



**AUTOGUARD**  
WARRANTIES

# PREMIUM

Repair and Maintenance Plan



## MULTI-AWARD WINNING PROVIDERS



## IMPORTANT INFORMATION ABOUT YOUR PLAN

Here at Autoguard Warranties Our goal is to ensure You make the most of Your Plan and have peace of mind. So, whether You're a novice or an expert in motoring, We've put together the following key points so You always know what to expect.



### SERVICE HISTORY

One of the main reasons for a rejected Repair Request is lack of or gaps in service history. We cannot stress enough the importance of following the service requirements of Your Vehicle. All servicing must be carried out at a VAT registered garage.

More info on servicing can be located on page 12.



### WEAR & TEAR

Vehicle Wear and Tear is something that is simply unavoidable. Many moving parts and factors such as age and mileage mean naturally things start to degrade over time. However, We cannot and do not cover it all.

Please refer to page 10 to read more about Wear and Tear and exclusions of this Plan if applicable.



### COSTS

It is a requirement of the Repair and Maintenance Plan to get authorisation from Us first before getting the Vehicle repaired. Ensure You also check Your agreed Labour Rate as going above this means You will foot the bill for the difference.

More details can be found on page 5.



### VAT REGISTERED REPAIRERS

It is required that You always use a VAT registered garage or repairer so that there is clear audit trail. This not only safeguards You as Our valued customer, but Us too as a business that prides itself on integrity and transparency. Not using a VAT registered garage or repairer makes it much harder for Us to establish that the correct work has been done to Your Vehicle, with the correct parts and genuine hours of labour.



### EXCLUDED COMPONENTS AND FAILURES

Excluded components

Please read page 10 for a full list of all excluded components.

For example:

- Brake callipers and calliper motors
- Wiring and electrical connections
- All internal and external lamps and LEDs

Excluded failures

Please read page 10 for a full list of all excluded failures.

For example:

- Wear
- Fluid Leaks
- Seals/Gaskets
- Corrosion

## OUR TRANSPARENCY STATEMENT

The Vehicle must have a valid MOT, tax and insurance at all times for the duration of the Plan, failure to do so may lead to an unsuccessful Repair Request.

This Plan operates on a discretionary basis. This means We have the ultimate authority when assessing any Repair Requests. If Your Repair and Maintenance Plan has a duration greater than 13 months, Autoguard Warranties Ltd will reimburse a maintenance inspection on the Vehicle. Please refer to page 8 for full details.

### IMPORTANT - THIS IS NOT INSURANCE!

This Plan is not an insurance policy. Insurance in the UK protects against specific risks (like loss, damage, illness or death) and is regulated by the Financial Conduct Authority (FCA). Our product does not provide financial compensation or transfer risk to an insurer and is not regulated by the FCA. Instead, this Plan offers to pay for certain repairs, labour and certain parts depending on the terms and conditions within this booklet and parameters agreed at point of sale. For this reason, it is not classed as insurance and instead, operates with the relevant Codes of Practice as set out by The Motor Ombudsman (TMO) and Chartered Trading Standards Institute's (CTSI).

We will always work as hard as We can to ensure that the stress and inconvenience of having Your Vehicle out of action is as smooth as it can be. We endeavour to be fair with Our Repair Request process and assess everything on a case-by-case basis. We therefore ask that You take time to have a thorough read through all Your documentation to check Your understanding and confirm that this is the right Repair and Maintenance Plan for Your needs.

## HOW TO CONTACT US

Please read this Repair and Maintenance Plan carefully and keep it safe along with the Agreement Form. You will need these documents should You need to make a Repair Request.

If You do have any questions about this Repair and Maintenance Plan You should in the first instance contact the Administrators. The contact details are:

CUSTOMER SERVICES / REPAIRS DEPARTMENT  
**03432 271 499**

LINES ARE OPEN MONDAY TO FRIDAY 9AM - 5PM  
 AND SATURDAY 9AM - 12PM

EMAIL

**info@autoguardwarranties.com**

Telephone calls may be recorded for quality assurance and compliance.

Ultimately, there may be times when We are unable to satisfy everyone, but We are committed to being as transparent as possible, acting fairly at all times, and upholding Your rights under the Consumer Rights Act 2015.

Should You have any questions please feel free to contact Us on the number below and We'll be happy to help:

**03432 271 499**

LINES ARE OPEN MONDAY TO FRIDAY 9AM - 5PM  
 AND SATURDAY 9AM - 12PM

The monies received for this product will be treated as pre-payment and paid towards delivering any servicing, repairs and/or maintenance over the specified Premium Repair and Maintenance Plan period subject to the terms and conditions outlined in this booklet.

Please see pages 13-15.

Please note this Premium Repair and Maintenance Plan is not an insurance product which means no insurance premium tax (IPT) is payable.

We reserve the right to exercise Absolute Discretion (as defined in this document) in relation to this product and the services within, and while doing so, We are committed to acting with transparency and fairness at all times and in keeping with the Consumer Rights Act 2015.

Our Plans are accredited to The Motor Ombudsman codes of practice which drive high standards of service giving Our customers added protection and peace of mind.

## CANCELLATION

We hope You are happy with the cover this Repair and Maintenance Plan provides. However, if after reading this document, this Repair and Maintenance Plan does not meet with Your requirements, please return to Your supplying dealer within 14 days of issue who will give You a refund if You have paid for it separately from the price of the Vehicle.

## DATA PROTECTION ACT 2018, UK GDPR & EU GDPR

Please note that any information provided to Us will be processed by Us and Our agents in compliance with the provisions of the Data Protection Act 2018 and UK GDPR and EU GDPR, for the purpose of delivering any services, repairs and/or maintenance, and handling Repair Requests, if any, which may necessitate providing such information to third parties.

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## MAKING YOURSELF HEARD

It is Our intention to give You the best possible service however, if You do have a complaint concerning this Repair and Maintenance Plan, or the handling of a Repair Request You should, in the first instance, contact the Chief Executive Officer of the Administrators. The contact details are:

CEO  
 Autoguard Warranties Ltd  
 Building 5  
 Archipelago Office Park  
 Lyon Way  
 Camberley  
 Surrey, GU16 7ER

Tel: 03432 271 499  
 Email: [complaints@autoguardwarranties.com](mailto:complaints@autoguardwarranties.com)

Please ensure Your Repair and Maintenance Plan number, as found on Your Agreement Form, is quoted in all correspondence to assist a quick and efficient response.

This Repair and Maintenance Plan does not affect Your consumer rights. The above complaints procedure is in addition to Your statutory rights as a consumer.

For further information about Your statutory rights contact Your local authority Trading Standards Service or Citizens Advice Bureau.

In the event that We cannot resolve a complaint to Your satisfaction You may contact The Motor Ombudsman  
 Tel: 0345 241 3008  
[www.themotorombudsman.org/contact](http://www.themotorombudsman.org/contact)  
 or alternatively You can write to:

The Motor Ombudsman  
 71 Great Peter Street  
 London, SW1P 2BN



## HOW TO MAKE A REPAIR REQUEST

**If You consider You have a Repair Request DO NOT proceed with repairs until the Repair Request has been approved.**

If the Vehicle shows signs of an imminent failure, DO NOT continue to use it. This may aggravate the problem and cause greater damage for which We will not be liable. Your repairer must find the cause of the problem and verify if it is covered by the Repair and Maintenance Plan.

We will not pay for any stripping down of the Vehicle or parts to determine the cause of the failure unless We accept the Repair Request. The most We will pay in total is restricted to the Repair Request Limit as noted on the Agreement Form for a single Repair Request and up to the Vehicle purchase price in total.

**Please note: Your repairer must be VAT registered.**

- Your repairer must telephone the Repairs Department on 03432 271 499. At that time the following information will be required:  
 Repair and Maintenance Plan number  
 Plan holder's name  
 Current mileage  
 Nature of Repair Request  
 Total cost  
 Service history (if applicable)
- If the failed component is listed under this Repair and Maintenance Plan You must obtain authority from the repairs department before commencing any repairs. Admission of liability is conditional on the terms and conditions of this Repair and Maintenance Plan being adhered to, for example, servicing.

- On receipt of any supporting service invoices (where required), We may approve repairs immediately or alternatively: call for other estimates; nominate another repairer; investigate the Repair Request further; request other forms of supporting evidence e.g. photo/video; or appoint an independent assessor to inspect the Vehicle and or failed components.
- When repairs are approved a Repair Request number will be issued for the repairs to be carried out, along with a Repair Request form to be signed and dated by the Repair and Maintenance Plan holder.
- On completion of the repairs, send the following documents to the Administrator at the address on page 4 of this Repair and Maintenance Plan:
  - The repairers VAT invoice MUST be made to Autoguard Warranties Ltd, which must quote the Repair Request number, Vehicle details, failure mileage and details of who to pay.
  - Supporting documentation as requested by the Repair Request adviser such as the signed Repair Request form and proof of payment for the repair.

The Administrator's working hours are 9am - 5pm, Monday to Friday, and 9am - 12pm on Saturday, excluding bank/public holidays.

## PAYMENT OF REPAIR REQUEST

Once all supporting documents are received, the Administrator will reimburse You or the repairer, subject to the terms and conditions of the Repair and Maintenance Plan. If a balance is due, You must pay it direct to the repairer.

**Please Note:** Repair Requests are paid by bank transfer to the agreed payee so please include Your bank details when sending in Your documents.

Repair Request documentation must be received by the Repairs Department within 7 days of completion of repairs, otherwise they cannot be accepted. Repair Requests received beyond this date will be subject to review in terms of the reason for delay and it shall be at the Absolute Discretion of the company to accept such Repair Requests.

If You are VAT-registered, VAT on repairs under this Repair and Maintenance Plan can not be reimbursed.

## IMPORTANT NOTE

You are covered only for the parts described in this Repair and Maintenance Plan.

You are covered up to the Repair Request Limits shown on the Agreement Form or any lower limit that may be specified within this Repair and Maintenance Plan. We may insist that Your repairer use exchanged or reconditioned parts to effect a repair. If the part to be replaced has some wear, and the part improves the general condition or value of the Vehicle, You may be required to pay a specified amount towards the improvement.

Please refer to the Betterment section of Your Repair and Maintenance Plan under the terms and conditions section. The Administrator cannot agree to any Repair Request without providing a Repair Request number. The repairer should not start any repairs without this number. Please quote Your Repair Request number every time You contact Us about Your Repair Request and make sure the repairer includes this number on this invoice.

# PREMIUM

## WHAT IS COVERED?

### ENGINE

Rocker Assembly  
Hydraulic Followers  
Inlet and Exhaust Valves\*  
Valves, Springs and Guides  
Cylinder Head  
Cylinder Head Gasket  
Camshaft and Followers  
Timing Gears and Chains  
Oil Pump, Pistons and Rings  
Cylinder Bores  
Con Rods  
Gudgeon Pins  
Crankshaft  
Inlet Manifold\*  
Flywheel  
Turbo

### SUSPENSION

Wheel Bearings\*  
Coil Springs\*  
Active Suspension

### FUEL SYSTEM

Mechanical/Electrical Fuel Pumps  
Tank Sender Unit  
Airflow Meter  
NOX Sensor  
Injectors  
Oxygen Sensor  
Idle Control Valve  
Throttle Body  
Map Sensor

### ENGINE COOLING SYSTEM

Water Pump  
Engine Cooling Fan  
Thermostat  
Radiator  
Engine Oil Cooler & Heater Matrix  
Coolant Temperature Sensor

### STEERING

Steering Rack  
Steering Box  
PAS Pump  
Electronic Power Steering

### HYBRID AND ELECTRIC VEHICLES

Power Controller  
Electric Drive Motor  
Power Converter  
Power Inverter Module  
Coolant Heater  
On Board Charger  
Heat Exchanger  
Regenerative Brake Systems  
(Excludes Brake Pads & Discs)  
Hybrid Vehicle Control Modules  
Electric Vehicle Control Modules  
Electrical Battery Unit HVB \*  
(High Voltage Battery Pack)  
Cell Groups\*  
(Repair only, excludes Cell degradation  
and Cell damage due to over or under  
charging or water ingress)

### ENGINE MANAGEMENT

Engine Electronic Control Unit Only

## COMPONENTS INCLUDED IN YOUR REPAIR AND MAINTENANCE PLAN

### TRANSMISSION / DRIVETRAIN

Drive Shafts  
Universal Joints and Couplings  
Suspension  
Half Shafts  
Manual Gearbox  
Automatic Gearbox  
Torque Converter  
Differential

### ELECTRICAL SYSTEM

Starter Motor and Alternator  
Stop/ Start Technology  
Electric Window Motors  
and Switches  
Sunroof Motor and Switch  
Central Locking Motors  
Front and Rear Windscreen  
Wipers and Washer Motors  
Heater Fan Motor  
Multi-function Stalk Switch  
Convertible Roof Motors,  
Switches and Sensors  
Ignition Coils

### FRONT AND REAR BRAKES

Brake Master Cylinder  
Brake Servo  
Anti Locking Brake System-ABS  
ABS Modulator  
Wheel Speed Sensors

### ADDITIONAL COVER

#### Driver Interface Systems

Please note that these items will be covered up to 50% (including VAT), of Your Repair Request Limit, on original manufacturer's equipment up to a maximum of £1,000.

#### Hybrid Batteries

Please note that these will be covered up to 50% (including VAT), of Your Repair Request Limit, on original manufacturer's equipment up to a maximum of £1,000.

#### In-car Entertainment Systems (ICE) and Satellite Navigation Systems

Please note that these items will be covered up to 50% including VAT, of Your Repair Request Limit, on original manufacturer's equipment up to a maximum of £500.

#### Air Conditioning

Air conditioning and climate control systems. Please note that these items will be covered up to a maximum of 50% including VAT, of Your Repair Request Limit up to a maximum of £1,000.

*\*Age and Mileage Limitations Apply.*

*Please refer to page 10 for details of exclusions to cover under this Repair and Maintenance Plan.*

## ANNUAL MAINTENANCE INSPECTION

You are entitled for reimbursement of 1 (one) Annual Maintenance Inspection (AMI) at the start on each 1 (one) year period on products with duration 13 months or more.

The reimbursement is at the stated rate within the product. To arrange Your annual maintenance inspection please contact Our administration team on **03432 271 499** to obtain the Agreed inspection check sheet.

Please contact Your selling dealer if they have workshop facilities on site. Alternatively, the maintenance inspection may be completed at any VAT registered garage. Autoguard Warranties Ltd will contribute up to half an hour (0.5 hours, up to a maximum of £50 inc. VAT) at Your stated Labour Rate towards the inspection costs.

Your repairer must contact the team at Our offices to obtain a repair authorisation number before work is started.

You should provide the repairer with the approved maintenance inspection report to complete.

Once completed send the maintenance inspection report to Our offices, along with the final VAT invoice made to Autoguard Warranties Ltd, clearly showing the obtained reference number, the Vehicle details and Vehicle registration number.

Whilst We accept responsibility for the quality of all maintenance inspections, the maintenance inspection is an inspection at that time only and does not replace the requirement for the Vehicle to be serviced and maintained as per the Vehicle manufacturer's stated schedule for service and maintenance.

A Pre-Delivery Inspection is completed by the dealer before you collect your vehicle to ensure it's safe and roadworthy. However, this will not be classed as a service by Autoguard Warranties Ltd, as it doesn't include the scheduled maintenance tasks such as oil or filter changes.

To keep your repair and maintenance plan valid, your vehicle must still be serviced at the correct intervals in line with the manufacturer's recommendations. Please see page 12 for more information.

## ANNUAL MAINTENANCE INSPECTION REPAIRS

Should Your annual maintenance inspection reveal an issue with Your Vehicle, please speak with Your supplying dealer, or repairer, who will explain:

- The work that is needed and may be covered by the Repair and Maintenance Plan
- The work that is advised, but not covered by the Plan

You can then decide to continue at Your expense.

## IMPORTANT

You must submit any Repair Requests before Your Plan expires. We cannot accept Repair Requests made after the expiry date or without an official Authority Number from Autoguard Warranties. Retrospective requests will not be considered.

The maintenance check must be completed within 60 days after Your Plan has been active for 12 months from its inception date. This annual check will include an inspection of the following items.

If any parts fail to perform their intended function or show signs of potential failure, the garage or repairer will notify Us and submit a maintenance request on Your behalf.

This request will be treated as part of Your Agreement and will be subject to the terms of Your Plan, including the defined Repair Request Limit.

### INTERIOR CHECK

Operation of In car entertainment

Operation of Sat Nav

Performance of instrument gauges and horn

Functioning of clutch (where applicable)

Handling of brake pedal

Parking brake performance

Functioning of interior lights

Operations of steering wheel controls

Check operations and condition of sunroof mechanism (if applicable)

Examine dashboard lights

Check operation of Aircon Climate Control System (where applicable)

Check heating system operation

### ENGINE COMPARTMENT CHECK

Check engine oil level and condition

Review engine and gearbox operation

Gear box levels manual/automatic (where applicable)

Fluid level brake, clutch, power steering washer reservoir and battery (including security)

Coolant system level (and condition)

For oil and water leaks

For excessive noise

### ROAD TEST CHECK

Satisfactory starting, general performance and behaviour of the vehicle

Particular attention to the operation of the clutch,

Transmission, steering suspension and brakes including A.B.S

Listen for abnormal noises

### EXTERIOR CHECK

Operation of exterior lighting equipment and respective control lights and cluster illumination

Execution of wipers and washers

Engagement of door locks

Efficiency of central locking

Operation of door windows (manual/electric)

Performance of parking sensors (where applicable)

### EXHAUST CHECK

Exhaust condition

Catalytic Converter

Diesel Particulate Filter

### STEERING AND SUSPENSION CHECK

Operation and condition of steering for leaks

Status of front and rear suspension

## THE FOLLOWING EXCLUSIONS APPLY TO THIS REPAIR AND MAINTENANCE PLAN

### COMPONENTS & FAILURES NOT COVERED BY THIS REPAIR & MAINTENANCE PLAN

- Gradual deterioration of performance of a component in line with the age and mileage of the Vehicle will be classed as "Wear and Tear" and excluded from the Repair and Maintenance Plan unless additional Wear and Tear cover has been purchased.
- All bodywork and trim, seat belts (any part), glass (including heated screens and door mirrors), sunroof panels, fuel tank, wheels and tyres, air bags or disposal of air bags.
- External fluid leaks, odours, external oil leaks and seals.
- Consumable items such as, but not exclusively limited to light bulbs, drive belts, wiper blades, brake linings, brake discs, cylinders, cables, bushes, glow plugs, all pipes, all hoses, keys and key fobs.
- Blocked, porous or seized components.
- Brake calipers and caliper motors.
- Nuts, bolts and mounts and brackets
- Software, firmware or "flash" updates for any component.
- Seals & gaskets of any description, save where specifically covered, including but not limited to sealing compounds, silicone sealant and liquid gaskets.
- Clearing or cleaning of fuel lines or components, contamination of fuel system either by incorrect fuelling or water ingress.
- Clutch release bearing, concentric slave cylinders, centre plate and friction material.
- Electrical connections, LEDs, LCDs, remote controllers, all internal and external lamps, wiring looms and batteries.
- Exhaust system and catalytic converters (unless an additional fee has been paid) including but not limited to manifolds, mufflers, brackets, exhaust valve actuators and mountings. Including de-pollution or diesel particulate filters and systems and EGR Systems.
- Cylinder block liners for Vehicles over 3000 cc.
- Carbonised, pitted, corroded, burnt or sticking components.
- Water ingress and damage caused to any component by water ingress.
- Paint - the painting of parts replaced under the Repair and Maintenance Plan will not be covered.
- The cost of any servicing or service items.

### NOTE

- The replacement of oil filters, lubricants, antifreeze and fluids is only included when the replacement is necessitated by the failure of an authorised component, and the Vehicle is not within 1,000 miles of its next due service.
- External oil leaks are specifically excluded.
- Wheel Bearing, Coil/Leaf spring and Intake Manifold (including Flap motors and runners) failure will be covered on Vehicles up to 6 years old or 70,000 miles - whichever comes first.
- Where the failure has been confirmed on a diagnostic machine, the fault codes must be submitted as supporting evidence, along with the Repair Request invoice.
- The maximum contribution for diagnostics is £65 inclusive of VAT on a valid Repair Request. Diagnostics costs are ONLY paid on approved repair/s.

### EXTRA BENEFITS

The extra benefits listed below will be made available subject to the limits specified on the Agreement Form, provided the parts in need of repair are covered under the Repair and Maintenance Plan.

#### TRANSFER REQUEST

Subject to Our approval, and that no Repair Requests have been approved or paid, this Repair and Maintenance Plan may only be transferred with the Vehicle direct to a new private owner.

Application must be made to the Administrator within 14 days of the change of ownership. The Administrator will charge £35 for this service. Under no circumstances can this Repair and Maintenance Plan be transferred to another Vehicle or to/via any member of the motor trade. If the cover is transferred to a new owner the Repair and Maintenance Plan will not be subject to the cancellation period.

### BUMPER

We've teamed up with Bumper to give you the flexibility to spread the cost of your Plans into easy monthly payments.

#### BUMPER DISCLAIMER:

We understand sometimes things can go wrong and we are here to help You. If we are unable to collect a payment on the scheduled date, we will reattempt Your payment within 7 days. We will also attempt to contact You to discuss Your situation. We will only charge a late payment fee if You have not paid us within 7 days of the repayment date and we cannot agree a reasonable repayment Plan with You. The late payment fee will be £20, unless Your loan is under £200 in which case the fee will be 10% of Your loan amount.

Please note that any existing faults at the time of transfer will not be covered.

**Note:** If You have financed Your Repair and Maintenance Plan via Bumper any outstanding finance due at the point of transfer will need to be settled and evidenced to Us before the transfer can be actioned.

**Note:** This Plan is limited to one transfer during the Period of Cover.

We will also charge a reasonable fee if we need to instruct a third-party debt collection agency to assist us in collecting Your loan. This step will only be taken if Your loan is three payments in arrears and we cannot agree a reasonable repayment Plan with You. If You think You are experiencing financial difficulties and are worried You are at risk of missing any of Your payments, please contact us, and we'll do our best to help You.

## BUMPER

Bumper International Limited Contact Details:  
 Tel: 0800 612 0946  
 Email: support@bumper.co.uk  
 Address: Bumper International Limited, TOG 1,  
 Lyric Square, London, W6 0NB

## SERVICE REQUIREMENTS

The Vehicle must be serviced in line with the manufacturer's recommended guidelines. If there is no valid service record book or printed service history supplied with the Vehicle, then the first service must be carried out within 10,000 miles or 12 months from date of purchase (whichever comes first). The service must be completed at a VAT registered garage and must consist of the following as a minimum requirement:

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

If there is a valid service history supplied with the Vehicle, then the manufacturers recommended schedule must be followed. Servicing must be completed at a VAT registered garage and fully itemised invoices must be retained. Pre-delivery inspection will not be classed as a service. If any circumstances prevent the service being carried out at the correct time, Autoguard Warranties Ltd must be informed immediately by recorded delivery.

The only acceptable proof of servicing will be the fully detailed VAT service invoices indicating servicing dates and mileages and/or a correctly completed and fully stamped service booklet.

Please retain proof of all previous service invoices for Our inspection in the event of a Repair Request.

**Failure of the above service requirements will result in automatic rejection of the Repair Request and Your Repair and Maintenance Plan will become null and void.**

## FAILURES DISCOVERED DURING ROADWORTHY TEST / MOT

If Your Repair and Maintenance Plan has a duration longer than 12 months and the Vehicle has failed its annual roadworthy test / MOT due to a covered component that

has failed then We may look to assist with the costs of the repair in line with the terms and conditions of this Plan.

## TIMING BELTS

Otherwise known as camshaft drive belts.

If the timing belt breaks it can cause serious and unnecessary engine damage and inconvenience.

If Your Vehicle has a timing belt, please make sure it is in good condition and that it is checked and changed in line with the manufacturer's recommendation.

**No responsibility will be accepted for damage caused by the failure of a worn out/or incorrectly fitted timing belt.**

## DPF

If an additional fee has been paid for cover of diesel particulate filters, this component is covered up to a maximum contribution of £300 (plus VAT):

- towards cleaning the component, or,
- if after cleaning does not resolve the issue, towards a replacement.

This contribution can not exceed the maximum Repair Request Limit (as found on Your Agreement Form).

## TERMS & CONDITIONS

This section details the terms, conditions and exclusions of this Repair and Maintenance Plan:

1. Autoguard Warranties Ltd on behalf of the Repair and Maintenance Plan holder will provide Administration and Repair Request services in connection with Mechanical Failures as set out in this Repair and Maintenance Plan booklet and Agreement Form during the Period of Cover and will repair, or arrange for the repair of Your Vehicle as detailed in this booklet and the Agreement Form. The Repair and Maintenance Plan will not be valid unless Autoguard Warranties Ltd receives the full fee for the Repair and Maintenance Plan. Autoguard Warranties Ltd will not be liable if We do not receive the full fee from the dealer from whom You purchased Your Vehicle within 14 days, unless otherwise agreed, of You taking delivery of the Vehicle.
2. The Repair and Maintenance Plan does not apply to any Vehicle(s) used for competitive and/or timed racing of any sort, (including but not limited to off-road driving, Vehicles acting as a pace make and/or safety Vehicles), any Vehicles used by any emergency services (including but not limited to police, fire and ambulance service Vehicles), any military Vehicles, any Vehicles used by airport authorities or their agents/servants within the territorial boundaries of the airport (including runways and any outbuildings associated with the airport), any Vehicles used for hire or reward (including but not limited to taxis and self drive Vehicles), any Vehicles used by a driving school, any kit cars and any non-standard, customised or modified Vehicles.
3. The supplying dealer has given the Administrator Your information in order to validate the Plan for services between You and the Administrator.
4. We will not pay more than the Repair Request Limit shown on the Agreement Form, unless a lower, component-specific cap applies, which is detailed within this booklet.
5. No liability will be accepted for any Repair Request that is reported to the Administrator more than 7 days after the relevant fault is discovered.
6. No repairs may be carried out under the Repair and Maintenance Plan until the Administrator provides a Repair Request number for those repairs. Failure to obtain prior approval for any Repair Request will lead to the Repair Request being declined in its entirety. No liability shall exist in respect of parts supplied, repairs carried out or any other Repair Request under this Repair and Maintenance Plan other than Repair Requests in accordance with the procedures set out in this Repair and Maintenance Plan booklet. We reserve the right to seek the most cost-effective repair. This may include the approval of using reconditioned, remanufactured, refurbished or exchange parts / units.
7. Authorised repairs must be completed within 30 days of approval issue date. Repair Request documentation must be received by the Repair Request department within 7 days of completion of repairs, otherwise they cannot be accepted.
8. The maximum Repair Requests in aggregate We will pay during the Period of Cover is up to the purchase price of the Vehicle as stated on the Agreement Form.
9. The amount of time allowed for labour will be according to Autodata times and the Labour Rate will be specific to each dealer. The Administrator reserves the right to examine the Vehicle and failed part and to subject them to expert independent assessment to determine the amount to be paid in respect of a Repair Request. This will be subject to the Repair Request Limits and the terms and conditions of Repair and Maintenance Plan.
10. Services must be carried out in accordance with the schedule described in the service requirements section of this Repair and Maintenance Plan (page 12) - You must keep all the service invoices in the event of any Repair Request.
11. The mileage quoted on the Agreement Form does not guarantee this is the true distance the Vehicle has covered. Any incorrect mileage should updated with Us, the Administrator within 14 days from the date of this Plan going live as this can impact or delay Our repairs process.  
You can do this by contacting Us directly.
12. Your Repair and Maintenance Plan excludes any liability for death, bodily injury or loss of or damage to property other than the listed components or loss of use or any Consequential Loss of whatsoever nature.
13. No liability will be accepted for damage caused by:
  - Neglect;
  - Corrosion;
  - Water Ingress;
  - Any foreign matter getting into or onto a part;
  - Lack of servicing;
  - Over-heating or freezing;
  - Abuse;
  - Damage to parts not covered by this Repair and Maintenance Plan.

## TERMS & CONDITIONS

14. No liability will be accepted for: parts that have been fitted incorrectly, the effects of poor repairs, faults or defects at the time of the sale, parts that have been made or designed badly, parts not fitted as standard or optional extras by the manufacturer, unless cover for such items is agreed beforehand.
15. The Administrator may declare void any Repair and Maintenance Plan where the Agreement Form does not correctly show the exact Vehicle type, model, age and mileage. If You give incorrect information on the Agreement Form, Your Repair and Maintenance Plan may be void, or at the Administrator's option, allowed to continue subject to the payment and receipt of any additional fee that may be required to reflect the correct information.
16. If You have not kept to the conditions of the Repair and Maintenance Plan, You agree that Your Repair Request will be rejected and that Your Repair and Maintenance Plan will be cancelled. Refunds will be at the selling dealer's Absolute Discretion.
17. If You or a repairer makes a false or dishonest Repair Request, Your Repair and Maintenance Plan will be cancelled and legal action may be taken against You.
18. In the event of a Repair Request the Administrator reserves the right to call for a contribution from the Repair and Maintenance Plan holder for Betterment should the repaired Vehicle ultimately be in a better condition or have a better value than it enjoyed immediately prior to the Repair Request.
19. You cannot change the terms and conditions unless You have written Agreement From Autoguard Warranties Ltd.
20. If You are in breach of any of the terms of this Repair and Maintenance Plan, the Administrator may cancel this Repair and Maintenance Plan by giving 14 days notice by recorded delivery to the last known address of the Repair and Maintenance Plan holder.
21. No liability will be accepted for any Consequential Loss or damage to parts not covered by this Repair and Maintenance Plan where Consequential Loss is caused by a covered part.
22. The Administrators reserve the right to amend the Repair and Maintenance Plan details from each renewal year.
23. If the Administrator accepts that there is a Repair Request under this Repair and Maintenance Plan but there is a disagreement in respect of the amount to be paid, the disagreement will be referred to an independent arbitrator.
- In these circumstances the arbitrator's award must be made before there is any right of action against the company.
24. The Terms and Conditions and application details will be read as one Repair and Maintenance Plan. A word or expression to which a specific meaning has been attached will keep the same meaning wherever it appears unless specifically stated otherwise. A particular word or phrase, which is not defined will have its ordinary meaning.
25. Non-Disclosure, Misrepresentation or Misdescription - this Repair and Maintenance Plan is voidable if You or anyone acting for You fails to disclose, misrepresents or misdescribes any material fact. If the Administrator voids this Repair and Maintenance Plan they will void it in its entirety and no cover will apply. Any refunds falling within this scenario are at Our sole Absolute Discretion.
26. Should the Vehicle be involved in a total loss claim via Your own motor policy, this Repair and Maintenance Plan will become void and no refund will be offered.
27. No liability will be accepted for any Repair Request, if at the time of the reported failure, the Vehicle is being used in contravention of the current legislation with regards to MOT, Vehicle Excise Duty (Road Tax) and Motor Insurance.
28. Unless specifically agreed otherwise, the law that will apply is English law.
29. If Your Vehicle is found to be fitted with any form of fuel tamper device then Your Repair and Maintenance Plan will be void and no refunds will be issued.
30. Once a Repair Request has been notified, You will have 7 days in which to provide further information and or diagnostic evidence of failure of a covered component, in order for any Repair Request to be considered. If the Plan reaches its natural expiry date during or after this 7 day period, no Repair Request would be considered without written consent from the Administrators.
31. Multiple failures submitted at the same time will be considered and treated as one Repair Request with a single Repair Request Limit.
32. **Please note that Autoguard Warranties operates a strict zero tolerance verbal abuse policy when dealing with customers. Autoguard Warranties reserves the right to immediately cancel the customer's Plan, without any refund, in any situation where a customer delivers verbal abuse or threats in any medium, that are directed against a member of Our staff and or the business including sexual harassment in any form.**

## TERMS & CONDITIONS

### Exclusions

The Company shall not be liable for any Repair Requests arising thereby or indirectly caused or contributed by or in consequence of a loss;

1. (a) Occurring during the warranty or warranty period of any manufacturers or the dealer's excess period (if any) or where faults have developed during such period prior to the commencement of the Repair and Maintenance Plan (provided they were evident at that time) and which have not been completely rectified.
  - (b) Resulting from any modification to the Vehicle or the substitution of components by non-standard components or equipment not approved by the manufacturer of the Vehicle.
  - (c) If the odometer has been altered or disconnected or inoperative resulting in the misrepresentation of the Vehicle's actual mileage.
  - (d) Caused by or arising from:
    - (i) Overheating, corrosion or the gradual reduction in operating performance commensurate with the age and mileage covered by the Vehicle. This includes, but is not limited to:
      - (a) The gradual loss of engine compression necessitating the repair of valves or rings
      - (b) Gradual increase in oil consumption due to normal operating functions.
    - (ii) The use of a grade of fuel not recommended by the manufacturer of the Vehicle or the ingress of foreign matter into fuel, lubricants or cooling system. The use of inadequate or improper antifreeze protection.
    - (iii) Routine servicing maintenance or repair of the Vehicle or from negligence, abuse or wilful damage.
    - (iv) The subjecting of the Vehicle to a load greater than that permitted by the manufacturer's recommendations.
    - (v) Fire, self-ignition, lightning, earthquake, explosion, frost, storm, tempest, flood, water damage, theft or attempted theft, aircraft or other aerial devices or articles dropped there from or any extreme cause.
    - (vi) Any road traffic accident, collision or fire damage; including total loss of Vehicle.
  - (e) Involving components subject to recall or repair or replacement by the manufacturer or attributable to a manufacturer's design defect.
  - (f) Directly or indirectly caused by or arising out of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, riot, civil commotion, strikes, lockout, confiscation or detention by customs or other officials or authorities, malicious intent or vandalism.
2. Local taxes, when repairs are completed outside of the UK.
  3. Any ancillary components or equipment not listed under the "What is Covered" section.
  4. Mechanical Failure due to lack of fuel, antifreeze, hydraulic fluids, grease or oils.
  5. Investigatory or remedial work commenced before authorisation by the Administrator.
  6. Costs incurred in routine servicing or repairs.
  7. Any parts, which have not failed but have been reported as requiring replacement during routine servicing and/or repairs or at the time of when a Repair and Maintenance Plan repair is in progress.
  8. Liability, which attaches to the Repair and Maintenance Plan holder by virtue of an agreement but which would not have attached in the absence of such agreement.
  9. Any Vehicle owned by a garage or its associated companies or by the proprietor of such garage or associated companies or by an employee or relative of such proprietor or component breakage occurring whilst the Vehicle is in the custody or control of such persons.
  10. Any liability for death, bodily injury or loss of or damage to property other than the covered components or loss of use or any Consequential Loss of whatsoever nature.
  11. Non-compliance with the conditions relating to the servicing of the Vehicle. Please refer to the dedicated servicing requirements outlined and applicable to this Plan.
  12. Any faults or defects deemed to have been present at the time of Repair and Maintenance Plan inception.
  13. The cost of any servicing or service items.

## DEFINITIONS

The words or expressions detailed below have the following meaning wherever they appear in this Repair and Maintenance Plan.

### Absolute Discretion

This means We have full authority to make decisions under the terms of this booklet. The fund will be used at our full Absolute Discretion in order to get you back on the road as soon as possible. We can decide how and when to act without needing to ask for Your agreement or explanation. It doesn't mean We must always act in a way that benefits or protects You (or Us), unless these terms state so or the law requires it.

Example: The fund allow Us to reserve the right and approve the use of reconditioned, remanufactured, refurbished or exchange parts at our full Absolute Discretion.

### Administrator

Autoguard Warranties Ltd, Building 5, Archipelago Office Park, Lyon Way, Camberley, Surrey GU16 7ER. Registered company number 6574030.

### Agreement Form

Confirmation of the Vehicle, the Repair and Maintenance Plan holder's details, Repair and Maintenance Plan duration, type of cover selected and Repair Request Limit applicable.

### Autodata

An industry reference, including but not limited to Autodata, Glasses Guide etc. for the confirmation of repair times and service requirements used extensively by the motor industry.

### Betterment

Is a contribution from the Repair and Maintenance Plan holder where the repaired Vehicle ultimately will be in a better condition or have a better value than it enjoyed immediately prior to the Repair Request.

### Consequential Loss

Any other costs which are directly or indirectly caused by the event which led to Your Repair Request unless specifically stated in this Repair and Maintenance Plan.

### Labour Rates

Shall mean what a Vehicle repairer can charge by the hour to cover their labour costs, subject to the maximum Labour Rate stated on Your Agreement Form.

### Mechanical Failure

Shall mean internal failure which is hereby defined as the actual Mechanical Failure or breakdown of an item listed under the 'What is Covered' section which results in the sudden stoppage of its normal functions and which necessitates repair or replacement to resume those functions. Failure, which ultimately results from Wear and Tear is excluded from the scope of cover afforded by this Repair and Maintenance Plan.

### Period of Cover

The Repair and Maintenance Plan commences on the date shown on the Agreement Form or with new Vehicles on the expiry of the manufacturer's warranty period. The duration of Your Repair and Maintenance Plan is also stated on the Agreement Form.

### Repair and Maintenance Plan

The Repair and Maintenance Plan is a pre-paid Plan, delivering any servicing, repairs and/or maintenance over the specified period subject to the terms and conditions outlined in this booklet. The Plan is between You, the legal owner of the Vehicle as named on the Agreement Form and the Administrator. By accepting this Plan You are indicating Your willingness to enter into a Plan that covers the Vehicle, should it require a repair, as defined by the length of Plan and the Repair Request Limit as detailed on the Agreement Form.

**Please note that this Repair and Maintenance Plan is not an insurance product.**

*This Repair and Maintenance Plan does not affect Your legal rights under the Consumer Rights Act 2015. You can get advice about Your rights from Your local Citizens Advice Bureau or Trading Standards Service.*

### Repair Request

Shall mean the process You need to follow to notify Us that Your Vehicle has experienced a Mechanical Failure.

## DEFINITIONS

### Repair Request Limit

Is the maximum amount that can be provided on each individual Repair Request exclusive of VAT as stated on the Agreement Form. The maximum amount that can be provided under the Repair and Maintenance Plan during the Period of Cover is limited to the purchase price of the Vehicle in aggregate.

### Territorial Limits

England, Scotland, Northern Ireland, Wales, Isle of Man and the Channel Islands.

### Vehicle

The Vehicle as shown on the Agreement Form / Repair and Maintenance Plan, which You have purchased by the named motor dealer and is eligible for the cover stated. Unless otherwise agreed in advance by the Administrator.

### Wear and Tear

The gradual deterioration associated with normal use and age of the Vehicle and its components.

### We/Us/Our

Shall mean Autoguard Warranties Ltd, whose registered address is: Building 5, Archipelago Office Park, Lyon Way, Camberley, Surrey GU16 7ER.

### You/Your/Yourself

Shall mean the person named on the Agreement Form as being the customer.



## NOTE

Please note, shortly before your renewal date we may attempt to contact you as a reminder and as part of our continued service to you, to explore any renewal options you may wish to consider.

## THE AUTOGUARD APP

Easily access and manage your Autoguard cover anytime, anywhere. With the Autoguard App, you can view your policy details, monitor your products, and stay in control. All at the touch of a button. Designed for convenience, the app puts everything you need right at your fingertips.

1

### Scan the QR Code

Or find us on the **Apple App Store**, or on the **Google Play Store**, by searching "Autoguard"

2

### Download and Install the Autoguard App

3

### Register your Account within the Autoguard App

4

### Enjoy the Benefits of; Real Time Updates, Servicing Reminders and much more



# 03432 271 499

## [www.autoguardwarranties.com](http://www.autoguardwarranties.com)

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