Repair Cost following a Breakdown or Failure Due to Wear and Tear of a Part (or a component which directly facilitates the function) of the: Radio, CD, DVD, TV, SAT NAV provided that it was fitted to your Vehicle by the Vehicle manufacturer as original equipment.

D9.1 **Repair Limit** - Please see section D1.3 or refer to Your Plan Schedule.

D9.2 **Significant Exclusions** - Antennas and Aerials; any reduction in performance or degradation in the display screen; any mobile phone or hands-free equipment connected to or in operation with any part of the systems software faults or upgrades. For a full list of exclusions Please see: What Your Plan does NOT include, (section F).

E Emergency Services

Quentin Willson's Comment: *We don't want you to breakdown so watch and listen for signs that your car or van might be having problems. Don't ignore dashboard warning lights, squeaks, squeals, rumbles or clouds of smoke. Catch a problem early and you won't be stranded on the roadside.*

- E1 If your Vehicle suffers a Breakdown within the Geographical Limits, Your Plan will cover the following associated costs and expenses at the limits described on your schedule.



E2 Emergency 24/7 Roadside Assistance and Recovery

If, during a journey, your Vehicle suffers a mechanical or electrical breakdown you can telephone 0844 693 1910 (24/7) and we will arrange for a mobile engineer to attend at the roadside to provide assistance and/or recovery to an Authorised Repairer or a Repairer of your choice, within a limit of 50 miles from the point of breakdown.

- E2.1 Your Plan will cover the cost of a maximum of three (3) call outs in any 12 month period up to a maximum aggregate of £250 including VAT within the Single Repair Limit.
- E2.2 Significant Exclusions - Your Plan will not support you for accident or criminal damage, flat batteries, flat tyres, running out of fuel or filling up with the wrong fuel nor any storage or release charges. If you arrange for your own recovery operator, you must provide appropriate receipts from a VAT registered recovery operator (proof required) to support any repair request. For a full list of exclusions please see: What Your Plan does NOT include, (section F).

E3 Replacement Vehicle Hire

- E3.1 If your Vehicle is undergoing authorised repairs and you require a replacement vehicle, then you can telephone 01254 355102 (during office hours) and we will arrange or authorise vehicle hire.
- E3.2 Your Plan will pay up to the daily rate shown on your Plan Schedule, up to a maximum

of 10 days, towards the cost of vehicle hire whilst your own Vehicle is undergoing authorised garage repairs.

- E3.3 A replacement vehicle is subject to the availability of a suitable vehicle within your area. Please note this may not be a like for like vehicle.
- E3.4 If you arrange for your own vehicle hire you must provide appropriate receipts and a hire agreement in your name from a VAT registered vehicle hire firm (proof required).
- E3.5 Your Plan will only pay for vehicle hire during the reasonable period (at our discretion) that your Vehicle is undergoing authorised garage repairs and only at the rate you have been charged within the above limits.
- E3.6 Significant Exclusions - Not available to drivers excluded from car hire by the relevant car hire company. We will not be liable for any of the above expenses if your request for Repair Cost is declined by us under the terms of Your Plan. You will then be required to reimburse us any such additional costs or expenses. Your Plan will not pay for any storage or release charges, fuel or insurance, deposits or excess. For a full list of exclusions please see: What Your Plan does NOT include, (section F).

E4 Overnight Hotel and Travel Expenses

If you are left stranded without your Vehicle more than 50 miles away from your home address Your Plan will pay up to £250 including VAT, within the Single Repair Limit, towards the overnight expense of a hotel room and/or onward travel costs by rail, bus or taxi for one person only.

- E4.1 You must provide appropriate receipts from a hotel, rail, bus or taxi firm to support any valid repair.
- E4.2 Significant Exclusions - We will not be liable for any of the above expenses if your request for Repair Cost is declined by us under the terms of Your Plan. Your Plan will not pay for any food or drink or additional persons. For a full list of exclusions please see: What Your Plan does NOT include, (section F).



F What Your Plan Does NOT Include

F1 Your Plan particularly excludes the following:

F2 Vehicles Excluded

- F2.1 Any Vehicle without a current Vehicle Excise Licence (Road Tax).
 - F2.1.1 Any Vehicle without a current MoT VT20 Certificate (when required).
 - F2.1.2 Any Vehicle without a current insurance certificate in your name.
 - F2.1.3 Any Vehicle which is SORN registered with DVLA.
 - F2.1.4 Any vehicle privately imported from outside of the EU and not originally supplied via the manufacturer's EU authorised dealer.
- F2.2 Any Vehicle inaccurately described within your Application, on Your Plan Schedule or which contradicts your Vehicle's V5 registration document, VRC or service history record.
- F2.3 Any Vehicle where documentary proof shows that the mileage/distance reading has been altered or interfered with and is in reality different than displayed.
- F2.4 Any Vehicle at any time declared an insurance category A, B or S (formerly C) insurance write-off or stolen and recovered.
- F2.5 Any Vehicle (currently or previously) used within a hire or reward business including, but not limited to: taxis, driving schools, and rental vehicles.
- F2.6 Any motor car, box van or camper van, more than 3500 kgs MTPLM, motor home more than 7500 kgs MTPLM, touring caravan more than 8 metres in overall length and 1850kgs MTPLM or 2 wheeled motor cycles more than 1800cc engine capacity.
- F2.7 Any Vehicle used in any competition, race, rally or track day event, off road or any previous public service vehicle such as a bus or police, ambulance, fire or military.
- F2.8 Any Vehicle which has been modified, in any way, from the manufacturer's original or approved specification.
- F2.9 Any Vehicle where you are the owner, proprietor or director of a motor trade business, vehicle auction, repair garage, vehicle leasing, hire or rental company.
- F2.10 If after Your Plan is established any of the above circumstances come to light, unless we have made special provision which is noted on Your Plan Schedule, Your Plan will be cancelled and all charges refunded to you less any previously authorised Repair Costs, Independent Vehicle Examiner costs and the Cancellation Fee.

F3 Parts Excluded

- F3.1 Bodywork, paintwork, exterior and interior trim, cabriolet roofs, lifting struts, catches, hinges, brackets, slides, runners, locks and barrels, keys and key fobs, seat frames, glass in windows and mirrors (heated or otherwise), lamps, connectors, bulbs and burners (xenon), wheels and tyres, tyre valves and pressure sensors, exhaust manifolds and silencers, sub-frames, mountings and rubber bushes, carbonisation (soot) build up (in particular of catalysts, exhaust gas recirculation valves and diesel particulate filters), burnt out valves, fuel and coolant tanks, hoses, pipes, joints, unions and fittings, auxiliary drive belts, batteries (including hybrid drive batteries and power packs) fuses, bulbs, LEDs, wiring, looms and connectors together with normal wear and tear of: brake discs, pads, drums, shoes and clutch linings (unless such Parts are specifically included with any selected level of cover or Additions to Your Plan).
- F3.2 Any service parts periodically replaced during the manufacturer's recommended servicing of the Vehicle unless any such items are (at our discretion) authorised within the costs of a valid repair providing the Vehicle is not within 1,000 miles or 30 days of its next scheduled service.
- F3.3 All non-mechanical and non-electrical Parts.
- F3.4 Any Part or Addition particularly excluded from or not specifically included within Your Plan.
- F3.5 Parts which have not suffered a Breakdown or Failure Due to Wear and Tear (as defined).
- F3.6 Worn Out Parts.
- F3.7 The repair or replacement of any Part not authorised by us.
- F3.8 The repair or replacement of any Part where you (or your Repairer) have denied us the right to have that Part examined by an Independent Vehicle Examiner.
- F3.9 The replacement of any camshaft timing belt, chain or tensioner or any associated Repair Cost where it cannot be shown within the Vehicle's service record that the correct servicing has been carried out previously.
- F3.10 Any Part that has not suffered a Breakdown or Failure Due to Wear and Tear (as defined) but which is recommended for replacement by your Repairer.
- F3.11 Any Part noted as requiring attention on any previous MoT Advisory Notice accompanying a DVSA MoT Certificate (VT20).

- F3.12 Any Part noted as requiring attention on any previous servicing schedule or health check.
- F3.13 Any items fitted to your Vehicle after the date of manufacture such as: roof racks, cycle carriers, tow bars, ladders, stabilisers and towing equipment etc (not a complete list).
- F3.14 Any Part which has been in any way modified and is not to the manufacturer's approved specification or any Part damaged due to it being forced or operated incorrectly.
- F3.15 Any Parts which are rusty, corroded, seized-up or Parts blocked up with carbon. Parts which have suffered Breakdown or Failure Due to Wear and Tear due to flooding or water ingress, de-lamination, condensation, freezing, burning, melting; a lack of or incorrect coolant, lubricant or fuel; blockage due to swarf or sludge; Parts which are electrically overloaded due to incorrect use of welding, starting or charging equipment; any fuel, fluid, coolant or oil leak not specifically included within Your Plan.
- F3.16 The Breakdown or Failure Due to Wear and Tear of a Part of your Vehicle with inherent, common and regularly occurring manufacturing faults which were well publicised (such as Google Internet search) together with any Part requiring replacement due to it being updated, superseded, re-designed or recalled by the manufacturer where you have no proof that the Part has been previously replaced.
- F3.17 Any Part which has suffered a Breakdown or Failure Due to Wear and Tear due to a lack of or incorrect servicing, oil or coolant leak, negligence, neglect, abuse, broken by your Repairer, criminal damage, theft or attempted theft, accident or any Part not reported at the time of repair by your Repairer.
- F3.18 Any Part which within the last 12 months has been the subject of a previous repair, attempted repair or documented as advised in need of repair.
- F3.19 Parts covered by any other plan, warranty, guarantee, or goodwill offer of settlement.

F4 Reports By Independent Vehicle Examiners

- F4.1 The Breakdown of any Part which an Independent Vehicle Examiner believes more than likely existed on or before Your Plan Start Date or before the date of any later Addition.
- F4.2 The Failure Due to Wear and Tear of any Part which an Independent Vehicle Examiner believes more than likely existed or was developing within the initial period of 30 days and 1,000 miles (whichever occurs later) from Your Plan Start Date or from the date of any later Addition.

- F4.3 The Breakdown or Failure Due to Wear and Tear of any Part which an Independent Vehicle Examiner believes occurred after Your Plan had expired.
- F4.4 The Breakdown or Failure Due to Wear and Tear of any Part which an Independent Vehicle Examiner identifies as being aggravated due to the Vehicle being driven on after the incident had occurred. In such cases Your Plan at our discretion only pay the reasonable Repair Cost the Independent Vehicle Examiner believes would have resulted should your Vehicle have been stopped at the earliest opportunity.
- F4.5 Any Repair Cost request which an Independent Vehicle Examiner confirms is not due to any Breakdown or Failure Due to Wear and Tear (as defined).
- F4.6 The Failure Due to Wear and Tear of any Part which an Independent Vehicle Examiner believes is due (in whole or in part) to a lack of any previous servicing (as recommended by the manufacturer), negligence, accident or which is revealed to be in such condition during any accident repairs, or any previous repair attempts.

F5 Miscellaneous Items Excluded

- F5.1 Any Breakdown or Failure Due to Wear and Tear caused by the use of contaminated or incorrect fuel, fluid or lubricant or caused by any foreign object or debris or any flushing or cleaning not reasonably considered within the costs of a valid repair including any adjustments, alignments or software related issues.
- F5.2 Unless there is proof of Consequential Failure, this Plan does not include the cost of fitting multiple Parts by your Repairer or Parts recommended for replacement by your Repairer as good engineering practice (other than for covered Parts Replaced in Pairs or those that fail the annual MoT only when the MoT Addition is included) and in such cases we will exercise our discretion and usually only pay the average cost of all Parts and Labour requested.
- F5.3 Any repair request prior to the date of receipt and/or mileage of your Mileage Photo when requested.
- F5.4 Any Breakdown or Failure Due to Wear and Tear where your Vehicle's mileage/distance reading at the time and date of Failure is not supported by its previous service history and cannot be verified as correct or relied upon to be an accurate representation of your Vehicle's total mileage.
- F5.5 If at any time during the Period of Your Plan we use our discretion to authorise a repair on a goodwill basis which would otherwise

have been excluded then this does not set any precedent and does not mean we will necessarily authorise any similar future repairs.

F5.6 Any liability for damage to property, loss of earnings, out of pocket expenses or any other loss caused directly or indirectly by any event giving rise to a repair request under the terms of Your Plan.

F5.7 Any liability caused directly or indirectly by war, riot or any similar event or by vandalism, theft or attempted theft from the Vehicle or by bad weather such as lightning, wind or flood.

G Servicing Your Vehicle

Quentin Willson's Comment: *You should have ensured that your Vehicle's servicing was correct and up-to-date on the start date of Your Plan.*

G1 **Vehicle Servicing** - You are required to ensure the correct servicing of your Vehicle:

G1.1 at your own cost and expense

G1.2 using any VAT registered garage, a franchised main dealer or an Approved Repairer

G1.3 following the manufacturer's recommended service schedule and intervals (or earlier) as detailed in your Vehicle handbook. If you do not follow the manufacturer's service schedule then you will be required to service your Vehicle at intervals of 12 months or 10,000 miles, whichever occurs first

G1.4 using only manufacturer's service parts or OE Parts and importantly the correct type and grade of lubricants and fluids as specified by the manufacturer.

Quentin Willson's Comment: *Keep your service book stamped up by your garage with the correct date and mileage filled in. Keep any invoices to show what work has been done. A fully stamped service history and sheaf of past invoices and MoTs will help the future resale value of your car or van.*

G2 **Important** - If your vehicle has an incomplete (or no) previous service history it is important to have your Vehicle servicing brought fully up to date immediately. If you are unable to provide proof of the correct previous servicing of your Vehicle, we may at our discretion decline any repair request you make in relation to any serviceable Part.

G3 **Time Period - When your Vehicle is due for Servicing** - You are allowed 1,000 miles either side of the service mileage or 30 days either side of the service period, without any further allowance.

G4 **Proof of Servicing** - We will accept as proof of service details held within the Vehicles integrated information centre/dated stamped entries in your Vehicle's service book by a franchised main dealer or an Approved Repairer. If not, you will be required to provide dated service VAT receipts and/or service schedules showing exactly which service parts were checked, replaced or otherwise attended to on the last service date applicable to the Part in question.

Quentin Willson's Comment: *Modern automatic gearboxes need their fluid and filter changing despite what some car makers say. I always change the auto gearbox fluid and any filter every 30,000 miles. Autos are complicated things and need the best lubrication and protection possible.*

G5 **Incorrect Mileage Reading** - We will not meet any Repair Cost if your Vehicle's mileage/distance reading at the time and date of any repair request is not supported by its previous service history and/or cannot be verified as correct or relied upon to be an accurate representation of your Vehicle's total mileage. If this occurs Your Plan will be cancelled and all charges refunded less any previously authorised Repair Costs, Independent Vehicle Examiner costs and the Cancellation Fee.

G6 **Service Parts Included** - Your Plan will only pay for service items (such as lubricants and filters) which are required in order to complete repairs under a valid repair. However, if your Vehicle is within 30 days and 1,000 miles of its next service you will be required to pay the cost of such service items.

G7 **Significant Exclusions** - The Failure Due to Wear and Tear of any Part which an Independent Vehicle Examiner believes is due (in whole or in part) to a lack of previous servicing as recommended by the manufacturer. For a full list of exclusions Please see: What Your Plan does NOT include, (section F).

H Repair Procedure

Quentin Willson's Comment: *Contact us the moment you think something needs attention and we will guide you through our repairs process. Don't go ahead and fix your vehicle without informing us first, we won't pay out without investigating every repair!*

H1 Repairs Procedure - This section sets out what you should do if your Vehicle needs a repair. It is important that you follow this procedure. Should you decide to give permission to a Repairer / Approved Repairer to commence or complete repair work, without a Repair Number being obtained, we will not meet your Repair Cost. This is because you have denied us our right to fully investigate your repair and/or inspect your Vehicle and determine any faults.

Note: The Repairs Office opening hours are Monday to Friday 9am to 5pm, telephone 01254 355102. If your repairs are needed outside these hours, or while outside the Geographical Limits, please refer to Section I for Out of Office Hours Repairs.

H2 Report Any Suspected Fault In 7 Days: If you believe that any fault may be the subject of a repair under the terms of Your Plan (even if you are not sure) you should report the fault by telephone or email to us as soon as practicable. Any failure to report any suspected Breakdown or Failure Due to Wear and Tear within 7 days may result in the repair being declined. To report a suspected fault please call our Repairs Office on 01254 355102 and speak to a member of our Repairs team, or email repairs@warrantywise.co.uk quoting your vehicle registration and plan number.

H3 Important - You should stop driving your Vehicle immediately if you become aware that there is a dashboard warning showing a fault. You should also stop if there is any other indication such as an unusual vibration or noise, leaking water, oil or steam. If you aggravate any Breakdown or Failure Due to Wear and Tear causing further damage, we may not settle the Repair Cost. No repair work should commence before we have approved it and issued a Repair Number.

H4 Please take your vehicle to any VAT registered Repairer of your choice, or an Approved Repairer. To locate an Approved Repairer if available in your area please call 01254 355102.

H5 If you require recovery, you may use the Emergency 24/7 Roadside Assistance and Recovery. To use this service please telephone 0844 693 1910. Please refer to Section E for full details.

H6 Repairs Within The European Union - If your Vehicle suffers a breakdown whilst in the European Union, you will need to make your own recovery arrangements. At our discretion, we will reimburse you within Your Plan limits for a validated repair. You should retain any Parts removed from your Vehicle and post them to us

for our inspection (if required) or alternatively submit photographs which clearly show each Part and what the fault(s) are. You agree to use your best efforts to provide such information when requested. You may follow the Out of Hours procedure as noted in Section I if this is more convenient for you to do so.

Quentin Willson's Comment: *No warranty can cover for small weeps, seeps and drips of oil, you'll have to pay for these yourself. But if there's a major dripping of oil contact us as soon as you can. We do cover this on some plans so its always best to contact us and check!*

H7 Tell Us About Any Intended Repairs Within 30 Days:

Ask your Repairer / Approved Repairer to log the information set out below with us through the 1Link Platform or our website www.warrantywise.co.uk repairs. We must receive this information within 30 days of you first reporting a fault (as outlined in H2 above). Alternatively, your Repairer / Approved Repairer can call our Repairs Office on 01254 355102 and request an email or fax of an assessment form if preferred. When we receive the completed assessment form we will consider your repair request notified.

H7.1 You and/or your Repairer / Approved Repairer are to notify us of the following information within 30 days of reporting a suspected fault:

H7.1.1 Your Plan number (found on the Plan Schedule) and/or Your Vehicle registration or VIN number and your name and address;

H7.1.2 the Part(s) believed to be at fault including part numbers;

H7.1.3 the date the Part failed, and the mileage recorded on the Vehicle at that time;

H7.1.4 an estimate for the total Repair Cost which itemises diagnostics, Part(s) and Labour;

H7.1.5 Details of your Vehicle's Service Handbook including service history if required;

H7.1.6 A printed report of any On Board Diagnostics (OBD) information. Whilst illumination of a dashboard warning light or the registration of a fault code within the Vehicle's onboard diagnostic system may indicate a fault, it is not in itself proof of the Breakdown or Failure Due to Wear and Tear of any Part within the terms of Your Plan; and

- H7.1.7 Costs, where applicable, of any Roadside Assistance and Recovery, Replacement Vehicle Hire, Overnight Hotel and Travel Expenses. Please refer to Section E.
- H7.2 When you or your Repairer / Approved Repairer notifies us of the faults on your car, you accept that we may correspond with your Repairer / Approved Repairer directly on your behalf in relation to repairs under Your Plan.
- H7.3 **Diagnostic And Dismantling:** It is your own responsibility to authorise any preliminary diagnostics together with the dismantling of any Part of your Vehicle as may be required by your Repairer / Approved Repairer (or recommended by an Independent Vehicle Examiner) for an accurate determination of any Breakdown or Failure Due to Wear and Tear to be made. Your Plan will only pay for such diagnostic and dismantling work, if reasonable and if assessed by us as being within the cost of a valid repair, otherwise all such work is at your own risk and expense.
- H8 On receipt of all information detailed in H7 above, we will confirm to you and your Repairer / Approved Repairer:
- H8.1 That the Part is included within the terms of Your Plan and whether we exercise our discretion and authorise the Repair Cost and issue a Repair Number or,
- H8.2 Whether we require your Vehicle or Part(s) to be examined, at our expense, by an Independent Vehicle Examiner prior to us making any firm decision or,
- H8.3 Whether we require your Vehicle, or a Part, at our expense, to be transported for examination to a Repairer / Approved Repairer of our choice.
- H9 An examination of the Vehicle, any Part or documentation by an Independent Vehicle Examiner may be required before we authorise the Repair Cost. When this right is exercised we shall have no liability for any loss to you or arising from any delay your Repairer / Approved Repairer may have in commencing repairs. We may also recharge the cost of any attempted and failed inspection of your Vehicle against any subsequent authorised amount, due to your Repairer / Approved Repairer failing to present your Vehicle and/or any Part at a previously arranged time and date. The approximate cost of an average inspection is £90.00 including VAT.
- H10 From time to time we may require additional supporting documentation in order to assist us in validating a repair such as the Vehicle's V5 logbook, insurance certificate, previous MoT's, recovery, vehicle hire, hotel, ferry or fuel receipts etc.
- H11 If your Repairs are Completed at an Approved Repairer;**
- H11.1 When your repairs are accepted and approved, we will issue the Repair Number and the authorised Repair Cost in writing via the 1Link Platform to the Approved Repairer. We will endeavour to settle the Repair Cost for any validated repair within the Single Repair Limit, subject to the terms and conditions of Your Plan within 7 days.
- H11.2 We will issue you with a confirmation letter which will itemise the authorised Repair Cost. You will have to settle any amounts over the authorised Repair Cost directly with the Approved Repairer.
- H11.3 In cases where we have transported your Vehicle or any Part to a Repairer / Approved Repairer of our choice to complete repairs, we will guarantee the repair for a period of 12 months or 10,000 miles (whichever occurs first).
- H12 If Your Repairs Are Completed At Any Other Vat Registered Repairer;**
- H12.1 If you are using your own Repairer you may have to settle their charges in full and then request the Repair Cost from us.
- H12.2 We will issue you with a confirmation letter which will itemise the authorised Repair Cost and includes a section for you to complete. You must complete and return this form to us. You will have to settle any amounts over the authorised Repair Cost directly with the Repairer.
- H12.3 In cases where we have transported your Vehicle or any Part to a Repairer/Approved Repairer of our choice to complete repairs, we will guarantee the repair for a period of 12 months or 10,000 miles (whichever occurs first).
- H12.3.1 The completed and signed confirmation form accepting the authorised Repair Cost;
- H12.3.2 A copy of your Repairer's VAT invoice addressed to you c/o Warrantywise Limited, The Rocket Centre, 3 Trident Way, Blackburn, BB1 3NU. Your Repairer / Approved Repairer should include the Repair Number, your Vehicle registration number and Your Plan number on the invoice. If you do not provide a Repairer's invoice addressed to Warrantywise Limited, we will not be able to reimburse you the VAT amount; and

H12.3.3 Any other supporting documentation we may have requested.

H12.4 On receipt of the above information, we will endeavour to settle the Repair Cost for any validated repair within the Single Repair Limit, subject to the terms and conditions of Your Plan within 7 days.

H13 If We Decline Your Repair Request:

H13.1 We may decline your repair request and provide our reasons in writing (e.g. via 1Link Platform, email or letter) explaining why your repair request does not meet with the terms and conditions of Your Plan.

Quentin Willson's Comment: Unfortunately, there are some customers and repairers who try and cheat the system and believe we will repair a vehicle that's already faulty or replace parts that just aren't needed or pay more than we should. These people are very much mistaken!

H14 Protection Against Fraud: To protect ourselves against fraudulent requests, we may from time to time, carry out more detailed checks and investigations which may delay our authorisation process. We apologise if this impacts your legitimate repair and ask you to cooperate with our requests for further information. We will not be liable for any loss of the use of your Vehicle or other expenses but do apologise for any inconvenience this may cause.

Out of Office Hours Repairs

Quentin Willson's Comment: Please make sure you follow these rules if you need to sort out a repair out of office hours!

Note: The Repairs Office opening hours are Monday to Friday 9am to 5pm. Closed Bank Holidays. Telephone 01254 355102.

11 If, during a journey, your Vehicle suffers a Breakdown within Great Britain you can telephone 0844 693 1910 (24h service) and we will arrange for an engineer to attend (usually within the hour) to provide roadside assistance and/or recovery to an Authorised Repairer or a Repairer of your choice. If your Vehicle suffers a breakdown whilst in the European Union, you will need to make your own recovery arrangements. We will reimburse you within our normal terms and limits for a validated repair.

12 **Submit A Retrospective Repair Request Within 30 Days:** If repairs must be completed Out of Hours and before a suspected fault can be reported to us, for example a safety issue, such as a fuel leak, then you should instruct your repairer to complete the necessary repairs at your own cost and expense. You must then submit a retrospective request for repairs to our Repairs Office. Please send the information to us by email repairs@warrantywise.co.uk or by post to Warrantywise Limited, The Rocket Centre, 3 Trident Way, Blackburn, BB1 3NU. You must submit this request within 30 days of the repair. All documentation must be submitted in English. You should include:

12.1 Your Plan number (found on the Plan Schedule) and/or Your Vehicle registration or VIN number and your name and address;

12.2 the Part(s) believed to be at fault including part numbers;

12.3 the location and date the Part failed, and the mileage recorded on the Vehicle at that time;

12.4 an invoice which itemises your repairer's name, address, contact details, country, currency and amounts paid for diagnostics, Part(s) and Labour.;

12.5 details of your Vehicle's Service Handbook including service history if required;

12.6 a printed report of any On Board Diagnostics (OBD) information. Whilst illumination of a dashboard warning light or the registration of a fault code within the Vehicle's onboard diagnostic system may indicate a fault, it is not in itself proof of the Breakdown or Failure Due to Wear and Tear of any Part within the terms of Your Plan;

12.7 costs, where applicable, of any Roadside Assistance and Recovery, Replacement Vehicle Hire, Overnight Hotel and Travel Expenses. Please refer to Section E; and

12.8 you should retain any Parts removed from your Vehicle and post them to us for our inspection (if required) or alternatively submit photographs which clearly show each Part and what the fault(s) are.

13 **IMPORTANT** - You will be responsible for all associated costs and expenses in respect of any repair which is not validated. Please see, Emergency Services section E and What Your Plan does NOT include section F.

J General Conditions

Quentin Willson's Comment: Important information on charges and payments coming up!

J1 The following conditions apply to all sections of Your Plan:

J2 **Duty of Care** - You have a duty of care to look after your Vehicle. To do this you must:

J2.1 carry out the preventative checks and maintenance recommended by the Vehicle manufacturer within the Servicing Handbook, please refer to Section G,

J2.2 pay to replace Parts which had already been subject to a Breakdown or Failure Due to Wear and Tear,

J2.3 complete any repairs before Your Plan Start Date, or after the expiry of Your Plan,

J2.4 replace any Parts which are the subject of a declined repair at your own cost and expense, and

J2.5 service or replace Parts when recommended or advised by your Repairer on any service, health check, MOT failure, advisory sheet or similar.

Quentin Willson's Comment: Service your car or van regularly. Putting off regular maintenance is a false economy that could leave you stranded on the hard shoulder.

J3 **Repair Procedure** - You must follow the repair procedure detailed within Your Plan Section H. Any failure to do so may result in a decline decision and non-payment of your repair. Please telephone 0844 335 1988 or email repairs@warrantywise.co.uk if you need any help or advice.

J4 **Contribution** - If you have elected to include a Contribution in Your Plan, the amount of the Contribution will be deducted from the Repair Cost. The Contribution amount can be found on Your Plan Schedule.

J5 **Limit On Repair Cost** - Your Plan will pay the Repair Cost up to the Single Repair Limit and in aggregate up to the Vehicle Value, subject to the terms and conditions herein. The Single Repair Limit includes all Repair Costs against the Level of Your Plan including, Additions, Vehicle Recovery, Vehicle Hire, Hotel or Travel Expenses, less any Contribution as shown on Your Plan Schedule. If your Vehicle or any subsequent repair is covered by any other similar plan, guarantee, warranty or goodwill settlement, we will only pay our reasonable share of any Repair Cost (if any). We may, at our discretion, appoint a Repairer of our own choice in order to repair, replace or recondition any Part of your Vehicle.

Quentin Willson's Comment: It's virtually impossible for loads of unconnected parts to fail 'all at the same time' and I haven't designed this warranty plan to make your repairer a millionaire overnight, so here are just a few reasons why we may not follow his recommendation to rebuild your wornout vehicle with every new part in his stores!

J6 **Consequential Failure and Failure Of Multiple Parts** - Consequential Failure (replacement of multiple parts) is included within Your Plan. This is where a component (not necessarily included in Your Plan) fails and causes the Breakdown of a covered Part or Parts (sometimes called the domino effect).

J7 Where there are instances of multiple faults with your Vehicle and there is no evidence of Consequential Failure, this Plan will not cover the total cost of fitting multiple Parts to your Vehicle. In such cases we will exercise our discretion and pay the average cost of the Parts and Labour requested, within the Level of Your Plan. The only exception is where the Level of Your Plan includes Parts Replaced in Pairs or the MoT Failure Addition.

J8 Where your Repairer / Approved Repairer recommends the replacement of a complete unit (such as an engine, gearbox or differential axle) we will not authorise its replacement unless the unit has suffered Consequential Failure or is irreparable. Where the Breakdown or Failure Due to Wear and Tear of a component Part within a complete unit is identified and repairable, we will authorise the Repair Cost associated with the repair, replacement or reconditioning of the Part within that unit.

J9 Where we authorise the Repair Cost for a benefit under one or more sections of Your Plan then this will be treated as a single repair within the Single Repair Limit and Vehicle Value shown on Your Plan Schedule.

J10 **Plan Transfer** - Providing that you have paid for Your Plan in full Your Plan may be transferred with your Vehicle directly to a new private owner (but not to a member of the motor trade). You must make the Application in writing or by email to admin@warrantywise.co.uk within 30 days of the change of ownership, and you must send us proof of last service, a current MoT certificate and the Administration Fee.

J10.1 Your Plan may not be transferred to (or via) any member of the motor trade or where Your Plan has less than 30 days left to run.

J10.2 Your Plan may only be transferred once by you (the original Plan-holder) and no refunds will be made to you or to the transferee.

J10.3 Should your Vehicle be either; written off or stolen (proof required), replaced with a vehicle which is covered by manufacturer's warranty, replaced with a vehicle which is otherwise ineligible for cover then we will allow you a refund equal to any unexpired monetary value of Your Plan, less any previously authorised Repair Cost(s) after deducting the Cancellation Fee.

J10.4 Should You suffer from any; critical illness, death, change in circumstances forcing the sale of your Vehicle then we will allow you a refund equal to any unexpired monetary value of Your Plan, less any previously authorised Repair Cost(s) after deducting the Cancellation Fee.

J11 **Charges and Payments** - You must pay any outstanding monies due to us under the terms of Your Plan for the Level of Cover, upgrades or Additions as may have been provided. You agree to authorise Warrantywise Limited to take the amounts shown on Your Plan Schedule, revised and/or upgraded warranty letter by credit or debit card as and when due and upon renewal. We will advise you of any changes to the amounts shown after giving you prior written notice. We may offset or contra payments due from you against the Repair Cost.

Note: We do not keep your payment details. We process your payments via a secure outsourced credit agency. This authority will remain in force until you cancel it or until expiry. Please refer to Sections J9 & K7.

J11.1 You must pay all our charges in full amount and at the times agreed for the Period of Your Plan, otherwise Your Plan will not be valid, and all cover will cease immediately without return of any payments you may have made up to that date and without the settlement of any Repair Cost you may have requested.

J12 **Payment Options**

J12.1 We offer Plans for periods of 12, 24 or 36 months. You may choose to pay for Your Plan in either one single payment, 4 or 12 instalments. Your level of cover will remain the same throughout the Period of Your Plan.

J12.2 We reserve the right, at our discretion, to vary the cost of your Plan on its renewal at any time by giving you 30 days' notice in writing. If you do not wish to renew at the varied price you must ring or email us prior to the renewal date to tell us this.

J13 **Payment by us of Repair Cost** – We will endeavour to settle the Repair Cost for any validated repair within the Single Repair Limit, subject to the terms and conditions of Your Plan, within 7 days.

J13.1 Where you are paying for Your Plan by 4 or 12 instalments, we will deduct (offset or contra) any Repair Cost involved against the balance of any remaining instalments.

J14 **Plan Renewal** - For 12, 24 or 36 month Plans we will, in our discretion, automatically renew Your Plan under our terms available at that time. We will give you notice of this in writing or by email and will inform you of any changes to our charges or terms and conditions. If you decide you do not wish to renew you should contact us within 14 days after receiving your renewal notification and we will refund any new payments made. If you do nothing Your Plan will then become effective but your right to cancel set out below at J16 will then apply.

J15 **Variation** – On any renewal of Your Plan or on 30 days' notice for 'pay as you go' Plans we may vary any of the terms and conditions of Your Plan to:

J15.1 improve the Level of Your Plan provided,

J15.2 comply with any new laws or regulations,

J15.3 correct any text or formatting errors,

J15.4 clarify the scope of Your Plan.

J15.5 The updated terms and conditions will take effect from the date of such renewal.

J15.6 You can apply to have any particular item or part included which has been omitted or particularly excluded from the Level of Your Plan of Your Plan. You must apply in writing, or email to admin@warrantywise.co.uk, within 30 days of taking out Your Plan, and before any repair request is made. We will, in our absolute discretion, decide whether or not to include the part and inform you of any additional charges. Any such variation will only become effective after you have paid any additional charges and after a period of either 30 days or 1,000 miles (whichever occurs first) from the date and mileage of inclusion

J16 **Cancellation by you Within Cancellation Period** - The Cancellation Period is a period of 30 days from the Issue Date of Your Plan. If you decide that you do not want Your Plan, confirm your request in you can use the form provided on page 27 or by email to admin@warrantywise.co.uk quoting Your Plan reference number and your Vehicle registration number ensuring that they reach us within 30 days of the date you entered into Your Plan. The consequences will be as follows;

J16.1 In circumstances where you have given notice to cancel Your Plan up to 14 days after the Issue Date, Your Plan will be cancelled, and any payments you have made will be refunded in full without any deduction,

- J16.2 in circumstances where you have given notice to cancel Your Plan from 15-30 days after the Issue Date and we have authorised or paid any amounts of Repair Cost, Additions, Vehicle Recovery, Vehicle Hire, Hotel or Travel Expenses, Vehicle Examiner, discretionary or goodwill amounts the following refunds will be made:
- for a 12, 24 or 36 month Plan – the amount of payments you have made less the amount of any of the above sums that we have authorised or paid.
- Where we have not authorised or paid any such sums we will refund all payments you have made.
- J16.3 Cancellation by you is in full and final settlement of any obligations Warrantywise may have towards you under the terms of Your Plan
- J17 Cancellation by you Outside Cancellation Period** – for 12, 24 and 36 month plans, If at any time after Your Plan Start date, outside the Cancellation Period, you decide that you do not want Your Plan, confirm your request in writing or by email to admin@warrantywise.co.uk quoting Your Plan reference number, your Vehicle registration number and your security password. Your Plan will be cancelled from the date we receive your request. The consequences will be as follows:
- J17.1 provided We have not authorised or paid any Repair Cost, Additions, Vehicle Recovery, Vehicle Hire, Hotel or Travel Expenses, Vehicle Examiner, discretionary or goodwill amounts Your Plan will be cancelled, and any payments you have made relating to the unused portion of Your Plan will be refunded after deduction of the Cancellation Fee (See J10);
- J17.2 in circumstances where you have cancelled Your Plan and we have authorised or paid any amounts of Repair Cost, Additions, Vehicle Recovery, Vehicle Hire, Hotel or Travel Expenses, Vehicle Examiner, discretionary or goodwill which in aggregate are higher than the payments already made for Your Plan, cancellation is without any refund of payments relating to the 12 month period (calculated from Your Plan Start Date) within which the most recent authorisation was made. Payments you have made relating to subsequent whole monthly period(s) left to run (calculated from Your Plan Start Date), will be refunded in full after deduction of the Cancellation Fee (See J17.1).
- J17.3 Cancellation by you is in full and final settlement of any obligations Warrantywise may have towards you under the terms of Your Plan.
- J18 Cancellation by us** - We may cancel Your Plan at any time by giving you 30 days' notice and by refunding you the balance of any unexpired value of Your Plan without further deduction.
- J18.1 We will cancel our Plan immediately without rebate or refund of payments:
- J18.1.1 if you, or someone authorised to act on your behalf, have made any dishonest, abusive, threatening, false or exaggerated statement or declaration to us to obtain Your Plan or to satisfy our repair conditions or
- J18.1.2 if you fail to pay your payments in full as and when agreed or fail to maintain any instalment payments and have not corrected the position within 7 days of our reminding you.
- J18.2 We may also cancel Your Plan immediately by refunding you all payments you may have made in full and without deduction (providing Your Plan is not a renewal) if within 30 days or 1,000 miles of Your Plan Start Date, you or your Repairer report the Breakdown or Failure Due to Wear and Tear of any Part which an Independent Vehicle Examiner believes more than likely existed, with your Vehicle on or before Your Plan Start Date or on or before the date of any later Addition, whether or not known to you at that time.
- J18.3 In all cases we will cancel Your Plan by sending you notice in writing (by Email, Special or Recorded Delivery).
- J19 Cancellation by us For Failing to Forward Mileage Photo** – We reserve the right, in our discretion, within 45 days of Your Plan Start Date, due to a failure on your part to forward to us a Mileage Photo (when requested) to cancel Your Plan by sending you notice in writing (by Email, Special or Recorded Delivery) and by refunding you any payment you may have made (if any).
- J20 Your Information** - You should have declared all relevant information that may have affected our decision to accept your Vehicle onto Your Plan. It is important that you check Your Plan Schedule to ensure we have the correct details. You should check that your Vehicle's make and model, date of registration, mileage and engine size are accurately described on Your Plan Schedule. You should also 'double check' your Vehicle's previous servicing complies with our requirements under section G. You should have answered our preliminary questions accurately and disclosed any known faults with your Vehicle prior to taking out Your Plan. Failure to disclose the correct information at the time that you applied

may invalidate Your Plan. If we have requested a Mileage Photo, you should co-operate fully with our request. If any of the above information is incorrect Your Plan may not be valid.

J21 **Fraud** - If we reasonably believe that you or someone authorised to act on your behalf, have made any dishonest, false or exaggerated statements or declarations in attempt to obtain Your Plan or any Repair Cost, Your Plan will be cancelled. No refund or repair settlements will be made, and the matter reported to the authorities.

J22 **Salvage, Storage Or Disposal** – We accept no responsibility or liability for the salvage, storage or disposal of your Vehicle or of any Part or part under any event.

J23 **Value Added Tax** - Value Added Tax (VAT) will be calculated at the current rate applicable at the time of charge or time of repair. If you do not supply us with a Repairer's VAT invoice displaying the name and address of Warrantywise Limited, we will be unable to reimburse you the VAT element of the Repair Cost.

J24 **General** - We are not liable for any statement or representation which contradicts any of the conditions of Your Plan, unless the statement or representation is clearly defined on Your Plan Schedule or is supported in writing by us.

J25 **Discretion** - An important aspect of Your Plan is that it operates contractually and legally on a discretionary basis. We use this discretion to ensure that you receive a fair and equitable resolution to each request you make under Your Plan. In the event of any complaint which we cannot resolve between us on this basis Quentin Willson is the final arbiter for the exercise of this discretion on behalf of Warrantywise, and can be contacted by email at: quentin@warrantywise.co.uk. This does not affect your statutory rights.

CUSTOMER CANCELLATION FORM

FULL NAME		WARRANTY NUMBER	
ADDRESS		VEHICLE REG NUMBER	
TOWN/CITY		MAKE	
COUNTY		MODEL	
POSTCODE		CURRENT MILEAGE	
REASON FOR CANCELLATION			
CUSTOMER SIGNATURE		DATE	

Please complete this form (or write the information detailed above) and send to; Warrantywise, The Rocket Centre, Trident Way, Blackburn, Lancashire, BB1 3NU; or you may email admin@warrantywise.co.uk. For full cancellation terms see Section J of your Plan Terms and Conditions.

K Warranty Plan

- K1 PROVISION** - Your Warranty Plan (Your Plan) is provided and administered by Warranty Wise Limited (trading as Warrantywise) registered office: The Rocket Centre, 3 Trident Way, Blackburn, BB1 3NU.
- K2 QUENTIN WILLSON** - Quentin Willson, who has been instrumental in its design and development, believes it to be the Best Warranty in the UK. Quentin Willson also acts as final arbiter on behalf of Warrantywise in resolving any complaint you may have and can be contacted directly at: quentinwillson@warrantywise.co.uk
- K3 YOUR PLAN** - Your Plan will only become effective when Warrantywise has received and accepted Your Application received payment in full for the period of Your Plan and issued Your Plan Schedule. You will then be provided with Your Plan as stated within these terms and conditions. Your Plan contains details of Your Plan, benefits you have purchased, what is excluded and the conditions of Your Plan and should be read in conjunction with the Plan Schedule.
- K4 PLAN SCHEDULE** - Your Plan Schedule confirms our acceptance of your Application and is the basis of the contract and forms part of Your Plan. Please check that the information you have declared to us is correct and that it meets with your requirements. If it does not, please contact us as soon as possible (and in any case within 30 days of issue) in order to make any applicable alterations. You cannot make changes after 30 days or if you have requested that we authorise any repairs. If you fail to provide us with the correct information we may either require additional payments and an Administration Fee or even cancel Your Plan.
- K5 PRINT COPY OF YOUR PLAN** - These are available in booklet and PDF format and can be downloaded from our website at www.warrantywise.co.uk. If you require a large print paper copy of Your Plan terms and conditions, please contact us at any time and we will arrange this.
- K6 MILEAGE PHOTO** - At our discretion and before we accept application and confirm Your Plan is active we may request a photo of your vehicle's milometer. We will inform you of this requirement after your Application. We ask that you cooperate fully with this request. In such circumstances we will not issue a Plan Schedule until we have received such confirmation. Your Plan will then start from the mileage shown on the photograph and from the time and date we receive it, if received after Your Plan Start Date. We will not be responsible for any Repair Cost during the period we are awaiting receipt of your Vehicle's Mileage Photo or from any previous mileage.
- K6.1** We reserve the right, in our discretion:
- K6.1.1** to cancel Your Plan by refunding you any payment you may have made, less the Cancellation Fee if, within 45 days of your requested Plan Start Date, you fail to forward to us a Mileage Photo when requested or
- K6.1.2** to waive our Mileage Photo request and start Your Plan 45 days after your original Plan Start Date.
- K6.2** In each case we will advise you of this by sending you notice in writing (by email, Special or Recorded Delivery).



- K7 **DATA PROTECTION** - Warrantywise is a trading name of Warrantywise Limited, a company registered in England and Wales No. 07963594 at The Rocket Centre, 3 Trident Way, Blackburn, BB1 3NU and is part of Wise Group Holdings Limited, Company No. 10613336. Wise Group Holdings Limited (WGHL) is registered under the Data Protection Act, we are the Data Controller. WGHL will process your data to provide the cover detailed in Your Plan. We will pass your data to selected third parties specifically for them to provide the services detailed in Your Plan. Any third parties will not be permitted to use your data for any other purpose other than to provide the services and shall be contracted to delete the data after provision of the service under Your Plan.
- K7.1 **RIGHT TO ACCESS** - You are the only person authorised to make representations directly to WGHL about Your Plan. If you require any other person to enquire on your behalf including receiving any validated repair payments we will require your specific prior authorisation in writing unless such persons quote Your Plan number and security password or is confirmed by you as a Repairer acting on your behalf. We may pass your data to any associated company for the sole purpose of providing the services and benefits within Your Plan. If at any time, your information is to be transferred to countries that do not have stringent data protection laws, the Data Controller will seek assurance from that party as to the security surrounding the handling of your personal data before they proceed. Your personal data may also be passed to any relevant regulator or dispute resolution provider and be used to prevent crime. We may also use your data for training and testing purposes.
- K7.2 **RIGHT TO RECTIFICATION** - You can ask us for a copy of your personal details held on our files and to correct any inaccuracies. To improve our services and for training purposes, we may record our communications with you.
- K7.3 **Right to be Forgotten** - You have the right to be forgotten and you may choose to exercise this right at any time under the EU General Data Protection Regulation (GDPR) Article 17. Please confirm your request in writing or by email to dataprotection@warrantywise.co.uk. We will process any such request without undue delay and we will inform any third parties of the request.
- K7.4 **Expert Reports** - You can request a copy of any Independent Vehicle Examiner report we have commissioned in relation to a request for repairs you may have made (subject to our Administration Fee). Please confirm your request by email to repairsadmin@warrantywise.co.uk.
- K7.5 **Marketing** - Your details may be used by WGHL for marketing purposes and to inform you of other products and services we think may be of interest to you. We may disclose your information to companies within WGHL for these purposes. We and our agents (if applicable) may contact you by mail, telephone or email. If you do not want your data to be used by us for marketing purposes and you have not already notified us, please write to the Data Protection Administrator at: Wise Group Holdings Limited, The Rocket Centre, 3 Trident Way, Blackburn, BB1 3NU or email dataprotection@warrantywise.co.uk.
- K8 **Exclusion of Third Party Rights** - Your Plan is solely for the benefit of you (the Plan holder) and any permitted transferee which we allow in our discretion. No rights or benefits will be given to any other third party under Your Plan. The provisions of the Contracts (Rights of Third Parties) Act 1999 do not apply.
- K9 **Notices** - All notices required to be given shall be by email, post, Special or Recorded Delivery;
- K9.1 from WGHL or Warrantywise Limited to you, at your last known home or email address and,
- K9.2 from you to us, at WGHL or Warrantywise Limited, The Rocket Centre, 3 Trident Way, Blackburn, BB1 3NU or any email address noted within Your Plan.
- K9.3 All notices shall be deemed to have been received when, in the normal course of transmission, the notice would have been delivered.
- K10 **Language** - All Plan documents and all communications with you about Your Plan will be in easy to understand English. No other language will be used.
- K11 **Statutory Rights And Regulation** - Your Plan shall be subject to English Law. Nothing in these terms and conditions will reduce or affect your statutory rights. For further information about your Statutory Rights you can contact your Local Authority Trading Standards Department or Citizens Advice Bureau. Warrantywise Limited is not regulated by the Financial Conduct Authority (FCA). This Plan is exempted from compliance by the FCA and from the Financial Services Compensation Scheme.
- K12 **Terminology** - Words starting in capital letters are 'defined terms' with specific meanings particular to Your Plan. Please see the Definitions section within Your Plan.

L How to Contact Us

Quentin Willson's Comment: *I am sure that you will be pleased with the service we provide. In the unlikely event you are not completely satisfied please follow these step by step instructions and I am confident your complaint will be resolved satisfactorily as soon as possible.*

L1 Administration Queries - If you have any questions regarding any alterations to Your Plan Schedule, please contact Warrantywise by phone on 01254 355107 and explain your query, or you can email: admin@warrantywise.co.uk. Your query should be dealt with either while you are on the phone or by email.

L2 Authorised Payment Queries - If you require an explanation of any authorised Repair Cost please telephone 01254 355102 and speak to the Customer Services Department. Your query should be dealt with either while you are on the phone or by email, within working 5 days.

L3 Complaints

L3.1 Decline Decisions - If your complaint is relating to a declined repair decision we will need you to send us any documentation which was not made available at the time of our decision (this may be service history, an inspection report, photographs, or other documents). We must receive all details of your complaint within 30 days of the date we issued the decision to decline your repair. We cannot alter a decision simply because you do not agree with it; we will require some tangible evidence to support your view. Please visit www.warrantywise.co.uk/complaints where you are able to upload the details you want us to consider and we can

then look into the matter fully. Your query should be acknowledged by email and answered within 5 working days.

L3.2 All Other Complaints - If you are unhappy with any other aspect of your experience with Warrantywise, please write to our Customer Services team, Warrantywise Limited, The Rocket Centre, 3 Trident Way, Blackburn, BB1 3NU. Your query should be acknowledged by post or email and answered within 5 working days.

L4 Contacting Quentin Willson - You can ask for your case to be personally reviewed by Quentin Willson via email at: quentinwillson@warrantywise.co.uk. (Yes it really is him). Your query should be acknowledged by email and answered within 5 working days.

L5 Important Information Regarding Fraud - If we have any reason to believe that you (or a Repairer acting on your behalf) has provided us (or any Independent Vehicle Examiner) with any false, dishonest or exaggerated information or statement in order to obtain Repair Cost(s) then we will suspend any repair authorisation until our Fraud Investigation Team has completed their investigation. Within 30 days we will send you our final response or advise you when will be in a position to provide such a response.

Note: Telephone calls may be recorded for quality and training purposes.



Warrantywise

The UK's Best Used Car Warranty

private/carwarranty/v11/08/2019



2nd Car in your household? Call us on

01254 355100

For Roadside Assistance or Recovery*, call us on

0844 693 1910

For Repairs, Claims or Car Hire*, call us on

01254 355102

* **Note:** You will have to pay for any Recovery, Roadside Assistance or Car Hire against any invalid repairs.

Useful Email Addresses

Sales Department

sales@warrantywise.co.uk

Admin Department

admin@warrantywise.co.uk

Renewals Department

renewals@warrantywise.co.uk

Repairs Department

repairs@warrantywise.co.uk

Customer Services

customerservices@warrantywise.co.uk

Quentin Willson

quentin@warrantywise.co.uk