

Welcome to your Warranty

This warranty is designed to give you continual motoring protection and we want to make sure that you are fully satisfied with your vehicle during your period of ownership.

Claims will be subject to you meeting all the Terms and Conditions detailed in this document and you should ensure that you read it carefully.

You must remember to have your vehicle regularly serviced in accordance with the service requirements of this warranty (*please refer to page 4*).

Please keep this booklet in a safe place.

Ready Responses

What is covered?

This warranty covers all of the parts listed for mechanical breakdown and the associated labour, up to the limit specified on the proposal form, but subject to any lower limits applicable to a particular part. Claims must be made in accordance with the claims procedures, terms and conditions, described in this booklet.

What should I do if my vehicle breaks down?

In the event of a claim, contact your supplying dealer or call our Claims Department on: **01446 790404**.

What if I want to use my local repairer?

It is preferred that you use the supplying dealer or an approved repairer.

However, if you want to use your local repairer, you must make sure that they are VAT registered and that they follow our claims procedures. They must send

their invoice with any required supporting documentation, quoting the claim reference number, to:

**Claims Department,
Motorcare Warranties Ltd.,
Motorcare House, The Gables,
Commercial Street, Llantwit Major
Vale of Glamorgan CF61 1RB.**

When is my service due?

The vehicle must be serviced in line with the manufacturer's recommended schedule, as per ICME guideline (refer to page 4).

Who is my first point of contact?

If your question relates to the information provided on the Proposal Form or to the cover provided under the warranty, please contact the Administrators on **01446 790404**.

Fully Insured Mechanical Breakdown Warranty

Contract of Insurance

Motorcare Warranties Ltd is committed to providing fully underwritten warranties, which are 100% covered by a licensed insurer. If you require further details, please apply in writing to: The Managing Director, Motorcare Warranties Ltd, Motorcare House, The Gables, Commercial Street, Llantwit Major, Vale of Glamorgan CF61 1RB.

Whereas the Assured named herein has made a Proposal, which shall be the basis of this Contract and shall be deemed to be incorporated herein, and has paid or agreed to pay the premium, this Document witnesses hereinafter contained has been effected for the Period of Cover of this warranty with Motorcare Warranties

Limited for the period shown on the proposal form.

Territorial Boundaries: United Kingdom, Ireland, Channel Islands and Isle of Man and travel for up to 60 days per annum within the EU.

Complaints

It is always our intention to provide a first class service and we would rather you told us when you are dissatisfied. However, any enquiry or complaint you may have regarding this warranty should in the first instance be addressed to: The Managing Director, Motorcare Warranties Ltd, Motorcare House, The Gables, Commercial Street, Llantwit Major, Vale of Glamorgan CF61 1RB, who will intend to resolve your complaint.

Motorcare Warranties Limited is authorised and regulated by the Financial Services Authority (Firm Reference Number

312692) and as such is covered by the FSCS (Financial Services Compensation Scheme)

In the event that you remain dissatisfied and wish to make a complaint, the matter may be referred to: Legal Risks Management Ltd, 52-54 Grace Church Street, London EC3V 0EH who will acknowledge the complaint on behalf of the Insurer.

Complaints that cannot be resolved by Legal Risks Management Ltd may be referred directly to the underwriter:

This Insurance is underwritten by Templeton Insurance Limited, 18-20 North Quay, Douglas, Isle of Man, authorized and regulated by the Isle of Man Government Insurance and Pensions Authority. Any complaint about this policy of insurance should be made in writing quoting the certificate number and premium paid to Templeton Insurance Limited. If you are not happy with the outcome of the stages detailed above, you may refer your complaint to the Financial Services Ombudsman Scheme, Government Buildings, Lord Street, Douglas, Isle of Man IM1 1LE. If you pursue your query or complaint with the insurer or the Financial Services Ombudsman Scheme as detailed above, it will not affect your rights to have recourse to legal action or any other recourse open to you.

Please quote your policy number in all correspondence.

None of the above affects your legal rights.

Warranty Options

Our range of warranties have been designed following extensive market research into the individual requirements of our customers. We are therefore able to offer the following tailor made warranty options with our Gilt-Edged Warranty cover for your continual motoring protection.

Warranty Option	Vehicle Criteria	Claim Limitation
Supreme Plus Renewable year after year	Under 5 years / 60,000 miles	£ 2,000
	Under 8 years / 90,000 miles	£ 1,000
Supreme Available for the term of 12, 18, 24 or 36 months	Under 5 years / 60,000 miles	Purchase Price of Vehicle £ 2,000
	Available for the term of 6, 12, 18, or 24 months	Under 7 years / 100,000 miles Under 10 years / 120,000 miles
Available for the term of 6, 12, 18, or 24 months	Under 12 years / 140,000 miles	£ 500
Available for the term of 3, 6, 12 or 18 months	Any age / Any mileage	£ 250

Gilt Edged Plan

Parts Covered

Components NOT Covered by this Warranty

- All bodywork and trim, seat belts, glass, sunroof panels, fuel tank, wheels and tyres, hinges, brake facings, seized calipers.
- The renewal of any clutch component due to incorrect adjustment, misuse or general wear and tear.
- The clearing of fuel lines, filters, carburettors and pumps.
- Air bags
- HT Leads, spark plugs, filters, wiper blades, lights and bulbs, belts, shock absorbers, wiring looms, glow plugs
- Exhaust manifold, exhaust system, brackets, mountings and hoses, water ingress, cables.
- Worn or leaking seals and cylinders.
- Battery.

NOTE:

Those components covered are covered against mechanical or electrical failure due to sudden and unexpected circumstances. The replacement of oil filters, lubricants, antifreeze and fluids is included, provided the replacement is necessitated by the failure of a warranted component.

External oil leaks are specifically excluded.

Please note that this warranty does not cover failure due to wear and tear.

✓ **Additional Cover Available**
Provided an extra premium has been collected we will provide cover on the vehicle's Catalytic Converter

All Mechanical and Electrical components of the vehicle that were manufacturer's original fitments EXCEPT those listed below.

Additional Items Covered

- **In-car entertainment systems.** (Please note that these items will be covered up to 25% including VAT, of your claim limit on original manufacturer's equipment ONLY)
- **Air conditioning and climate control systems.** (Please note that these items will be covered up to a maximum of 40% including VAT of your claim limit.)

Extra Benefits

The extra benefits listed below will be made available subject to the limits specified on the proposal form, provided the parts in need of repair are covered under the warranty plan.

Towing In Charges

In the event of an emergency breakdown due to the failure of one of the components covered within this warranty, the policyholder is entitled to recovery to the nearest authorised repairing dealer. The maximum contribution per recovery will be limited to £65 including VAT. If you have paid the additional premium for the optional Motorcare Recovery

Assistance, this benefit no longer applies.

Continental Use

The breakdown repair cost element of this warranty is extended to cover the vehicle whilst travelling within the EU for a period of 60 days during each year. The Owner may authorise repair work and claim reimbursement in accordance with the terms of the warranty subject to a receipted invoice, service history and completed claim form being forwarded to the Claims Department. Reimbursement will be at the exchange rate current at the time of the repair.

Service Requirements

The vehicle must be serviced by a VAT garage, six months or 6,000 miles (whichever is the sooner) from the date of or mileage at purchase and must consist of:

1. Change engine oil and filter.
2. Check oil levels in the gearbox and differential top up where necessary.
3. Check coolant level and anti-freeze / inhibitor strength top up where necessary.
4. Check timing belt (if fitted), and renew if necessary.
5. Brake fluid must be replaced in accordance with the manufacturer,s recommendation.

The interval from the purchase date to the first service must not exceed the stipulated time or mileage by more than 21 days or 500 miles.

This time allowance is to facilitate the vehicle owner to make sure services are completed at the correct intervals. You may then revert to manufacturer's recommended service intervals, as per ICME. Pre-delivery inspection will not be classed as a service. If any circumstances prevent the service being carried out at the correct time, Motorcare Warranties Ltd must be informed immediately by recorded delivery.

As an option the vehicle may be serviced in accordance with the manufacturers recommended service schedule by a VAT registered garage.

If you have details of when the last service was carried out, such as a correctly completed entry in the service booklet or a previous service, you may service the vehicle at the recommended interval from that service. Please retain proof of the previous service for

our inspection in the event of a claim.

If no details are available to confirm the vehicle is within the manufacturer,s recommended service limits then the first service must be carried out at the latest within six months or 6,000 miles (whichever is the sooner) from the date of or mileage at purchase.

The intervals between services must not exceed the manufacturer,s stipulated maximum excess time or mileage allowances.

The only acceptable proof of servicing will be the fully detailed VAT service invoice(s) indicating servicing dates and mileages. You must keep these invoices for our inspection in the event of a claim.

Failure of the above service requirements will result in automatic rejection of the claim and your warranty cover will become null and void.

Warning:

Timing Belts

(otherwise known as camshaft drive belts)

If your vehicle has a timing belt, please make sure it is in good condition and that it is checked and changed in line with the manufacturer,s recommendation. If the timing belt breaks it can cause serious and unnecessary engine damage and inconvenience.

No responsibility will be accepted for damage caused by the failure of a worn out timing belt.

How to make a Claim

www.motorcarewarranties.com

If the vehicle shows sign of an imminent failure, DO NOT continue to use it. This may aggravate the problem and cause greater damage for which we will not be liable.

Find the cause of the problem and find if it is covered by this warranty.

We will not pay for any stripping down of the parts to determine the cause of the parts unless we accept the claim. The most we will pay in total is the limit of the indemnity for your warranty.

If you consider you have a claim DO NOT proceed with repairs until the claim has been approved.

1. Your repairer must telephone the Claims Hotline on 01446 790404. At that time the following information will be required:
 - Policy number
 - Policyholder's name
 - Current mileage
 - Nature of claim
 - Total cost
 - Service history (if applicable)
2. If the failed component is listed under this warranty a claim assessment form will be faxed for completion, in order that the claim can be processed further. Admission of liability is conditional on the

terms and conditions of this warranty being kept to, for example, servicing.

3. On receipt of the completed claim assessment form, and any supporting service invoices, we may approve repairs immediately; call for other estimates; nominate another repairer; investigate the claim further; or appoint an independent assessor to inspect the vehicle.
4. When repairs are approved a claim authorisation number will be given for the repairs to be carried out.
5. On completion of the repairs, send the following documents to the Administrator at the address on page 1 of this booklet:
 - a. Fully completed claim assessment form
 - b. The repairer's invoice for repairs, which must quote the policy number, claim authorisation number and details of who to pay
 - c. Evidence of the vehicle's service history, including invoices from the start date of the warranty, if requested.

The Claims Hotline is available 24 hours a day, although please note claims will only be processed during the Administrator's working hours of 9am - 5pm, Monday to Friday.

How to Claim Payment

Payment

When the repairs have been completed, you should send the claim assessment form and the invoice quoting the claim authorisation number and stating clearly who should receive payment to the address on page 1. The administrator will then reimburse you or the repairer, subject to the terms and conditions of the warranty. If a balance is due, you must pay it direct to the repairer.

Please Note: Claims documentation must be received by the Claims Department within 30 days of completion of repairs, otherwise they cannot be accepted. Claims received beyond this date will be subject to review in terms of the reason for delay and it shall be at the discretion of the company to accept such claims.

Telephone calls may be recorded for the purpose of staff training and improving customer service.

VAT on repairs covered by the Warranty is not reimbursed where the policyholder is VAT registered.

IMPORTANT NOTE:

You are covered only for the parts described in this booklet.

You are covered up to the limits shown on the proposal form or any lower limits that may be specified within this booklet.

We may insist that your repairer use exchanged or reconditioned parts to effect a repair.

If the part to be replaced has some wear or the part improves the general condition or value of the vehicle, you may be required to pay a specified amount towards the improvement.

We cannot agree to any claim without providing a claim authorisation number. The repairer should not start any repairs without this number. Please quote your claim authorisation number every time you contact us about your claim and make sure the repairer includes this number on his invoice.

Terms and Conditions

This section details the terms, conditions and exclusions of this warranty:

1. Motorcare Warranties Ltd on behalf of the Insurer will provide cover for mechanical breakdown as set out in the warranty during the period of cover. The dealer who sold you the vehicle acts as the Warranty Company's agent only for the purpose of supplying this mechanical breakdown warranty.

The warranty will not be valid unless Motorcare Warranties Ltd on behalf of the Insurer receives the full premium for the warranty - the Insurer will not be liable if Motorcare Warranties Ltd on behalf of the Insurer does not receive the full premium from the dealer from whom you purchased your vehicle within 14 days of you taking delivery of the vehicle.

If Motorcare Warranties Ltd on behalf of the Insurer has agreed to you paying for your warranty in installments, and one of your payments is late, your cover will cease but may, at the administrator's sole discretion be re-instated if your payment is received at a later date.

2. The warranty does not apply to any vehicle(s) used for competitive and/or timed racing of any sort, (including but limited to off-road driving, vehicles acting as a pace maker and/or safety vehicles), any vehicles used by any emergency services (including but not limited to police, fire and ambulance service vehicles), any military vehicles, any vehicles used by airport authorities or their agents/servants within the territorial boundaries of the airport (including runways and any outbuildings associated with the airport), any vehicles used for hire or reward (including but not limited to

taxi and self drive vehicles), any vehicles used by a driving school, any kit cars and any non-standard, customised or modified vehicles.

3. The Insurance Company will not pay more than the limits shown on the proposal form or, if lower, in this warranty document.
4. There is no surrender value to the warranty unless you withdraw your application for this warranty within 14 days of inception of the warranty. And is subject to an administration charge. All refunds within the 14 day period to be directed to the selling dealer. Do not contact the Administrator for refunds.
5. The warranty is non-transferable.
6. No liability will be accepted for any claim that is reported to the Insurance Company more than seven days after the relevant fault is discovered.
7. No repairs may be carried out under the warranty until the Administrator provides a claim reference number for those repairs. No liability shall exist in respect of parts supplied, repairs carried out or any other claim under this warranty other than claims in accordance with the procedures set out in this warranty document. The Insurer reserves the right to provide replacement parts and to carry out repairs under this warranty or to arrange for their provision by other persons.
8. The maximum aggregate we will pay during the period of cover is up to the purchase price of the vehicle as stated on the proposal form.
9. The amount of time allowed for labour will be in line with the manufacturer's standard repair time. A maximum labour charge rate does apply to any repairs carried out, and the Insurer reserves the right to

Terms and Conditions (Cont.)

examine the vehicle, to subject it to expert independent assessment to determine the amount to be paid in respect of a claim. This will be subject to the claimable limits and the terms and conditions of your warranty.

10. Services must be carried out in accordance with the schedule described in the service requirements section of this booklet (page 4) - you must keep all the service invoices in the event of any claim.
11. The mileage quoted on the proposal form does not guarantee this is the true distance the vehicle has covered and the mileage should be disregarded.
12. No liability will be accepted for any losses covered under an accidental damage or motor insurance warranty or for any damage caused by a fire or accident. This warranty does not provide cover for other people or physical injury.
13. No liability will be accepted for damage caused by :
 - Neglect;
 - Corrosion;
 - Any foreign matter getting into or onto a part;
 - Lack of servicing;
 - Over-heating or freezing;
 - Abuse;
 - Damage to parts not covered by this warranty.
14. No liability will be accepted for:
 - parts that have been fitted incorrectly
 - the effects of poor repairs, faults or defects at the time of the sale
 - parts that have been made or designed badly
 - parts not fitted as standard or optional extras by the manufacturer, unless cover for such items is agreed beforehand.
15. The cost of alteration, replacement or repair caused by failure of electrical equipment, computer hardware or accessories, computer software and associated equipment to process the date change from 1999 to 2000 and beyond.
16. No liability will be accepted for damage caused by war risks, sonic booms or nuclear radiation.
17. The Insurer may declare void any warranty where the proposal form does not correctly show the exact vehicle type, model, age and mileage. If you give incorrect information on the proposal form, your warranty may be void, or at the Insurer's option, allowed to continue subject to the payment and receipt of any additional premium that may be required to reflect the correct information.
18. If you have not kept to the conditions of the warranty, you agree that your claim will be rejected and that your warranty will be cancelled.
19. If you or a repairer makes a false or dishonest claim, your warranty will be cancelled and legal action may be taken against you.
20. Your rights as set out in this warranty do not affect your legal rights.
21. You cannot change the terms and conditions unless you have written agreement from Motorcare Warranties Ltd on behalf of the Insurer.
22. The warranty provided by Motorcare Warranties Ltd is 100% covered by an licensed insurer. Further details available on written request.
23. This warranty shall be governed by and construed in accordance with English law and if any dispute cannot be resolved through the complaints procedure as set out at page 2 of this booklet then any dispute shall be determined by the applicable court in England or Wales.

Renewal Notice

Supreme Customers

At the end of your warranty period, please telephone the number below with your policy number printed on the Policy Schedule. We may then send you details to enable you to renew your warranty.

Tel: 01446 790404

Supreme Plus Customers

Your policy is renewable annually subject to terms and conditions. A Renewal notice will be sent to you on an annual basis. This must be returned to us within 28 days or your policy will become invalid.

Please Note: Supreme and Supreme Plus customers, your renewal is subject to underwriters acceptance of your renewal application.

Administered by



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