



# Warrantywise

Wise about warranties

**Car Dealer** Service and Maintenance Warranty Plan

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\* Contact us on

**[www.warrantywise.co.uk/repairs](http://www.warrantywise.co.uk/repairs)** or

**01254 355102**

*and we will be **happy to help.***

**Useful Email Addresses:**

**Sales Department**

[sales@warrantywise.co.uk](mailto:sales@warrantywise.co.uk)

**Repairs Department**

[repairs@warrantywise.co.uk](mailto:repairs@warrantywise.co.uk)

**Admin Department**

[admin@warrantywise.co.uk](mailto:admin@warrantywise.co.uk)

**Customer Services**

[customerservices@warrantywise.co.uk](mailto:customerservices@warrantywise.co.uk)

**Chief Executive**

[ceo@warrantywise.co.uk](mailto:ceo@warrantywise.co.uk)

**Quentin Willson**

[quentinwillson@warrantywise.co.uk](mailto:quentinwillson@warrantywise.co.uk)





# Warrantywise

Wise about warranties

**Car Dealer**  
Service and Maintenance  
Warranty Plan

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*Quentin Willson*  
Designed by **Quentin Willson**



# Hello, welcome to Warrantywise...

The deal is simple, you make sure your car is serviced correctly (as the manufacturer recommends) and we will carry out any repairs within the terms of your warranty plan.

Importantly there are no 'weasel words' such as Betterment, Consequential Damage, Excess or Improving Your Vehicle.

However I can't design a warranty to cover absolutely everything – no one can and as your car gets older, more parts will simply wear out which won't be covered. So please make sure you completely understand what parts and eventualities aren't covered in this warranty. This is really, really important and I expect you to read the section 'What Your Plan Does Not Include' carefully. I want you to be absolutely sure of what you're buying.

There are 5 warranty plans. One will have been selected by your supplying dealer and will apply to your car. You can change your plan (at your own cost) within the first 30 days providing you haven't made any claim for repairs.

This is a Service and Maintenance Warranty Plan like no other and, unlike other warranties, if anything is unfair or needs changing then, I have the final discretion if things ever go down to the wire. You can contact me, Quentin Willson, directly at: [quentinwillson@warrantywise.co.uk](mailto:quentinwillson@warrantywise.co.uk) (and, yes, it really is me).

Remember, you've got 30 days to call Warrantywise to alter things or even add parts that haven't been included. If you wish to cancel within the first 30 days you will need to contact your supplying dealer.

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## Terms & Conditions Video Guide

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Here you'll see consumer champion and motoring expert, Quentin Willson, go through some of the most important points you need to remember as a Warrantywise customer.

Watch now at [www.warrantywise.co.uk/terms](http://www.warrantywise.co.uk/terms)

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## Why Warrantywise?

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# Warrantywise

Wise about warranties

*"I've designed this warranty to meet the cost of repairing your car when a covered part suddenly and unexpectedly stops working or, due to premature wear and tear, just doesn't function properly. So unlike all other warranties, Warrantywise don't always insist that a part has to physically breakdown for it to be covered."*

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Designed by **Quentin Willson**





# A Definitions

**A1** The following words and terminology have these meanings throughout Your Plan and are spelt with capitals throughout:

**Addition:** Inclusion of any of the following optional items as shown on Your Plan Schedule: Air Bag System, Air Conditioning, Emissions, Labour Rate, MoT Failure, Multi-media.

**Administration Fee:** A fee of £35 to cover our administration costs and expenses.

**Application:** Any information you may have supplied to us in support of your requests.

**Approved Repairer:** A repair garage authorised by Warrantywise who operates on an account basis with Warrantywise via the 1Link Platform.

**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.

**Cancellation Fee:** A fee of £50.00 to cover our cancellation expenses.

**Cancellation Period:** A period of 30 days from Your Plan Start Date.

**Consequential Failure:** Is where a component (not necessarily included in the cover) fails and causes the Breakdown of a covered Part (sometimes called the domino effect).

**Contribution:** An optional monetary contribution (excess) to be paid by you towards the value of each and every repair which will be shown in Your Plan Schedule.

**Failure Due to Wear and Tear:** This is where a mechanical Part suddenly develops a premature and unexpected fault resulting in the Part failing to work as it should (within serviceable parameters) which if not repaired or replaced will more than likely lead to a Breakdown of the Part before the expiry of Your Plan.

**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).

**History Checks:** Independent verification of your Vehicle's most recent service history, 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, VOSA, 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).

**Independent Vehicle Examiner:** An independent expert witness, qualified in motor vehicle engineering theory & practice, with specific knowledge and expertise relevant to Your Vehicle and the Part being examined.

**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 Glass's ICME or Autodata manual or as listed in the manufacturer's recommended repair times guide or in our reasonable discretion if no such data exists.

**Level of Your Plan:** As specified within Your Plan document, together with any Additions as detailed within Your Plan Schedule.

**1Link Platform:** 1Link is an electronic web based invoicing and payment platform used by our Authorised Repairers.

**Mileage Photo:** A recent photograph of your Vehicle's milometer to verify Your Plan Start Date.

**MTPLM:** Maximum technically permissible laden mass as detailed within your vehicle handbook and/or chassis plate.

**OE Parts:** Original equipment Parts which are manufactured to the same specification and standards as manufacturer Parts (often from the same supplier).

**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 either have movement or do a job of work. Electrical Parts are powered by electricity. Unless specifically mentioned, wiring, connectors, pipes, hoses and rubber bushes are not included).

**Parts Cost:** For repairs at the franchised main dealer, charged within the Labour rate you have selected, we will pay the manufacturer's list price of Parts, otherwise 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, in our discretion, supply Parts to your Repairer directly or have Parts repaired by a specialist Repairer of our choice.

**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 shock absorbers.

**Pay As You Go Option:** A 12 month warranty plan with the option to renew monthly which becomes effective only after we have received a Mileage Photo (see Plan Start Date, Charges and Payments).

**Period of Your Plan:** The period of months shown on Your Plan Schedule.

**Plan Schedule:** Issued by us after receiving your payment based upon the Application you have made to



us and which confirms our acceptance of Your Plan.

**Plan Start Date:** The date Your Plan begins, as detailed within Your Plan Schedule. If we have requested a Mileage Photo (such as with the Pay As You Go Option) Your Plan will start on the date and time we receive this and from the mileage displayed in that photograph provided this is received within the following 30 days. In any case and including renewals, the Plan Start Date can be no earlier than 14 days from the date of booking.

**Repairer:** A full-time VAT registered garage business providing a motor vehicle repair service within the Geographical Limits. (We may, in 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).

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

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

**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.

**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 Cost against the Level of Your Plan, Plan Additions, Vehicle Recovery, Vehicle Hire, Hotel or Travel Expenses, less any Contribution as shown on Your Plan Schedule. Any alteration requested by you will not become effective for 30 days or 1,000 miles (whichever occurs first) after the date of request.

**Supplying Dealer:** Your supplying car dealer who also supplied and provided this Plan.

**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).

**Vehicle:** Only the Vehicle as identified on Your Plan Schedule (subject to the exclusions herein).

(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).

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.

**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.

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

**Your Plan:** This booklet together with Your Plan Application, Level of Your Plan details and Plan Schedule which together contain the full terms and conditions of Your Plan.



## B Benefits Included within Your Plan

### Terms and Conditions:

**B1** Upon your Application for your Vehicle to be included within our Service and Maintenance Warranty Plan (referred to as Your Plan) Your Supplying Dealer will carry out History Checks to confirm that your Vehicle is eligible. Your Plan will not become effective until we have carried out these checks, received payment (from Your Supplying Dealer or you) and confirmed your warranty by the issue of Your Plan Schedule.

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.

AFTER 30 DAYS AND 1,000 MILES (whichever occurs later) 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:

**B3 FAILURE DUE TO WEAR AND TEAR** - This is where a mechanical Part suddenly develops a premature and unexpected fault resulting in the Part failing to work as it should (within serviceable parameters) which if not repaired or replaced will more than likely lead to a Breakdown of the Part before the expiry of Your Plan.



**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 herein:

**B5** If your Vehicle suffers a Breakdown or Failure Due to Wear and Tear of any covered Part, we will, in our discretion, decide whether to pay the appropriate Repair Cost (see General Conditions J18 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 (excess) required from you.

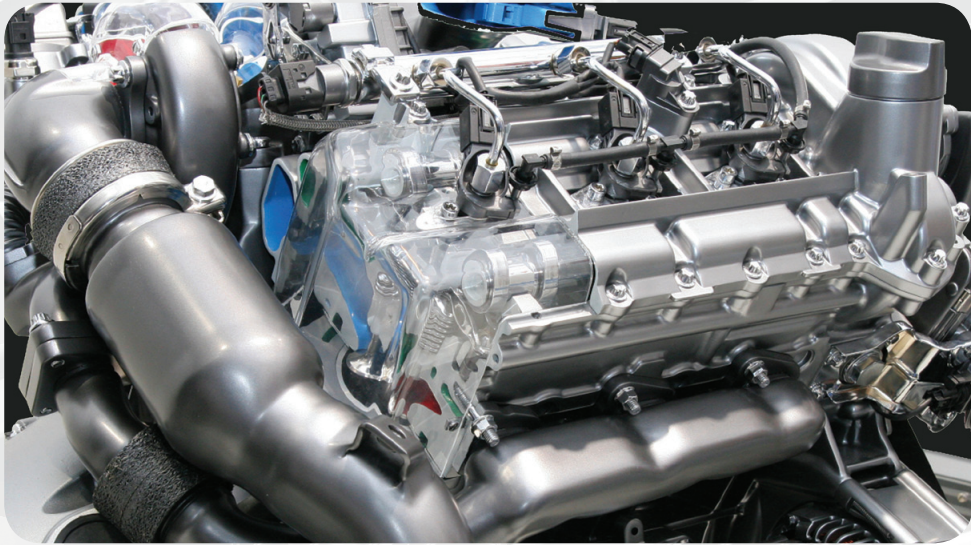
**B10** There is no Contribution required from you for improving the condition or value of your Vehicle (betterment) where a replacement Part has this effect.

**B11** Your Plan includes cover against Consequential Failure. (Please see H21 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.

### SIGNIFICANT EXCLUSIONS

**B13 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 30 days and 1,000 miles (whichever occurs later) but in all cases will end should your vehicle reach 10



years or 100,000 miles (whichever occurs first).

- B14 Vehicle Age and Mileage Limits** - All the benefits of Your Plan will end should your Vehicle reach 15 years of age or 150,000 miles, from the date of manufacture, without rebate, even if during the Period of Your Plan.
- B15 Servicing** - If you are unable to provide proof of the correct previous servicing of your Vehicle, we will decline any repair request you make in relation to any serviceable Part. (see G1 - G7).
- B16 Worn Out Parts** - These are Parts which due to prolonged use over time and/or a lack of correct routine maintenance and/or neglect, are simply worn out and at the end of their expected serviceable life. They will require repair or replacement at your own cost.

- B17 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 were well publicised (such as Google Internet search) at the date you purchased this Plan together with any Part requiring replacement due to it being up-dated, superseded, re-designed or recalled by the manufacturer where you have no proof that the Part has been previously replaced. (see F3.16).

**Note:** Please see the (further) 'Level of Your Plan' details (enclosed) specific to your Vehicle and refer to your Plan Schedule together with the 'What Your Plan does NOT include' section F (following)... for the complete list of Parts and services which are included and excluded from Your Plan.

## C Level of Your Plan

### Platinum Plus

- C1 PARTS INCLUDED** - ALL MECHANICAL AND ALL ELECTRICAL PARTS OF YOUR VEHICLE

**Note:** There is no list of Parts, we simply include all mechanical and all electrical Parts - that's around 5,000 parts on most vehicles and too many to list here. There are just a handful of 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  
EMISSIONS  
LABOUR RATE UP TO £200 PER HOUR  
MOT FAILURE  
MULTI-MEDIA

**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.

Note: 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 corroded or chewed wiring).

C3.5 Parts Replaced in Pairs: We include the following Parts, 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, 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 of age or 100,000 miles (whichever occurs first). All the benefits of Your Plan will end should your Vehicle reach 15 years of age or 150,000 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 within our main terms and also J17.6 (how to include items omitted).

**Note:** Please telephone 0800 169 7880 within 30 days of Your Plan Start Date to change or request an upgrade to the Level of Your Plan.

## Platinum

C6 **PARTS INCLUDED** - ALL MECHANICAL AND ALL ELECTRICAL PARTS OF YOUR VEHICLE

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

### C7 ADDITIONS

AIR CONDITIONING IS INCLUDED

ADDITIONS (optional at extra cost)

AIR BAG SYSTEM

EMISSIONS

LABOUR RATE UP TO £200 PER HOUR

MOT FAILURE

MULTI-MEDIA

Note: For further, detailed information 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.

**Note:** 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 Wiring Looms: Fuel injector looms included (excludes corroded or chewed wiring).

C8.5 Parts Replaced in Pairs: We include the following Parts, 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, shock absorbers.

C8.6 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 of age or 100,000 miles (whichever occurs first). All the benefits of Your Plan will end should your Vehicle reach 15 years of age or 150,000 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 within our main terms and also J17.6 (how to include items omitted).

**Note:** Please telephone 0800 169 7880 within 30 days of Your Plan Start Date to change or request an upgrade to the Level of Your Plan.

## Gold

**C11 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 internal moving Parts and also including the engine block, cylinder liners, cylinder head, crankshaft pulley and inlet manifold, (but excluding burnt out valves and 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 gearbox, torque converter and overdrive (but excluding SMG and DSG hydraulic actuator internal oil cooler or radiator).

**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 and 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, automatic brake adjuster, brake discs and drums.

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

**Fuel System (petrol or diesel):** Lift pump, mechanical and electrical fuel pump, injection pump, injector, heater/glow plug, fuel gauge and fuel level sender unit, throttle body, throttle potentiometer, airflow meter, air flow sensor, idle speed control valve, cold start valve, regulator, overrun cut off valve, fuel accumulator, pressure regulator and engine mapping sensors (including oxygen sensor), 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, ignition distributor, camshaft and DIS sensors, electronic ignition amplifier, indicator relay, front and rear windscreen wiper motors and washer motors, electric window 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:** All electronic control units (ECU).

## C12 ADDITIONS

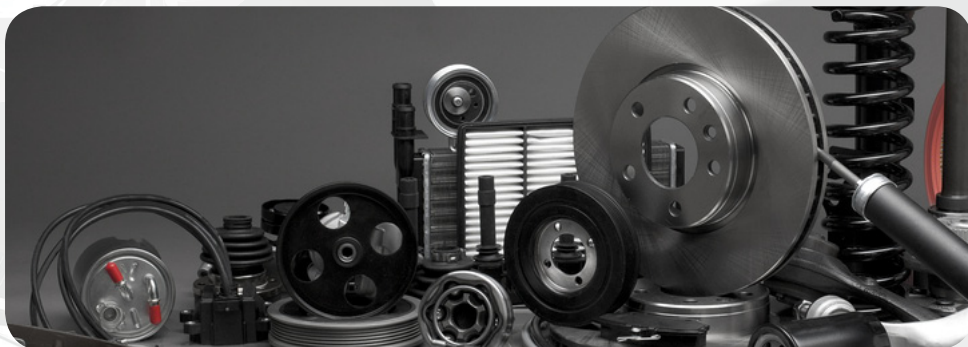
AIR CONDITIONING IS INCLUDED

ADDITIONS (optional at extra cost)

AIR BAG SYSTEM

EMISSIONS

LABOUR RATE UP TO £200 PER HOUR





MOT FAILURE

MULTI-MEDIA

**Note:** For further, detailed information 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.

**Note:** 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 Wiring Loom: Excluded.

C13.5 Parts Replaced in Pairs: We include the following Parts, 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, shock absorbers.

C14 **SINGLE REPAIR LIMIT** - Please see: 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 of age or 100,000 miles (whichever occurs first). All the benefits of Your Plan will end should your Vehicle reach 15 years of age or 150,000 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 within our main terms and also J17.6 (how to include items omitted).

**Note:** Please telephone 0800 169 7880 within 30 days of Your Plan Start Date to change or request an upgrade to the Level of Your Plan.

## 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 internal moving Parts and also including the engine block, cylinder head and crankshaft pulley (but excluding burnt out valves and seats).

**Turbocharger (or Supercharger) and Waste-**

**gate:** All moving Parts (excludes oil seals).

**Gearbox and Transmission (manual or automatic):** All internal mechanical Parts of gearbox, transfer gearbox, torque converter and overdrive (but excluding SMG and DSG hydraulic actuator and internal oil cooler or radiator).

**Clutch:** Flywheel (but excluding Failure Due to Wear and Tear on 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, pinion and bearings.

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

**Anti Lock Braking System:** Pump, actuator and modulator.

**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, ignition distributor, camshaft and DIS sensors, electronic ignition amplifier, indicator relay, front and rear windscreen wiper motor and washer motor, electric window motors including switches, heater fan motor and horn, alarm control unit.

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

### C17 ADDITIONS

ADDITIONS (optional at extra cost)

AIR BAG SYSTEM

AIR CONDITIONING

EMISSIONS

LABOUR RATE UP TO £150 PER HOUR

MULTI-MEDIA

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

#### C18 OTHER ITEMS INCLUDED

C18.1 Oil Seals: Rear engine oil seal and gearbox input shaft 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.

**Note:** 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.

C18.4 Wiring Loom: Excluded.

C19 **SINGLE REPAIR LIMIT** - Please see: 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 of age or 100,000 miles (whichever occurs first). All the benefits of Your Plan will end should your Vehicle reach 15 years of age or 150,000 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 within our main terms and also J17.6 (how to include items omitted).

**Note:** Please telephone 0800 169 7880 within 30 days of Your Plan Start Date to change or request an upgrade to the Level of Your Plan.

## 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 internal moving Parts, engine block and cylinder head (but excluding burnt out valves and seats).

**Gearbox and Transmission (manual or automatic):** All internal mechanical Parts of gearbox, transfer gearbox, torque converter and overdrive (but excluding SMG and DSG hydraulic actuator and internal oil cooler or radiator).

**Clutch:** Flywheel (but excluding Failure Due to Wear and Tear on dual mass flywheel) pressure plate, release bearing, master cylinder, slave

cylinder and fork lever.

**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** - LABOUR RATES UP TO £100 PER HOUR

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

#### C23 OTHER ITEMS INCLUDED

C23.1 Oil Seals: Excluded.

C23.2 Gaskets: Cylinder head gasket.

C23.3 Drive Belts: Camshaft timing belt.

**Note:** 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.

C23.4 Wiring Loom: Excluded.

C24 **SINGLE REPAIR LIMIT** - Please see: Your Plan Schedule.

C25 **SIGNIFICANT EXCLUSIONS** - Worn Out Parts. Protection against Failure Due to Wear and Tear will end should your Vehicle reach 10 years of age or 100,000 miles (whichever occurs first). All the benefits of Your Plan will end should your Vehicle reach 15 years of age or 150,000 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 within our main terms and also J17.6 (how to include items omitted).

**Note:** Please telephone 0800 169 7880 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

**Quentin Willsons Comment:** *I have designed this plan to pay for the 'breakdown' of a part, right from day one. This is where a mechanical or electrical Part suddenly and unexpectedly stops working and requires immediate repair or replacement before it will work again. Also... until your vehicle reaches 10 years or 100,000 miles (whichever occurs first) your plan also provides for the 'failure of a part due to wear and tear'. This is where a mechanical Part suddenly develops a premature and unexpected fault resulting in the Part failing to work as it should (within serviceable parameters) which if not repaired or replaced will more than likely lead to a Breakdown of the Part before the expiry of Your Plan.*

**D1 ADDITIONS** - If one or more of the following Additions are included (or have been selected by your Supplying Dealer) or you have upgraded and paid any additional charges (see Your Plan Schedule for inclusion) you will be entitled to the additional service (see below) 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 ALLICABLE TO ALL ADDITIONS** - Worn Out Parts. Protection against Failure Due to Wear and Tear will end should your Vehicle reach 10 years of age or 100,000 miles (whichever occurs first). All the benefits of Your Plan will end should your Vehicle reach 15 years of age or 150,000 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 within our main terms and also J17.6 (how to include items omitted).

### D1.3 REPAIR LIMITS APPLICABLE TO ALL ADDITIONS

Platinum Plus	Equal to Single Repair Limit
Platinum	Equal to Single Repair Limit
Gold	£1,000 including VAT
Silver	£500 including VAT
Bronze	N/A

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

### D2 Air Bag System

This Plan Addition is designed to provide 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

This Plan Addition is designed to provide 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 see: What Your Plan does NOT include, section F.

D4.2 **REPAIR LIMIT** - Please see section D1.3 or refer to Your Plan Schedule.

D4.3 **SIGNIFICANT EXCLUSIONS** - Blockage due to carbonisation (soot build up) or oil contamination 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.

## D4 Emissions Failure

This Plan Addition is designed to provide the Repair Cost of the Vehicle's catalytic converter, diesel particulate filter, exhaust gas recirculation valve, oxygen or nitrous oxide sensor (CAT, DPF, EGR or LAMBDA, NOX) due to the Part causing the Vehicle's exhaust emissions to fail the relevant in-service manufacturer's emissions test standards or MoT emissions test or due to a mechanical or electrical Breakdown or Failure Due to Wear and Tear.

D4.1 The following specific conditions apply:

D4.1.1 The catalytic converter (CAT), diesel particulate filter (DPF), exhaust gas recirculation valve (EGR) or oxygen sensor (LAMBDA), nitrous oxide sensor (NOX) being found to have suffered a Breakdown or Failure Due to Wear and Tear using diagnostic equipment and/or diagnostic techniques as recommended by the Vehicle manufacturer or Vehicle Inspectorate.

D4.1.2 The results of the failed test being made available to our Repairs Office before authorisation is provided.

D4.1.3 The results print out from a successful test following the replacement is submitted to our Repairs Office with the repair invoice.

## D5 Labour Rates

This Plan Addition provides the allowable charges for a Repairer's hourly Labour at one of the Labour rates selected from the list below and as shown on Your Plan Schedule:

up to £35 per hour  
up to £50 per hour  
up to £75 per hour  
up to £100 per hour  
up to £150 per hour (not applicable to Silver plan).  
up to £200 per hour (not applicable to Silver and Bronze plans).

D5.1 We will not pay more than the hourly Labour rate normally charged by your Repairer to its customers if usually lower than the rate you have selected or via the 1Link Platform.

D5.2 For repairs at the main dealer (within the hourly Labour rate selected) we will pay up to the manufacturer's list price of Parts otherwise we will not pay more than the available motor factor recommended retail price of OE Parts, including VAT.

D5.3 We may, in our discretion, transport your Vehicle or any Part (at our own cost) to an appointed Repairer of our own choice or supply a replacement OE Part in order to repair or replace a Part of your Vehicle, at our discretion.



- D5.4 Labour rates quoted include VAT at the prevailing rate.
- D5.5 **IMPORTANT** - It is important that you consider carefully the adequacy of the hourly Labour rate which you may have decided to include within Your Plan as we will not pay any more than the rate selected, including VAT. If a Repairer charges a higher rate than the level you have selected, you will be responsible for the difference.
- D5.6 **SIGNIFICANT EXCLUSIONS** - No repairs will be authorised against any later increase you make to the Labour rate until 30 days after the date of inclusion.

**Quentin Willson's Comment: The MoT Failure Addition provides extra protection to the cover we have provided. Many warranty companies say they include the failure of a part at the time of MoT, but 'beware' as this is not the same as covering a car which actually 'fails' the MoT test.**

## D6 MoT Failure

This Plan Addition is designed to provide the Repair Cost of Included Parts (described below) which have failed the VOSA annual MoT test, together with the cost of any Re-Test Fee. One valid repair claim is allowed in any period of 12 months.

- D6.1 **INCLUDED PARTS** - The following Parts are included should they require repairing or replacing during the Period of Your Plan in order for a VOSA MoT Certificate (VT20) to be issued. Any failed Parts must be noted on the VOSA MoT fail certificate (VT30) which must be produced to support a valid repair claim. Only the Parts listed under the following headings are included. Anything not specifically mentioned here is excluded:

### **VOSA Section 1: Lighting Equipment**

All lighting equipment listed within the VOSA MoT Test Schedule.

**Excluded:** Cracked or broken lenses, condensation, warning lights, replaceable bulbs and headlight beam directional aim.

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

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

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

**Excluded:** Worn brake pads or brake shoes.



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

**Excluded:** Worn tyres. Spare tyres.

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

**Excluded:** Cut or damaged straps and webbing.

**VOSA Section 6: Structure, Bodywork, General Items** - All 'General' items listed within the VOSA 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.

**VOSA Section 7: Exhaust and Emissions**  
Exhaust mounting brackets are included.

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

**VOSA Section 8: Drivers View of Road** - All Excluded.

- D6.2 **REPAIR LIMIT** - Please see section D1.3 or refer to Your Plan Schedule.

- D6.3 **SIGNIFICANT EXCLUSIONS** - We will not pay for any costs caused by, arising from, or in connection with the following:

D6.3.1 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.

D6.3.2 The cost of the initial MoT test fee.

D6.3.3 Any advisory faults or Parts noted on any MoT Advisory Notice accompanying a VOSA VT20 MoT Certificate or service schedule.

D6.3.4 Any MoT Failure on any Vehicle older than 9 years or with higher than 90,000 miles (whichever occurs first) at the date of MoT Test.

D6.3.5 For a full list of exclusions Please see: What Your Plan does NOT include, section F.

## D7 Multi-Media

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 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.

D7.1 **REPAIR LIMIT** - Please see section D1.3 or refer to Your Plan Schedule.

D7.2 **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 system. Software faults or upgrades. For a full list of exclusions Please see: What Your Plan does NOT include, section F.

**Quentin Willson's Comment: An important aspect of the Warrantywise Plan is that you have to make sure your car is correctly serviced. To help you get to grips with this, I have designed this Servicing Addition to meet your vehicle servicing requirements within the terms of your plan with the option to spread the cost over the following four months so you won't be hit by a large and unexpected bill, especially when you can least afford it. There are no interest charges, but we do require you to pay an arrangement fee to cover our expenses.**

## D8 Servicing Expenses

This Service Plan is designed to assist you with the routine servicing of your Vehicle, including the costs of any pick-up and delivery, courtesy/hire car or valet with the option to pay over the following four months.

D8.1 Any faults picked up during the routine service which are within the terms of Your Warrantywise Plan will be invoiced directly to Warrantywise by the Approved Repairer, via the 1 Link System, at no additional cost or charge to you within this plan addition.

D8.2 **SCOPE OF THIS ADDITION** - Depending on the age and mileage of Your Vehicle at the time, we will arrange for the appropriate manufacturer's recommended service to be carried out at either the franchised main dealer or at one of our Approved Repairers at a time and location convenient to you, at the best discount on their retail price available to us at that time, enabling your service book to be stamped.

D8.3 This will satisfy the servicing requirements of Your Plan for the service which is due at that time.

D8.4 **SIGNIFICANT EXCLUSIONS** - This Addition will not apply in any of the following situations:

D8.4.1 Any service request within 90 days of Your Plan Start Date as notified on Your Plan Schedule. (Within this period you will have to make your own arrangements).

D8.4.2 Any request which is not solely connected to the routine servicing of your Vehicle.

D8.4.3 Any request for servicing which is later than 30 days or 1,000 miles (whichever comes first) of the date and mileage recommended by Your Vehicle manufacturer.

**Note:** Your Plan stipulates that: You are allowed 1,000 miles either side of the service mileage or 30 days either side of the maximum time period, as recommended by your Vehicle manufacturer (whichever comes first) without any further allowance.

D8.5 **CHARGES** - We will locate a suitable Approved Repairer, giving you the final choice of any alternative Approved Repairer we may have located within the 1Link System.

D8.6 We will negotiate on your behalf, with the Approved Repairer you select, the best discount on their retail price available to us at that time.

D8.7 We will pay the Approved Repairer directly and in full via the 1Link System.

D8.8 You agree to settle our charges as detailed below:

D8.8.1 You must pay us the amount of the Approved Repairer's charges us, plus our arrangement fee.

D8.8.2 Our arrangement fee is 25% of the total cost of the service as negotiated by us with the Approved Repairer



D8.8.3 You must pay us within 7 days from the date of the service but can arrange to pay us in up to four equal monthly instalments starting from that date if you wish.

D8.9 **CANCELLATION OF YOUR PLAN** - You must continue to pay all and any monies due to us under the terms of this Addition in any event and for any reason that Your Plan is cancelled, expires or otherwise is ended.

D8.9.1 Should you fail to pay us any monies as may be due within these terms, we may cancel Your Plan and use the balance of any monies which

may otherwise be due to you, to settle our costs.

D8.10 **OTHER PROMOTIONS** - This Addition cannot be used to pay towards or in conjunction with any other Warrantywise service, offer or promotion.

D8.11 **LIMIT OF LIABILITY** - Warrantywise shall not be liable to you for any failure by us to comply with these terms and conditions by reason of matters beyond our reasonable control, this includes any failure by an Approved Repairer to carry out the service on the agreed date.

## E Emergency Services

E1 If your Vehicle suffers a Breakdown within the Geographical Limits Your Plan will provide the following associated costs and expenses:

### E2 **Roadside Assistance and Recovery**

If during a journey your Vehicle suffers a mechanical or electrical breakdown you can telephone 0844 693 1910 (anytime) and we will arrange for an engineer to attend to provide roadside assistance and/or recovery to an Authorised Repairer or a Repairer of your choice within a radius of 50 miles.

E2.1 Your Plan will pay up to £250, including VAT, within the Single Repair Limit for roadside assistance and/or recovery.

E2.2 **SIGNIFICANT EXCLUSIONS** - We will not be liable for any of the above expenses if your Vehicle does not suffer a mechanical or electrical breakdown during its last journey. You will then be required to reimburse us any such additional costs or expenses. 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 claim. Your Plan will not support you for accident or criminal damage, flat tyres or batteries, running out of fuel or filling up with the wrong fuel nor any storage or release charges. For a full list of exclusions please see: What Your Plan does NOT include, section F.

### E3 **Replacement Vehicle Hire**

If you require a replacement vehicle then you can telephone 01254 355102 (during office hours) and we will arrange or authorise vehicle hire. Your Plan will pay up to £50 a day including VAT, up to a maximum of 10 days, towards the cost of vehicle hire whilst your own Vehicle is undergoing authorised garage repairs up to a maximum of £500 including VAT, within the Single Repair Limit, subject to the availability of a suitable vehicle within your area. 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).

E3.1 Your Plan will only pay for vehicle hire during the reasonable period (in our discretion) that your Vehicle is undergoing authorised garage repairs and only at the rate you have been charged within the above limits.

E3.2 **SIGNIFICANT EXCLUSIONS** - Not applicable to touring caravans or motorcycles. We will not be liable for any of the above expenses if your claim 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. 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 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 railway, bus or taxi for one person only.

E4.1 You must provide appropriate receipts from a VAT registered hotel, railway, bus or taxi firm (proof required) to support any valid repair claim.

E4.2 **SIGNIFICANT EXCLUSIONS** - We will not be liable for any of the above expenses if your claim 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.

## E5 **European (EU) Protection**

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 claim 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 at the Sterling sell rate of exchange prevailing at the date of claim at RBS/NatWest upon receipt of a VAT registered Repairers invoice

made out jointly in 'your name' C/o Warrantywise.

E5.1 **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 claim and provide copies of all related repair estimates, VAT receipts, hire agreements and booking forms showing precise details of the service or 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).

E5.2 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 (phone number here) as soon as possible or email the details to: [repairs@warrantywise.co.uk](mailto:repairs@warrantywise.co.uk), within 7 days. (Please also see Out Of Hours Repair Claim section I.)

E5.3 **SIGNIFICANT EXCLUSIONS** - We will not be liable for any of the above expenses if your claim 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.





# F What Your Plan Does 'NOT' Include

F1 Your Plan particularly excludes the following:

## F2 VEHICLES EXCLUDED

- F2.1 Any Vehicle without a current MoT VT20 Certificate. 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 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 significantly higher than displayed.
- F2.4 Any Vehicle at any time declared an insurance category A, B or C insurance write-off or stolen and recovered.
- F2.5 Any Vehicle used within a hire or reward business including, but not limited to: taxis, driving schools, lease 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 modified from the manufacturer's 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 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 roof material, lifting struts, catches, hinges, brackets, slides, runners, locks and barrels, keys and key fobs; seat frames, glass in windows, mirrors and lamps (heated or otherwise), 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, wiring 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 Addition. Please see Section D - Additions).

- 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, tensioner or any associated Repair Cost where it cannot be shown within the Vehicle's service record that the correct servicing of the camshaft belt and tensioner 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 simply recommended for replacement by your Repairer.
- F3.11 Any Part noted as requiring attention on any previous MoT Advisory Notice accompanying a VOSA 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 or seized-up (such as catalytic convertors), Parts blocked up with carbon (such as EGR valves and DPF filters), 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) at the date you purchased this Plan together with any Part requiring replacement due to it being up-dated, 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, misuse, 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. (Any such faults should be reported to Your Supplying Dealer).

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 will 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.

#### **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 when the MoT Addition is included) and in such cases we will exercise our discretion and usually only pay the average costs of Parts and Labour.

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 death, bodily injury, 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:** *The deal is simple - make sure your car has been serviced correctly and your claim for repairs will go through like a hot knife in butter. If you're hoping to keep your vehicle for an eternity, then like me, change all the oils and fluids annually or every 6,000 miles, whichever comes sooner.*

**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, and
- 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.
- G1.5 If no manufacturer's recommended service schedule is published then you will be required to service your Vehicle at intervals of 12 months or 10,000 miles, whichever occurs first.

**G2 IMPORTANT** - If your Vehicle has an incomplete previous service history it is important you 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 will 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 maximum time period, as recommended by your Vehicle manufacturer (whichever occurs first) without any further allowance.



**G4 PROOF OF SERVICING** - We will accept as proof of service 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.

**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 claim is not supported by its previous service history and/or cannot be verified as correct or relied upon to be an accurate representative 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 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, whether or not the Vehicle was owned by you at the time. For a full list of exclusions Please see: What Your Plan does NOT include, section F.



# H Repairs Procedure

**Quentin Willson's Comment: Telephone us the moment you think something is wrong 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 each and every repair claim!**

- H1 This section sets out (in order) what you should do if you suspect your Vehicle needs a repair, as follows:
- H2 Please log your claim via our website at [www.warrantywise.co.uk/repairs](http://www.warrantywise.co.uk/repairs) or telephone our Repairs Office on: 01254 355102. Our Repairs Office hours are 9am to 5pm, Monday to Friday. If your repairer knows what's wrong, he can submit an 'assessment form' from our website homepage or via the 1 Link Platform. If it's out of office hours, see our Out Of Hours Repair Claim section.
- H3 We may direct you to an Approved Repairer using the 1Link Platform. You can appoint your own Repairer but we prefer it if your own Repairer uses the 1Link Platform which saves us time. In any event, you must make sure they are VAT registered and that they follow the Repairs Procedure set out as follows:
- H4 When you decide to appoint your own Repairer you accept that we may correspond with your Repairer directly on your behalf in relation to repairs under Your Plan.
- H5 We will ask you (or your Repairer) to provide the following information:
- H5.1 Your Plan number (found on the Plan Schedule) and/or
  - H5.2 Your Vehicle registration or VIN number and your name and address,
  - H5.3 Details of the Part they believe is at fault,
  - H5.4 The date and mileage the Part failed,
  - H5.5 A Parts and Labour estimate for the total cost of repairs,
  - H5.6 Details of your Vehicle's service history and/or previous MoT,
  - H5.7 A print out or details of any OBD diagnostic information.
- H6 We will then confirm:
- H6.1 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,
  - H6.2 Whether we require your Vehicle to be examined (at our expense) by an Independent Vehicle Examiner prior to us making any firm decision or,
  - H6.3 If we prefer to transport your Vehicle, or a Part (at our expense) to an Approved Repairer of our choice or,
  - H6.4 We may decline your repair request and provide our reasons why your claim does not meet with the terms and conditions of Your Plan.
  - H6.5 We will also consider your request for (or arrange) Roadside Assistance and Recovery, Replacement Vehicle Hire, Overnight Hotel and Travel Expenses.
- H7 **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 (or recommended by an Independent Vehicle Examiner) for an accurate determination of any Part 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. (If in doubt, ask your Repairer to check with us before starting any diagnostic or dismantling work).
- H8 The illumination of a dashboard warning light or the registration of a fault code within the Vehicle's on board diagnostic system may indicate a fault, but is not proof of the Breakdown or Failure Due to Wear and Tear of any Part (as defined) within the terms of Your Plan.
- H9 Once we have authorised that a Part is to be replaced or repaired, please ensure that your Repairer does the following:
- H9.1 Gives you a copy of the repair assessment form,
  - H9.2 Makes a note of the Repair Number issued by us, and
  - H9.3 Completes the repair to your own satisfaction and provides you with their Repairer's VAT invoice made out to you C/o Warrantywise, 5 Petre Court, Clayton Le Moors, Lancashire, BB5 5HY.
  - H9.4 Your Repairer should include the Repair Number, your Vehicle registration number and Your Plan number.



H10 We will settle the Repair Cost as follows:

H10.1 If you are using an Approved Repairer we will settle the Repair Cost directly, but you will have to settle any costs outside of this sum.

H10.2 If you are using your own Repairer you may have to settle their charges in full and then re-claim the Repair Cost from us. You then need to send us:

H10.2.1 Copies of any previous VAT service receipts (if further proof of service is required),

H10.2.2 A copy of your Repairer's VAT invoice made out to you C/o Warrantywise. (If you do not provide a Repairer's invoice addressed to Warrantywise, 5 Petre Court, Clayton le Moors, Lancashire, BB5 5HY we will not be able to reimburse you the VAT amount),

H10.2.3 Any other supporting documentation we may have requested.

H11 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.

**Note:** We may offset or contra payments due from you against the Repair Cost – see General Conditions J6 and J7.

H12 **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 in full or at all.

H13 If you believe that any fault may become the subject of a repair under the terms of Your Plan (even if you are not sure) you should report the fault to us as soon as practicable. Any failure to notify us about any suspected Breakdown or Failure Due to Wear and Tear within 7 days (without good reason) will result in any subsequent claim for repairs being rejected.

H14 No repair work should commence before we have approved it and issued a Repair Number. Should you decide to give permission to a Repairer to commence or complete repair work, without a Repair Number being obtained, we will not meet your Repair Cost because you have denied us our right to fully investigate your claim and/or inspect your Vehicle and determine any faults.

H15 Before we authorise any repair, we may instruct an Independent Vehicle Examiner to inspect your Vehicle or any Part together with any appropriate documentation. When this right is exercised we shall have no liability for any loss to you or arising from any delay your Repairer may have in commencing repairs. We may also re-charge the cost of any attempted and failed inspection of your Vehicle against any subsequent authorised amount, due to your Repairer failing to present your Vehicle and/or any Part at a previously arranged time and date.

H16 We may (at our own cost) transport your Vehicle or any Part to an Approved Repairer of our own choice in order to affect repairs. In such cases we will guarantee the repair for a period of 12 months or 10,000 miles (whichever occurs first).

H17 When we require the transportation of a Part from your Repairer to an Approved Repairer in order to carry out an examination or to carry out a repair, we agree to pay the reasonable cost of postage and packaging or arrange such ourselves.

H18 From time to time we may require 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. You agree to use your best efforts to provide such information when requested.

H19 We will not validate any repair and issue payment against the Repair Cost until we have:

H19.1 confirmed the Breakdown or Failure Due to Wear and Tear of a Part within the terms and conditions of Your Plan,

H19.2 received copies of any previous VAT service receipts (if further proof of service is required),

H19.3 a copy of your Repairer's VAT invoice made out to you C/o Warrantywise, and

H19.4 received copies of any other supporting documentation we may have requested.

H20 If you have not provided all requested information within 30 days, your repair claim will not be authorised. After such time, we will review the reason for the delay and decide, within our discretion, whether or not to accept your repair claim.

**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 over-night, so here are just a few reasons why we may not follow his recommendation to re-build your worn out vehicle with every new part in his stores!**

## H21 CONSEQUENTIAL FAILURE AND REPLACEMENT OF MULTIPLE PARTS

H22 Consequential Failure (replacement of multiple parts) is included within Your Plan. This is where a component (not necessarily included) fails and causes the Breakdown of a covered Part or Parts (sometimes called the domino effect).

H23 Unless there is proof of Consequential Failure, this Plan does not include the cost of fitting multiple Parts by your Repairer (other than for covered Parts Replaced in Pairs or those that fail the annual MoT, if you have selected that Addition) and in such cases we will exercise our discretion and pay the average costs of all Parts fitted and Labour.

H24 Where your 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, we will authorise the Repair Cost associated with the repair, replacement or reconditioning of the Part.

H25 Where we authorise the Repair Cost for a benefit under one or more sections of Your Plan then these will be treated as a single repair within the Single Repair Limit and Vehicle Value shown on Your Plan Schedule.

**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!**

## H26 PROTECTION AGAINST FRAUD

H27 In order to protect ourselves against fraudulent claims, we may from time to time, carry out more detailed checks and investigations which may delay our authorisation process. We apologise if you are innocent and ask you to be patient and comply 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.

H28 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.

## | Out of Hours Repair Claim

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

I1 If your Vehicle suffers a Breakdown within Great Britain then you can telephone 0844 335 1988 (anytime) 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.

I2 If your Vehicle suffers a breakdown while overseas, but in the European Union, you will have to make your own recovery arrangements. We will reimburse you, in our discretion, within our normal limits for a validated claim.

I3 In either of the above, you should obtain a VAT receipt from the Repairer displaying:

I3.1 your Vehicle's details,

I3.2 the details of the repair including the cost of any Parts and Labour,

I3.3 the time and date the repair was diagnosed and carried out,

I3.4 if possible, retain any Parts removed from your Vehicle or post them to us for our inspection or alternatively make a photographic record, and

I3.5 contact our Repairs Office on 0844 335 1988 during office hours as soon as possible or leave a voice message or email the details of the repair to: repairs@warrantywise.co.uk

I4 **IMPORTANT** - You will be responsible for all associated costs and expenses in respect of any repair claim which is not validated. Please see, Emergency Services 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 and carry out the preventative checks and maintenance recommended by the Vehicle manufacturer within the Servicing Handbook. You are also required to service your Vehicle in accordance with the servicing requirements within Your Plan. In particular it is your responsibility to pay to replace Parts which had already been subject to a Breakdown or Failure Due to Wear and Tear on or before your Plan Start Date, or on or after its expiry together with Parts which are the subject of any declined repair claim and you must service or replace Parts as and when recommended by your Repairer

J3 **REPAIR PROCEDURE** - You must follow the repair procedure detailed within Your Plan. 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](mailto:repairs@warrantywise.co.uk) if you need any help or advice.

J4 **PLAN TRANSFER** - Providing that you have paid for Your Plan in full (not via Your Supplying Dealer) Your Plan may be transferred with your Vehicle directly to a new private owner (but not to a member of the motortrade). You must make the Application in writing or by email to [admin@warrantywise.co.uk](mailto: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.

J4.1 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 or where you are paying monthly via the Pay As You Go Option.

J4.2 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.

J4.3 Should your Vehicle be written off or stolen (proof required) we will, in our discretion, 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.

J5 **CHARGES AND PAYMENTS** - You agree to authorise Warrantywise to take the amounts shown on Your Plan Schedule by credit card, debit card or direct debit as and when due upon renewal. We will advise you of any changes to the amounts shown after giving you prior written notice. We do

not keep your payment details within Warrantywise computer systems, we process your payments via a secure outsourced credit agency. This authority will remain in force until you cancel it or until expiry (see conditions J9 which explain how to do this).

J5.1 Your Supplying Dealer (or 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.

J5.2 Where you request the Pay As You Go Option it will be for a period of 12 months with the full cost payable over 4 monthly instalments. After you have made the 3rd of your monthly instalments you have the 'option' to:

J5.2.1 change to a monthly renewing plan in which case the monthly payment levels applicable to that plan type will apply, or

J5.2.2 make your 4th payment (completing the payments for your 12 month plan),

J5.2.3 cancel Your Plan in which case General Condition J9.4 will apply.

J5.3 We reserve the right, at our discretion, to vary the amount of your monthly payment or the cost of Your Plan at any time by giving you 30 days notice in writing.

Note: To elect to adopt option J5.2.2 or J5.2.3 please email or write to us after making your 3rd payment but before making your 4th payment, otherwise we will automatically continue to renew your plan, monthly.

5.4 After you have held a 12 month (or longer) plan with us you can renew it for the same Vehicle on a monthly basis.

J6 **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.

J7 Where you are paying for a monthly renewing 30 day warranty plan (Pay As You Go Option) and you make a repair claim during the first 3 months, we will deduct (offset or contra) any difference between the cost of a full term 12 month warranty and the payments you have made, from the Repair Cost.



J7.1 Where you are paying for Your Plan by 4 monthly instalments, we will deduct (offset or contra) any Repair Cost involved against the balance of any remaining instalments.

J8 **PLAN RENEWAL** - We will, in our discretion, automatically renew Your Plan under our current terms and will inform you in writing or by email of any changes to our charges or terms and conditions.

J8.1 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 14 days after you receive it but your right to cancel set out below at J9 will then apply.

J9 **CANCELLATION BY YOU WITHIN CANCELLATION PERIOD** - If you decide that you do not want Your Plan, simply confirm your request in writing or by email to [admin@warrantywise.co.uk](mailto:admin@warrantywise.co.uk) quoting Your Plan reference number, your Vehicle registration number and your security password, ensuring that they reach us within 30 days of Your Plan Start Date. The consequences will be as follows:

J9.1 provided you have not requested we meet any Repair Cost, Your Plan will be cancelled and any payments 'you' may have made directly to us will be refunded in full without any deduction,

J9.2 in circumstances where you have cancelled Your Plan up to 14 days after the Plan Start Date and you have requested that we meet a

Repair Cost Your Plan will be cancelled and 'your' payments refunded after deducting a proportion of your payments calculated on a daily basis up to the date of cancellation.

J9.3 in circumstances where you have cancelled Your Plan from 15 to 30 days after the Plan Start Date and you have already requested that we meet a Repair Cost, and

J9.3.1 where such Repair Cost has not been authorised Your Plan will be cancelled and your payments refunded after deducting the Cancellation Fee and any Independent Vehicle Examiner costs we have incurred, or

J9.3.2 where we have authorised any Repair Cost and/or where Your Supplying Dealer has paid for Your Plan then cancellation is without any refund.

J9.4 **CANCELLATION BY YOU OUTSIDE CANCELLATION PERIOD** - If at any time after Your Plan Start date, you decide that you do not want Your Plan, simply confirm your request in writing or by email to [admin@warrantywise.co.uk](mailto: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. There will be no refund of any payments but any remaining monetary benefit may be transferred onto another vehicle owned by you or a family member provided that any previous Repair Cost(s) do not exceed the unexpired value of Your Plan.



- J9.5 Cancellation by you is in full and final settlement of any obligations Warrantywise may have towards you under the terms of Your Plan.
- J9.6 **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.
- J9.7 We will cancel Your Plan immediately without rebate or refund of payments and without further notice:
- J9.7.1 if you transfer ownership of your Vehicle without initiating a Plan Transfer (within Your Plan transfer conditions) or
- J9.7.2 if you change your address to live outside of the Geographical Limits or
- J9.7.3 if you, or someone authorised to act on your behalf, have made any dishonest, false or exaggerated statement or declaration to us in order to obtain Your Plan or in order to satisfy our repair or service conditions or
- J9.7.4 if you fail to pay your payments in full as and when agreed or fail to maintain any monthly direct debit or credit card payments,
- J9.8 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.
- J9.9 In all cases we will cancel Your Plan by sending you notice in writing (by Email, Special or Recorded Delivery).
- J9.10 **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) less the Cancellation Fee.
- J10 **CONTRIBUTION** - If you have elected to include a Contribution (excess) the amount of the Contribution will be deducted from the Repair Cost.
- J11 **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. In particular, 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.
- J12 **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 order to obtain Your Plan or to try and obtain any Repair Cost, Your Plan will be cancelled, no refund or repair settlements will be made and the matter reported to the authorities.
- J13 **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.
- J14 **LIMIT ON REPAIR COST** - Your Plan will pay the reasonable Repair Cost up to the Single Repair Limit within the Vehicle Value, subject to the terms and conditions herein. 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, in our discretion, appoint a Repairer of our own choice in order to repair, replace or recondition any Part of your Vehicle.
- J15 **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 receipt displaying the name and address of Warrantywise, we will not be legally able to reimburse you the VAT element of the Repair Cost.
- J16 **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.
- J17 **VARIATION** - On any renewal of Your Plan we may vary any of the terms and conditions of Your Plan to:

- J17.1 improve the Level of Your Plan provided,
- J17.2 comply with any new laws or regulations,
- J17.3 correct any text or formatting errors,
- J17.4 clarify the scope of Your Plan.
- J17.5 The updated terms and conditions will take effect from the date of such renewal.
- J17.6 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](mailto:admin@warrantywise.co.uk), within 30 days of taking out Your Plan, and before any repair claim 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 of inclusion.

- J18 **DISCRETION** - An important aspect of Your Plan is that we both contractually and legally operate on a discretionary basis. We use this discretion to ensure that you receive a fair and equitable resolution to each and every 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 via email at: [quentinwillson@warrantywise.co.uk](mailto:quentinwillson@warrantywise.co.uk). This does not affect your statutory rights.

## K Service & Maintenance Warranty Plan

- K1 **PROVISION** - This Service and Maintenance Warranty Plan (Your Plan) is supplied and provided by your Supplying Dealer along with the sale of your Vehicle. It is in addition to your Statutory Rights. Your Plan is administered by Warrantywise, registered office: 5 Petre Court, Clayton Le Moors, Lancashire, BB5 5HY under a separate agreement with your Supplying Dealer and Warrantywise.
- K2 **QUENTIN WILLSON** - Quentin Willson, who has been instrumental in its design and development, believes it to be the Best Service and Maintenance 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](mailto:quentinwillson@warrantywise.co.uk)
- K3 **YOUR PLAN** - Your Plan will only become effective when Warrantywise has received and accepted Your Application and payment and issued Your Plan Schedule. You will then be provided with Your Plan as stated within these terms and conditions during the Period of Your Plan, whilst you reside within the Geographical Limits. 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](http://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** - If you have selected the Pay As You Go Option then before we accept your Vehicle and confirm Your Plan is active we will request a photo of your vehicle's milometer. We will also inform you of this requirement immediately 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 registered under the Data Protection Act. You are the only person authorised to make representations directly to Warrantywise 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 relevant regulator or dispute resolution provider. We may also use your data for training and testing purposes. If you have given us permission, your details may also be used by us or third parties for marketing purposes. We may disclose your information to our agents for these purposes. We and our agents (if applicable) may contact you by mail, telephone or email. If you no longer want your data to be used by third parties or by us for marketing purposes and you have not already notified us, please write to the Data Protection Officer at: Warrantywise 5 Petre Court, Clayton Le Moors, Lancashire, BB5 5HY.

K7.1 You can ask us for a copy of your personal details held on our files and to correct any inaccuracies (a statutory fee of £10.00 will be charged). To improve our services and for training purposes we may record our communications with you.

K7.2 You can request a copy of any Independent Vehicle Examiner report we have commissioned in relation to a claim for repairs you may have made (subject to our Administration Fee).

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, Special or Recorded Delivery;

K9.1 from Warrantywise to you, at your last known home or email address and,

K9.2 from you to us, at Warrantywise, 5 Petre Court, Clayton Le Moors, Lancashire, BB5 5HY or via 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.

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** - Firstly, if you have any questions regarding any alterations to Your Plan Schedule, please contact Warrantywise by telephoning 01254 355107 and ask to speak to our Administration Manager and explain your query, or you can email: [admin@warrantywise.co.uk](mailto:admin@warrantywise.co.uk). Your query should be dealt with either while you are on the phone or by return of post 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 return of post or by email, within working 5 days.
- L3 **REVIEW REGARDING DECLINE DECISIONS** - If you are unhappy with how we have exercised our discretion in relation to any decline decision and wish to have a further review you need to do so in writing within 30 days to: Customer Services Manager, Warrantywise, 5 Petre Court, Clayton

Le Moors, Lancashire, BB5 5HY or by email to: [customerservicesmanager@warrantywise.co.uk](mailto:customerservicesmanager@warrantywise.co.uk). Your query should be acknowledged by return of post or by email and answered within 5 working days.

Note: Please do not phone, if you wish to have any decline decision reviewed by our Management Team as we will only advise you to write in via email or letter as we require full written details. Thank you.

- L4 **CONTACTING QUENTIN WILLSON** - You can ask for your case to be personally reviewed by Quentin Willson via email at: [quentinwillson@warrantywise.co.uk](mailto: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 we will be in a position to provide such a response.

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









# Warrantywise

Wise about warranties

## Looking to **upgrade**?

Call or email us within 30 days of Your Plan Start Date to change or request an upgrade to the Level of Your Plan!

**email:** [upgrades@warrantywise.co.uk](mailto:upgrades@warrantywise.co.uk)

**call:** 01254 355100

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## Is your plan due to **expire**?

*Call or email our renewals team to take advantage of your renewal discount!*

**email:** [renewals@warrantywise.co.uk](mailto:renewals@warrantywise.co.uk)

**call:** 01254 355100

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Are you a **car dealer**? You can contact our dedicated dealer team at:

**email:** [dealers@warrantywise.co.uk](mailto:dealers@warrantywise.co.uk)

**call:** 01254 355104

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### Why Warrantywise?



★★★★★  
Auto Express Tested



95%  
POSITIVE  
FEEDBACK

over  
**250,000**  
warranties sold



multi  
**AWARD**  
WINNING

**15** years  
ONLINE