

Warranty Assure

A WARRANTY TO GET USED TO



Standard Cover

Your Vehicle Warranty Policy
July 2011 Edition

www.warrantyassure.com

Welcome to Warranty Assure

Thank you for choosing Warranty Assure. Our fully comprehensive warranty plans have been tailored to ensure that you get the most out of your motoring with minimum inconvenience.

This policy explains how your warranty cover works and the main benefits you can now enjoy with our complete cover.

Please make sure you keep this booklet in your vehicle, you will need it if you need to make a claim. You will find all of the terms and conditions relating to your cover, in particular the vehicle servicing requirements and claims procedure detailed in the 'How to Make a Claim' section.

We wish you many miles of trouble free motoring and hope you enjoy peace of mind knowing that you are fully covered with Warranty Assure.

Contents

- Policy Summary..... 3
- Understanding Your Policy..... 5
- Definitions..... 6
- What is Covered?..... 8
- Betterment 10
- Other Benefits 10
- What is Not Covered? 12
- Excluded Vehicles..... 14
- Excluded Vehicle Uses..... 14
- Claims and Conditions 15
- How to Make a Claim 16
- General Conditions..... 18
- Cancelling Your Policy 19
- Making Yourself Heard 20
- Service Record..... 21
- Transfer of Ownership Request 22
- Transfer Request Form..... 23

If you need to make a claim on your policy, in the first instance call 0845 8727 654

Policy Summary

This policy summary does not contain full details and conditions of your warranty. (These are located in your policy wording)

Where headings are shown in *(green)*, you will find the full details within this booklet. Please refer to the content index for more information regarding each subject.

Warranty Assure Type of Cover

Warranty Assure covers all aspects of mechanical breakdown for cars and light commercial vehicles up to 3500kg gross vehicle weight. The warranty provides cover for repair or replacement costs, incurred as a result of a breakdown in the UK as defined in the policy wording.

Warranty Assure covers you up to the single claim limit in respect of each claim up to the sum as stated in the policy schedule. The sum will be reduced by the cost of any claim during the period of the warranty.

Eligibility

You are eligible for a vehicle warranty from Warranty Assure if you:

- Own a car or light commercial vehicle up to 3500kg gross weight.
- Are permanently registered in the UK.
- Are insured by a motor insurance policy issued by an insurer authorised in the UK.
- Your vehicle was imported by the manufacturer or its authorised importer into the UK.
- Are not included under the section entitled *Excluded Vehicles*.
- Your vehicle is not used for any of the usage specified under the section of this cover entitled *Excluded Vehicle Uses*.
- Your vehicle is not a new vehicle sold without a manufacturer guarantee.

Significant Benefits & Features:

Type of Warranty Cover

Warranty Assure covers the majority of mechanical, electrical and electronic parts of your vehicle that were the manufacturer's original fitment.

Only components that are listed under the *what is covered* section are covered:

Engine, timing belt, manual or automatic gear box, rear wheel drive, front wheel drive, differential, propshaft, variable transmission (CVT/CTX) and differential engine cooling system, steering suspension, clutch (parts only), fuel system (diesel and petrol only subject to a maximum of £50 per claim), electrical system (maximum £50 per claim).

Any item not specifically mentioned is not covered by this policy.

Other Benefits

In the event of a breakdown as defined in the warranty policy wording, the following other benefits are automatically included:

- Vehicle hire
- Vehicle recovery
- Overnight expenses and onwards travel
- Overseas use

Transfer of Ownership

Warranty Assure allows you to transfer the cover to a new private owner, subject to our approval. If you choose to transfer the policy to a new owner the policy will not be subject to the statutory cancellation period.

Policy Summary (continued)

Significant or Unusual Exclusions or Limitations:

Betterment

You will be required to contribute to the repair or replacement costs in accordance with the table of contributions in the betterment section.

What Warranty Assure Does Not Cover and General Conditions

- During your warranty period, your vehicle must be serviced in accordance with the manufacturer's requirements. You must keep all service invoices as these will be needed in the event of making a claim.
- Any repair or replacement after a breakdown that can be claimed from your vehicle insurance policy or guarantee.
- Timing belts - where no proof is available of the replacement of the timing belt in accordance with the manufacturer's replacement schedule.
- Any loss or damage caused by the use of incorrect fuel.
- Any loss caused by frost or the freezing of liquids unless anti-freeze has been added in accordance with manufacturer's recommendations.
- Warranty claims arising as a result of using the vehicle for any of the Excluded Vehicle Uses.
- Vehicles specifically designed for primary sale in Northern, Southern and Central America.
- Wear and tear and worn out components.
- Repair or replacement of components which have not suffered a breakdown as defined in the policy wording.
- Repair or replacement of components to enable your vehicle to pass the government vehicle testing requirements (MOT).

Duration of Cover

Warranty Assure are proud to offer a variable duration of cover; we understand that you may need to review your cover periodically to ensure it remains adequate for your needs.

Please refer to your warranty policy schedule which will show the duration of cover applicable.

Cancelling Your Policy

You have the right to cancel Warranty Assure at any time during the policy period.

If you have paid for your cover and you cancel within 14 days of the receipt of the policy, we will make a full refund unless you have made a claim.

If you cancel after the first 14 days of your warranty cover or if you have not paid a premium for the policy, then no refund of your premium will be given. Please refer to the *Cancelling Your Policy* section for full cancellation terms and conditions.

Claim Notification

It's easy to make a claim, simply telephone our Claims office on 0845 8727 654.

Making Yourself Heard

If for any reason you are unhappy with the service provided by Warranty Assure, please contact our Claims office on 0845 8727 654 or write to:

Warranty Assure

Unit 10, Ross Way
Folkestone
Kent, CT20 3UJ

Understanding your Warranty Assure Policy

This policy is administered by Warranty Assure.

Please refer to your policy schedule for confirmation of the cover you have been supplied with or have purchased.

Please read this policy carefully and make sure you understand and fully comply with its terms and conditions.

Failure to do so may jeopardise the payment of any warranty claim which might arise and could lead to the policy becoming void. Please ensure you keep this policy in a safe place so you can read it again if you need to. Your attention is drawn to the complaints procedure in the section entitled Making Yourself Heard.

The Policy

Your warranty policy is evidence of your contract with us. You should read it Carefully and keep it in a safe place.

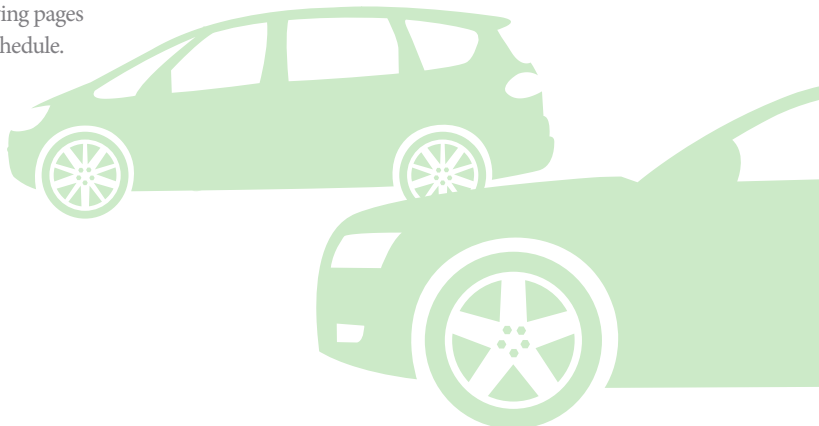
In return for having accepted your premium we will, in the event of breakdown occurring in the period of your warranty, provide cover as described in the following pages and referred to in your schedule.

Your policy contains details of the warranty cover you have been supplied with or have purchased, what is excluded from cover and the conditions of this warranty policy.

The policy should be read in conjunction with the policy schedule. This must be kept with the policy and contain your details, details of the vehicle and details of the warranty cover provided to you. Please check that the information contained in the schedule is correct and that it meets your requirements. If it does not, please contact Warranty Assure immediately.

Registered office:
Warranty Assure
Unit 10, Ross Way
Folkestone
Kent, CT20 3UJ

Tel: 0845 8727 654



Definitions

Any word or expression to which a specific meaning has been detailed below and will bear the same meaning throughout this **warranty policy**.

- **Administrator**

Means Warranty Assure, who's address is:

Unit 10, Ross Way
Folkestone
Kent, CT20 3UJ

Customer services telephone number:

0845 8727 654

- **Betterment**

Means the amount of any **repair cost** or **replacement cost** which **you** may be required to pay depending on the mileage travelled by **your vehicle** since 1st registration.

- **Breakdown**

Means the sudden and unforeseen failure of a warranty covered **component** arising from any permanent mechanical, electrical defect, causing sudden stoppage of its function necessitating immediate repair or replacement before its normal operation can be resumed.

- **Claims Address**

Means:

Warranty Assure
Unit 10, Ross Way
Folkestone
Kent, CT20 3UJ

- **Component(s)**

Means any mechanical, electrical or electronic part, which forms part of the **vehicle's** original specification.

- **Period of Warranty**

Means the length of time that this **policy** operates as stated on the **warranty policy** schedule.

- **Repair cost(s)**

Means the cost of repair materials, limited by manufacturer's costs prices, and the labour cost of repairing the **component** which has suffered **breakdown** (limited by the Autodata/Manufacturers published times). A labour charge of £50 per hour is the maximum rate payable.

- **Repairer**

Means the approved or authorised **repairer** or a business involved in the servicing or repair of motor and light commercial vehicles.

- **Replacement cost(s)**

Means the cost of replacement **components** of similar make and quality as the **component** that has suffered **breakdown**, including the labour cost of fitting the new **components**.

Definitions (continued)

- **Single claim limit**

Is the maximum amount per claim or event that can be claimed during the **period of the warranty**, please refer to **your policy** schedule for further details.

- **Sum covered by warranty policy**

Means the maximum amount that can be claimed during the period of cover.

- **The sum under warranty**

Will be reduced by the amount of any valid claims during the period of cover, please refer to **your policy** schedule for further details.

- **Total loss**

Means any warranty claim where the **sum under warranty** has been paid out by Warranty Assure, or where **your vehicle** has been replaced as a part of a claim due to repair of **component(s)** being deemed uneconomical by Warranty Assure.

- **Vehicle**

Means only the **vehicle** as stated on the policy schedule, please refer to the excluded vehicles section for more information.

- **Warranty Policy**

Means **your warranty policy** booklet and your warranty which includes any endorsements.

- **We/us/our**

Means Warranty Assure.....

- **Wear and tear**

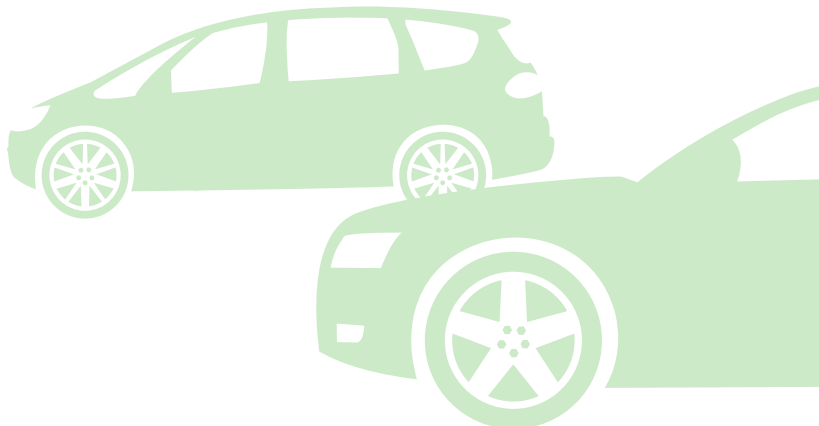
Means the gradual deterioration associated with the use, age and mileage of the **vehicle**.

- **Worn out**

Describes **components** which have reached the end of their normal effective working lives because of their age/or their usage.

- **You/your**

Means the policy holder named on the **warranty policy** schedule.



What is Covered?

Warranty Assure covers your **vehicle** against **breakdown** in the UK of mechanical and electrical **components** of the vehicle that were the manufacturers original specification except those listed in the 'What is Not Covered' section.

Mechanical and electrical components include:



Automatic and CVT transmissions

All **components** contained within the transmission casing.



Brakes

To a maximum of £50 per warranty claim including VAT. Master cylinder, wheel cylinders, restrictor valve and calliper seals. (Excluding seized callipers).



Casings

The following casings are only covered if their failure is a direct result of a failure of a covered component, this will constitute part of the total claim subject to the **warranty policy** limit:

Cylinder block, cylinder head, gearbox casing, axle housing.



Clutch (parts only)

Centre plate, pressure plate, release bearing, master and slave cylinders. Excluding burnt out parts and **wear and tear**.



Differential

Internal crown wheel and pinion, gears, shafts, bearings and bushes, thrust washers and spacers.



Electrical system

To a maximum of £50 per warranty claim including VAT. Starter motor, starter solenoid, indicator relay, windscreen wiper and washer motors.



Engine

The rocker assembly, including hydraulic followers, inlet and exhaust valves (except carbonised, burnt, pitted and sticking valves), springs and guides, cylinder head gasket, push rods, camshaft and followers, timing gears and chains (excluding tensioner), oil pump, pistons and rings, con-rods, gudgeon pins and bearings, crankshaft and bearings, inlet manifold, flywheel and ring gear.



Engine cooling system

Water pump, viscous fan coupling, thermostat and thermostat housing. Excluding frost damage.



Front wheel drive

Drive shaft including constant velocity joints, universal joints and couplings (not gaiters) and wheel bearings (drive axel only).

What is Covered? (continued)



Fuel system (diesel and petrol)

To a maximum of £50 per claim including VAT. Carburettor, mechanical or electrical fuel pumps and injection pump. Excluding **breakdown** as a result of contamination or failure to meet current emission legislation.



Manual gearbox

All internal **components** contained within the transmission casing.



Propshaft

Universal joints and couplings.



Rear wheel drive

Haft shafts, rear wheel external drive shafts including constant velocity joints, universal joints, universal joints and couplings (not gaiters) and wheel bearings (drive axel only).



Steering (incl. power assisted steering)

Steering rack and pinion, steering box, pump and idler box. Excluding power steering belts, external links and joints, rubber boots, swivel pins and oil leaks.



Suspension

Coil springs.



Timing belt

If the timing belt has been changed in accordance with the time or mileage requirements specified by the manufacturer (receipt required) it will be covered against mechanical **breakdown**.



Working materials

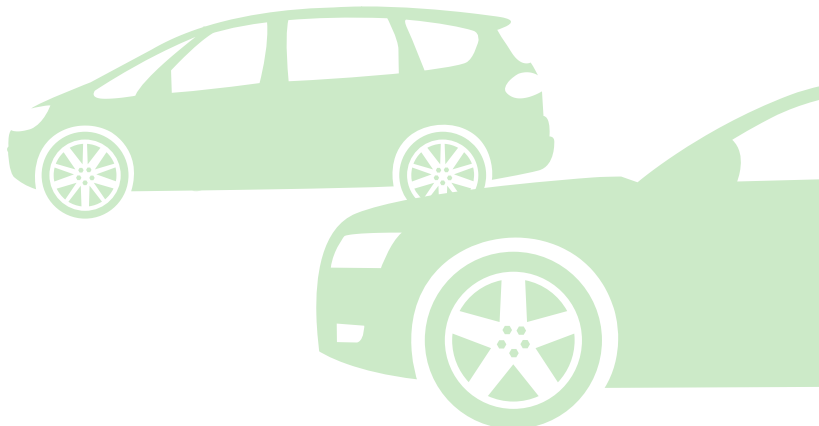
Working materials and supplies such as oils, filters and anti-freeze are covered where their replacement is essential as a direct result of the failure of a covered **component**.

Warranty Policy limits

Please refer to **your policy** schedule for the **single claim limit** applicable to **your warranty policy**.

Any warranty claim is subject to the **single claim limit**, conditions and exclusions set out in this **policy**.

Please note: Warranty Assure does not cover failure due to **wear and tear** or impact damage.



Betterment

Warranty Assure provides a **policy** of indemnity. The purpose of this warranty is to place **you** in the same financial state after a loss as **you** were before the loss occurred.

Therefore Warranty Assure requires **you** contribute to the **repair cost** or **replacement cost** in accordance with the table below. This will be dependent on the distance travelled by **your vehicle** since first registration.

Distance travelled by your vehicle since first registration at breakdown	Contribution you are required to make to any repair cost or replacement cost
Up to 80,000 miles travelled from first registration	No contribution required
80,001 to 90,000 miles travelled from first registration	10% of any repair cost or replacement cost
90,001 to 100,000 miles travelled from first registration	20% of any repair cost or replacement cost
100,001 to 110,000 miles travelled from first registration	30% of any repair cost or replacement cost
110,001 to 120,000 miles travelled from first registration	40% of any repair cost or replacement cost
Over 120,001 miles travelled from first registration	50% of any repair cost or replacement cost

Other Benefits

Warranty Assure also includes the following benefits, subject to the General Conditions, Claim Conditions and What is Not Covered by this **warranty policy**.

Warranty Assure provide the benefits below within the **single claim limit**. Following a **breakdown**, **you** will have to pay the bill and provide **us** with a bona fide VAT receipt as part of a valid claim.

Vehicle Recovery

Warranty Assure covers **vehicle** recovery to the nearest **repairer** following **breakdown** of any **component** of the **vehicle** covered by this warranty subject to a maximum of £50 (including VAT) per **breakdown**. However, the

method of recovery must prevent any further damage to the **vehicle**.

Vehicle Hire

If **your vehicle** suffers a **breakdown** and the manufacturer's standard repair time is in excess of 8 hours, Warranty Assure will pay a contribution of up to £30 (including VAT) per day for a maximum of 5 days towards the cost of hiring a similar **vehicle**. In this situation, the hire period is to begin no earlier than 24 hours after the **breakdown** occurring.

Other Benefits (continued)

A contribution towards vehicle hire is specifically excluded when **your vehicle** is off the road and repairs are unable to commence or be completed due to non-availability of parts, space or labour, with the exception of repairs involving the replacement of engine and gearbox assemblies in the event that they have to be ordered from the Supplier.

Please note Warranty Assure will not pay for:

- Hire costs within the first 24 hours following **breakdown**.
- Hire costs in excess of the 5 day allowance.
- Charges incurred for fuel, collision damage waiver, insurance or other fees.

We cannot be held responsible should hire be refused for any reason.

Overnight Expenses and Onward Travel

In the event that authorised repair or replacement of a **component** cannot be completed on the day of **breakdown**, necessitating an unscheduled overnight stay Warranty Assure will pay up to a total of £100 including VAT towards overnight accommodation. The overnight expenses limit of £100 including VAT is on a room only basis per **breakdown**.

Alternatively Warranty Assure will, at **our** discretion, pay up to a total of £100 including VAT towards onward travel to **your** original destination.

Overseas Use

Warranty Assure policies cover overseas use for a maximum of 60 days continual use during the total period of the warranty, subject to the following:

1. Warranty Assure must be notified and an authorisation reference obtained before any work is carried out and will not cover any repair or replacement after a **breakdown** that can be claimed from the **vehicle** insurance policy, **breakdown** cover or guarantee.
2. **You** must pay the **repairer** and claim reimbursement direct from **us** by sending the **Claims office** a receipted invoice.
3. The other terms, conditions and exclusions of this **warranty policy**.
4. The **repair cost** or **replacement cost** will be reimbursed at the exchange rate applicable on the date **you** paid the **repairer**.

Transfer Request

Subject to Warranty Assure approval, this **policy** may only be transferred with the **vehicle** direct to a new private owner.

Application must be made to Warranty Assure at the time of the change of ownership. Warranty Assure will charge for this service. Please refer to the Transfer of Ownership section for further details.

Under no circumstances can this warranty be transferred to another **vehicle** or to/via any member of the motor trade.

If the warranty is transferred to a new owner the **warranty policy** will not be subject to the statutory cancellation period.

What is Not Covered?

The following are excluded from Warranty Assure Cover:

- Any **component** not specifically listed under each section heading.
- Any costs related to adjustments or diagnostic work.
- Any costs incurred in **excess** of or outside the liability of this warranty. It is **your** responsibility to meet any **repairer** charges in **excess** of, or rejected as not being our liability.
- Any costs resulting from using your vehicle for any usage in the Excluded Vehicle Uses section.
- Any costs arising from depreciation or diminution in the value of the **vehicle**.
- **You** are not covered for any other costs that are indirectly caused by the event which led to **your** claim, unless specifically stated as covered in this **warranty policy**.
- Any liability where the **vehicle** is found to be unfit for the purpose, for which it was intended, is not as described or is not of satisfactory quality.
- The cost of supplying items not covered under this policy which are required to be replaced as part of an authorised claim under this policy.

Anti-freeze, fluids and grease, fuel or oils

(unless replacement is necessary following the **breakdown** of a **component** which forms part of a valid claim accepted by Warranty Assure).

Brakes

Any cost over £50 per claim excluding VAT.

Clutch

(Parts only) – labour costs.

Excluding burnt out parts and **wear and tear**.

Cylinder head

Cracks, skimming and de-coking of the cylinder head.

Electrical system

Any cost over £50 per claim excluding VAT.

External linkage

Joints or swivel pins.

Faults in workmanship

Materials or repairs paid for by **us** on **your** behalf.

Front wheel drive

Wheel bearings and non-driven axel.

Fuel system

Diesel and petrol – any cost over £50 per claim including VAT.

Loss or damage

To any computer or other equipment, data processing service product, microchip, microprocessor, integrated circuit, embedded chip or similar device, computer software program or process or any other electrical or electronic system directly or indirectly caused by computer viruses.

Oil leaks

Internal and external.

Rear wheel drive

Wheel bearings and non-driven axel.

What is Not Covered? (continued)

Service items including but not limited to:

Distributor cap, gaiters, boots, rotor arm, condensers, points, high tension leads, spark plugs, wiper blades, filters, bulbs, belts, pipes, joints and seals.

Timing belt

Where no proof is available of the replacement of the timing belt in accordance with the manufacturer's replacement schedule.

The failure or fear of failure or inability

Of any equipment or any computer programme, whether or not **you** own it, to recognise or to interpret correctly or process any date as its true calendar date, or to continue to function correctly beyond that date.

VAT

Where **you** are VAT registered.

Wear and tear

Generally and **worn out components**.

Wheel alignment

And balancing and adjustments to suspension.

Damage to the vehicle or its component(s)

- Where the fault or damage occurred due to the **vehicle** being driven following the initial failure.
- Caused by fire, theft or attempted theft, impact, any road traffic accident, accidental damage, lack of lubrication or fluids, damage caused during recovery, or by failure of mountings and fixings of any description.
- Caused by frost, corrosion, contamination, or the freezing of any liquids, or caused by the use of incorrect fuel, or a grade of fuel or lubricant not recommended by the manufacturer of the **vehicle**.
- Of any nature arising directly or indirectly, in whole or in part, due to any misuse, act or omission which is wilful, unlawful or negligent on **your** part.
- Caused by carbonised, burnt, pitted and sticking valves.
- Incurred whilst **your vehicle** is outside the UK for more than 60 days consecutively.

The repair costs or replacement costs of components:

- Which were faulty or had suffered a **breakdown** prior to commencement of the policy.
- Where the repair, replacement, loss, damage or liability is claimable on a more specific warranty or guarantee.
- Necessitated due to inherent faulty design, manufacturing fault or following a recall by the manufacturer.
- The replacement or adjustment of any parts to enable your vehicle to pass a Department of Transport MOT test or to meet current emission legislation.
- Where the **breakdown** was caused by, or occurred to, any modification from the manufacturer's specification, any accessory or equipment not fitted and supplied with the **vehicle** at the time of manufacture and any experimental equipment whether or not supplied by the manufacturer.
- Where damage is due to an uninsured **component** failure.

Excluded Vehicles

The following **vehicles** and usages are excluded from cover provided by Warranty Assure unless specifically stated otherwise in **your** policy schedule:

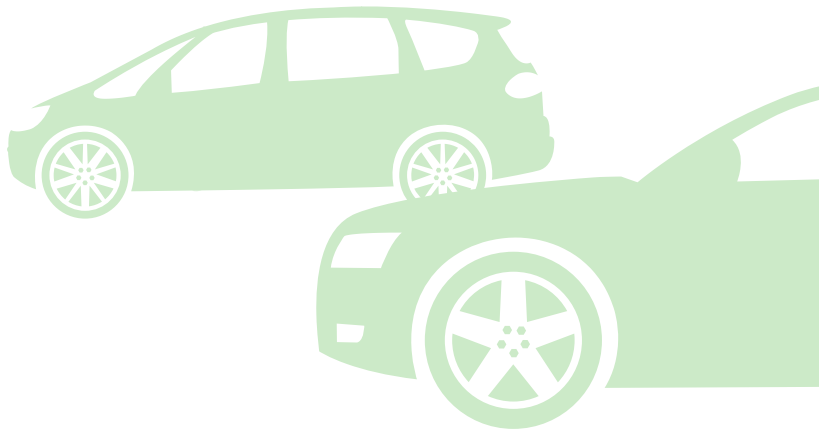
Vehicles:

- Modified from the manufacturer's specification.
- Which include any experimental equipment, whether or not supplied by the manufacturer.
- Owned temporarily or otherwise (resulting from trade-in or acquisition for the purposes of resale) by a lease company or business formed for the purposes of selling or servicing motor vehicles.
- Designed to carry more than eight people including the driver.
- Over 3500kg gross weight.
- Which are classified as non-passenger cars, caravans, kit cars or replica cars.
- Specifically designed for primary sale in Northern, Southern and Central America.
- Powered by Electric, Hybrid, Fuel Cell or Liquid Petroleum Gas (LPG).
- Powered by rotary engine.

Excluded Vehicle Uses

Any **vehicle** used for competition, trial (other than treasure hunts), track days, rally, racing, pace making or off road use. Any **vehicle** used for

hire or reward, transportation of goods, driving school, and delivery courier and emergency or recovery services.



Claims and Conditions

You must comply with the following conditions and instructions to have the full protection of **your** policy. If **you** do not comply with them we may, at **our** option:

- Cancel **your warranty policy**.
- Refuse to deal with **your** warranty claim.
- Reduce the amount of the warranty claims payment.

If **breakdown** occurs please help the **Claims office** by reporting **your** claim according to the following procedure.

All claims must be made as soon as reasonable and in any case, no more than 15 working days after the **breakdown** has occurred.

Prevent Further Damage

In the event of any incident, **breakdown** or operation of a warning hazard light, **you** must not drive the **vehicle** further.

Fraud

You must not act in a fraudulent manner. If **you**, or anyone acting for **you**:

- Make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect.

- Make a statement in support of a claim, knowing the statement to be false in any respect.
- Submit a document in support of a claim, knowing the document to be forged or false in any respect.
- Make a claim in respect of any loss or damage caused by **your** wilful act, or with **your** connivance.

Warranty Assure will:

- Not pay the claim.
- Not pay any other claim which has been made or will be made under the policy.
- At **our** option declare the policy void.
- Be entitled to recover from **you** the amount of any claim already paid under the policy.
- Not make any return of premium.
- Inform the police of the circumstances.

Subrogation

We may at **our** sole option take any steps in **your** name against any person to recover any money **we** pay in settlement of **your** claim. **You** must give **us** all assistance necessary.

How to Make a Claim

Before any work is undertaken, **you** are required to contact Warranty Assure so that the claims procedure can be fully explained to **you**.

The claim notification telephone number is 0845 8727 654.

Calls may be recorded and monitored.

Warranty Assure Claims Authorisation

For claims authorisation, the **repairer** must confirm:

- **Your** policy number and **vehicle** details.
- The exact mileage of **your vehicle** at the time of **breakdown**.
- The cause of **breakdown**

and:

- Provide an itemised **repair cost** estimate.
- Provide a full service history from inception of cover.

Payment of Authorised Repairs

In most circumstances there will be no need for **you** to pay the **repairer**, as **we** will pay them directly up to the authorised **repair cost** or **replacement cost**.

If **we** are paying the **repairer** direct they must send the Warranty Assure **Claims office** an itemised repair invoice stating the claim authority number. They will be reimbursed up to the authorised **repair cost** or **replacement cost**. **You** will be liable for any costs incurred in excess of or outside of the liability of this warranty.

Occasionally a **repairer** will ask for payment directly from **you**. Where **you** have paid the **repairer**, and **we** have authorised **your** claim in advance, **we** will reimburse **you** up to the

authorised **repair cost** or **replacement cost** if **you** send the **Claims office** the receipted and itemised invoice.

In the event of **breakdown** outside of the UK:

1. **You** must contact Warranty Assure and obtain a claims authorisation number before any work is undertaken.
2. **You** must ensure the claims authorisation number appears on all paperwork and correspondence received from the repairer, failure to do this will jeopardise the claim.
3. **You** must pay the **repairer** and claim reimbursement direct from **us** by sending the **Claims office** a receipted claim invoice.
4. All other terms, conditions and exclusions of this warranty and the general conditions and exclusions of this policy apply.
5. The **repair cost** or **replacement cost** will be reimbursed at the exchange rate applicable on the date **you** paid the **repairer**.

If requested by the **Claims office**, copies of service invoices should be attached to the repair invoice when set for payment.

Unauthorised Repair or Replacement

Should **you** decide to give permission to the **repairer** to commence work, without obtaining an authorisation number from Warranty Assure's **Claims office**, **you** do so in the full knowledge that **we** reserve the right not to meet **your** claim because **you** have denied **us our** right under this **warranty policy** to agree cover, inspect the **vehicle** and manage costs prior to its repair. **You** will have to pay the bill in full and submit to the **Claims office** for consideration.

How to Make a Claim (continued)

When You Collect Your Vehicle

If **you** are aware, or believe, that the repair is not satisfactory do not accept **your vehicle** and advise the **Claims office** immediately.

Cause of Breakdown Uncertain?

If the cause of the **breakdown** is uncertain, dismantling work may be necessary.

- If this reveals that the **breakdown** is covered by this policy and the claim is duly authorised, **we** will pay the dismantling costs.
- If work reveals that the **breakdown** is not covered, **you** must pay the costs incurred.

Only **you** may give permission for dismantling work and **you** do so in the knowledge that **you** will be responsible for the costs incurred if the fault is not covered.

This **warranty policy** does not cover any costs related to diagnostic work.

For claims involving a catalytic converter, details must be provided to Warranty Assure's **Claims office** to include tests conducted showing the failure of **your vehicle** to pass an exhaust gas emissions test prior to replacement along with the result of the successful re-test after the replacement of the catalytic converter to **your vehicle**, both tests must be time and date stamped.

For all claims involving a timing belt **breakdown**, **we** require proof that the timing belt has been changed in accordance with the time or mileage requirements specified by **your vehicle** manufacturer. A copy invoice for the change of the timing belt will be required showing the date of timing belt change and the odometer reading of **your vehicle** at this time.

If **your** claim is covered by Warranty Assure's policy, verbal authorisation will be given by the **Claims office** to carry out the repair. A claims authority number will be issued with an authorised **repair cost**, which is the most **we** will pay for the repair.

Authorisation of repairs will remain valid for 90 days.

If any part of **your** claim is declined you may request the reason in writing, please contact Warranty Assure's **Claims office**.

Use of an Engineer

At notification of any claim, or following receipt of the estimate, Warranty Assure reserves the right to:

- Instruct an engineer to inspect **your vehicle** before authorising any claim.
- Inspect any insured **components** which have been removed, together with any original documentation, within one calendar month after any repair or replacement has been authorised or carried out.

When this right is exercised Warranty Assure shall have no liability for any loss incurred by **you** arising from any possible delay.

Any decision on liability will be withheld until the engineer's report is received.

Salvage

Warranty Assure accept no liability for the disposal of **your vehicle** or any parts of it in any event.

Components

We reserve the right to supply **components** and use guaranteed original equipment manufacturer (OEM), factor, reconditioned or exchange units in the repair of **your vehicle**.

General Conditions

You must comply with the following conditions to have the full protection of **your warranty policy**. If **you** do not comply with them **we** may, at **our** option:

- Cancel the **warranty policy**.
- Refuse to deal with **your** warranty claim.
- Reduce the amount of the claims payment.

1. Servicing Requirements

Your vehicle must be serviced at a **repairer** in accordance with the manufacturer's recommendations detailed in the **vehicle** servicing handbook within a tolerance of 30 days or 1,000 miles whichever occurs first, of the stipulated service interval and using only the manufacturer's recommended grade and specification of oil. It is **your** responsibility to establish **your vehicle** manufacturer's servicing schedules and to comply with them by both time and mileage whichever is sooner.

2. Timing Belts

The timing belt on **your vehicle** must be changed in accordance with the manufacturer's recommendations within a tolerance of 30 days or 1,000 miles whichever occurs first, of the stipulated change interval. It is **your** responsibility to establish **your vehicle** manufacturers timing belt change schedule and to comply with it by both time and mileage whichever is sooner.

You should obtain acceptable proof that this work has been carried out as **you** will need to produce this in the event of a claim. Acceptable proof will be a copy invoice for the change of the timing belt showing the date the timing belt was changed and the odometer reading of **your vehicle**.

3. Vehicle Checks

Between services **you** must ensure that the regular **vehicle** checks are carried out, as recommended by the manufacturer and stated in the servicing handbook, for example: fluid level checks.

4. Changes In Your Circumstances

You must notify **us** immediately of any change which may affect this warranty and in particular any of the following: change of address, change of registration number, change of use and change of ownership of the **vehicle**.

We will then advise **you** of any change in terms.

5. Vehicle Registration

Your vehicle must be permanently registered in the UK during the **period of the warranty policy** and insured by a motor insurance policy issued by an insurer authorised in the UK during the period of insurance.

Cancelling Your Policy

Statutory Cancellation Rights

If **you** received this **policy** free of charge **you** may cancel this **policy** at any time. **You** must tell **us** by writing to:

Warranty Assure

Unit 10, Ross Way
Folkestone
Kent, CT20 3UJ

If **you** have paid for the warranty cover and **you** cancel within 14 days of the receipt of the policy, **we** will make a full refund. **You** should contact Warranty Assure who will arrange the refund.

There is no refund of warranty premium in the event of a claim being made regardless of the amount.

Cancellation Outside The Statutory Period

You may cancel this **policy** at any time by providing prior written notice to:

Warranty Assure

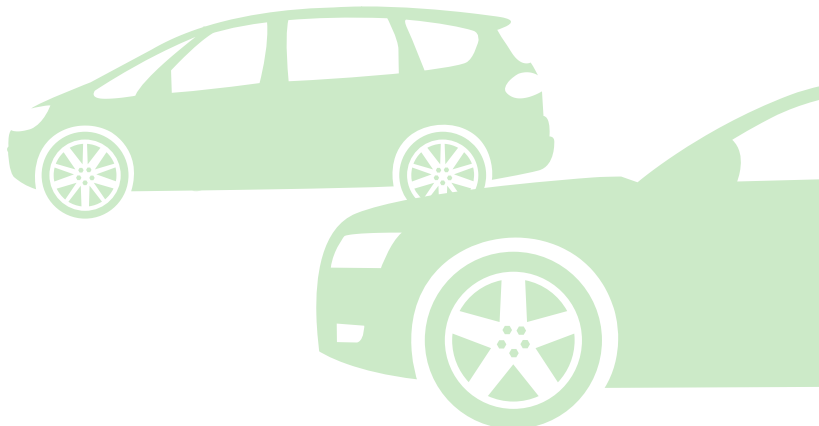
Unit 10, Ross Way
Folkestone
Kent, CT20 3UJ

If **you** cancel this warranty after the first 14 days of receipt of the **warranty policy** documentation no premium refund will be given.

Cancellation By Us

We reserve the right to cancel the **warranty policy** by providing 21 days prior written notice by registered post to **your** last known address.

There is no refund of warranty premium in the event of claim. However in all other cases **we** will retain an amount of premium in proportion to the time **you** have been on cover and refund the balance to **you**.



Making Yourself Heard

If **you** have cause for complaint, it is important **you** know Warranty Assure are committed to providing **you** with an exceptional level of service and customer care. **We** realise that things can go wrong and there may be occasions when **you** feel that **we** have not provided the service **you** expected. When this happens, **we** want to hear about it so that **we** can try to put things right.

Who to Contact

The most important factors in getting **your** complaint dealt with as quickly and efficiently as possible are:

- To be sure **you** are talking to the right person and
- That **you** are giving them the correct information.

When **you** contact Warranty Assure:

- Please give **us your** name and a contact telephone number.
- Please quote **your warranty policy** number and type of policy **you** hold.
- Please explain clearly and concisely the reason for **your** complaint.

Warranty Assure will then begin investigating **your** complaint.

If **you** wish to provide written details, the following checklist has been prepared for **you** to use when drafting **your** letter.

- Head **your** letter 'COMPLAINT'.
- Give **your** full name, post code and contact telephone number(s).
- Quote the type of **warranty policy** and **your** policy number.
- Explain clearly and concisely the reason(s) for **your** complaint.

The letter should be sent to the person dealing with **your** complaint along with any other material required.

We expect that the majority of complaints will be quickly and satisfactorily resolved when this procedure is followed correctly.

Warranty Assure's Promise to You

- Acknowledge written complaints promptly.
- Investigate quickly and thoroughly.
- Keep **you** informed of progress.
- Do everything possible to resolve **your** complaint.
- Learn from **our** mistakes.
- Use information from complaints to continuously improve **our** service.

Calls are recorded and monitored.

Data Protection Act

Details of **you** and **your** warranty cover will be held by **us** and subject to the provisions of the Data Protection Act 1998. **We** may send it in confidence for processing to other companies within KAP Motor Group. By taking out this policy **you** consent to such use of **your** personal data.

Service Record

Please see General Conditions section in the policy wording where it applies to cover selected by you. If **you** do not keep to the servicing requirements or **you** cannot prove **you** have done so, **your** selected covers may not be valid.

The only acceptable proof of servicing is the detailed VAT invoice from a **repairer** which shows the servicing date, mileage and shows the

full cost of parts, labour and correct manufacturer grade of oil used.

If **you** record the details below, **you** know when **your** next service is due.

This page may not be accepted as proof of servicing.

First Service

Date:	Your 2nd service is due on:	
Mileage:	or at	miles (whichever is sooner)

Sixth Service

Date:	Your 7th service is due on:	
Mileage:	or at	miles (whichever is sooner)

Second Service

Date:	Your 3rd service is due on:	
Mileage:	or at	miles (whichever is sooner)

Seventh Service

Date:	Your 8th service is due on:	
Mileage:	or at	miles (whichever is sooner)

Third Service

Date:	Your 4th service is due on:	
Mileage:	or at	miles (whichever is sooner)

Eighth Service

Date:	Your 9th service is due on:	
Mileage:	or at	miles (whichever is sooner)

Fourth Service

Date:	Your 5th service is due on:	
Mileage:	or at	miles (whichever is sooner)

Ninth Service

Date:	Your 10th service is due on:	
Mileage:	or at	miles (whichever is sooner)

Fifth Service

Date:	Your 6th service is due on:	
Mileage:	or at	miles (whichever is sooner)

Tenth Service

Date:	Your 11th service is due on:	
Mileage:	or at	miles (whichever is sooner)

Transfer of Ownership Request

Should **you** sell **your vehicle** to another person, excluding a motor trader, the unexpired portion of the policy can be transferred to the new owner.

Unfortunately it is not possible to transfer this warranty to a motor trader. Transfer to the new owner can only occur if, as at the date of the transfer request, **you** have complied with all terms and conditions of this **warranty policy**, in particular the General Conditions relating to servicing and the change of any timing belts fitted to the **vehicle**.

All You Need To Do

Fill in the details as set out below and return the complete **warranty policy** document within 14 days of assuming ownership. The transfer is subject to an administration charge of £35 including VAT. Please send this amount with the application form, and evidence of servicing. Cheques/Postal Orders should be made payable to Warranty Assure.

Warranty Assure

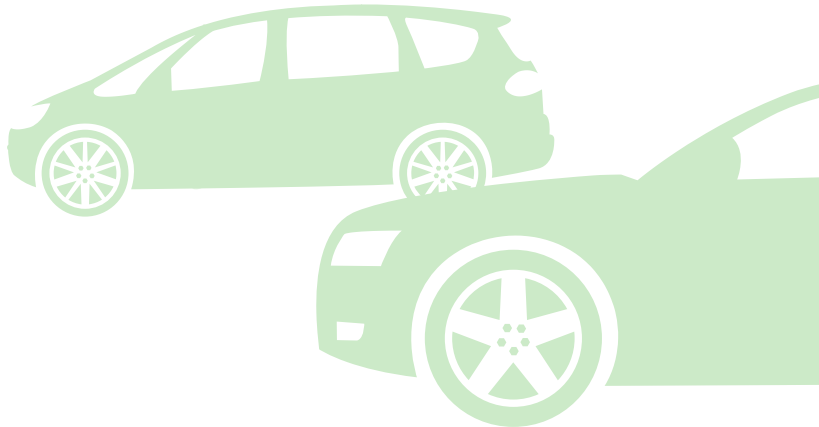
Unit 10, Ross Way
Folkestone
Kent, CT20 3UJ

The new owner will then be sent a policy document complete with a new **warranty policy** schedule to cover the unexpired period of the original cover. Any documentation supplied as evidence of servicing will be returned to the new owner.

Important Note To The New Owner

Please ensure that the General Conditions relating to servicing and the change of any timing belts fitted to the **vehicle** under this policy have been adhered to. If they have not, the cover under this policy will be invalid.

If the **warranty policy** is transferred to a new owner the policy will not be subject to the statutory cancellation period.



Transfer of Ownership Request Form

Policy Number:

Registration Number:

New Owners Surname:

Initials:

Address:

Address:

Postcode:

Recorded Mileage at Date of Transfer:

Telephone Number:

Date of Transfer:

I enclose Service History and Cheque/PO, value £35.00 including VAT made out to Warranty Assure.

Policyholders Signature:

Date:

New Owners Signature:

Date:

By signing this transfer request form I accept all the terms and conditions of this policy.

Warranty Assure

A WARRANTY TO GET USED TO

Standard Cover

Your Vehicle Warranty Policy
June 2011 Edition

Warranty Assure
Unit 10, Ross Way
Folkestone
Kent, CT20 3UJ

Tel: 0845 8727 654

Email: info@warrantyassure.com

www.warrantyassure.com