



**PROTECT
PLUS**
WARRANTY

Dealer Warranty Policy

Protect Plus Warranty The Smarter, Simpler
and more reliable way to keep your car covered.

www.protectpluswarranty.co.uk

Your Dealer Warranty

Hello and Welcome

This is your warranty booklet - please keep it in a safe place together with your schedule in case you need to make a claim. Inside you'll find details on how to keep your warranty valid, what you are and are not covered for, the claims process and terms & conditions.

This is an agreement with your dealer, designed to protect you from unexpected repair bills. Your dealer has appointed us to fulfil their obligations. Please note this is not an insurance product and therefore falls outside the scope of the Financial Conduct Authority.

Our team are on hand to help and give you a brilliant experience, so please reach out if you need us. Just make sure any repairs are authorised by us before work is carried out as we won't be able to pay for it afterwards.

Finally, if you feel that you haven't received a great service or there's something you want to tell us - good or bad - you can email us at the following address hello@protectpluswarranty.co.uk

We wish you Safe motoring from all of us at Protect Plus Warranty.

Contents

4	Definitions
5	Warranty Overview
6	Additional Benefits
7	Ultimate Warranty
8	Advance Warranty
9	Whats Not Covered
10	Part, fault and repair exclusions
11	How to make a claim
12	Claim Conditions
13	Genral Conditions
14	Other important informtion



Definitions

Warranty schedule

The schedule provided by your dealership containing your personal and vehicle information, and the details of your coverage.

Claim limit

The maximum amount we will pay out per claim, as shown in your schedule. There is no limit on the number of claims.

Dealer or dealership

The motor dealership from where you purchased your vehicle.

Europe or European cover

Any country which is a member of the EU.

Labour rate

We have a national standard labour rate of £50.00 per hour across the UK and £55.00 per hour inside the M25 area plus VAT. Any labour rates above this will be your responsibility.

Labour times

The time for the work to be completed in accordance with the published Autodata repair time guidelines or at our reasonable discretion if no such data exists.

Listed components

The components listed as covered.

Mechanical breakdown and electrical / electronic failure

Mechanical breakdown is the sudden and unexpected breakage or complete failure of a mechanical part that causes the part to stop working. Electrical or electronic failure is the total failure of a covered electrical or electronic component which causes the component to stop working completely.

Period of cover

The date range in which you are covered, as shown in your schedule.

Repairer or garage

The repairer completing the work on your vehicle unless otherwise stated.

Territorial limits

You are covered in the United Kingdom (England, Scotland, Northern Ireland and Wales) unless we agree otherwise in writing.

Vehicle

The vehicle detailed in your schedule.

We, us, our and Administrator

Protect Plus Ltd, Registered number: 10129986

Wear & tear

Damage or deterioration of a components that naturally and inevitably occurs as a result of normal wear or ageing; or when the components reaches the end of its working life.

You, your

The person or company detailed in your schedule.

Warranty Overview

Without a warranty in place, you could be facing hefty garage bills should something unexpectedly go wrong. With thousands of parts covered, a fantastic range of benefits and our friendly, helpful team on hand to assist whenever you need us, you can relax knowing your vehicle is in safe hands.

We'll pay towards the cost of repairs including parts, labour and VAT up to your individual claim limit. Below is a short comparison of the different plan types - please see the relevant pages for all levels and the exclusions.

Component	Ultimate	Advanced
Engine	●	●
Gearbox and transmission	●	●
Drive system	●	●
Clutch	●	●
Braking system	●	●
Steering system	●	●
Cooling system	●	●
Suspension	●	●
Electrical / electronic parts	●	●
Fuel system	●	●
Wheel hubs and bearings	●	●
Hybrid & electric vehicles	●	●
Casings	●	●
Working materials	●	●
Air conditioning	●	●
Ignition system	●	●
Camshaft timing belt / chains	●	●
Flywheel	●	●
Supercharger	●	●
Turbocharger	●	●
In-car entertainment	●	●
Remote key fobs / key cards	●	●
Diagnosis costs	●	●
DPF / catalytic converter	●	-
Battery (exc. EVs and hybrids)	●	-
Oil seals and gaskets	●	-
Wear and tear	●	-

Additional Benefits

On top of the excellent coverage your warranty provides, you also get the following features. Please note: these must be authorised by us in advance.

Vehicle recovery

We'll pay for the cost of recovering the vehicle to the nearest garage up to £75, on covered repairs, including VAT as part of your claim limit. You will need to arrange the recovery.

European cover

Your plan includes 30 days of European cover. The claims process remains the same. Reimbursement will be based on the currency exchange rates on the date that the claim is agreed. Dates of travel may be required to support your claim.

Your obligations

To keep your warranty valid, there are a few things you must do:

Have your vehicle serviced regularly as per the manufacturer's guidelines by a VAT registered garage. You've got 30 days or 1,000 miles (whichever is sooner) from the service due date to have it completed. Your vehicle must also be kept in a roadworthy, legal condition and be taxed, insured and hold a current MOT certificate.

Keep hold of the service invoices as we may require them if you need to make a claim.

Carry out any routine maintenance as required i.e. topping up or changing of oils, coolants and antifreeze. We won't pay for any repairs if your vehicle isn't maintained properly.

Follow the claims process on page 11. It's really easy but we cannot stress how important this is for your claim to be considered. If you need assistance, please email us on hello@protectpluswarranty.co.uk

Don't ignore any warning lights, signals or gauges as you could make the problem worse which may affect our decision. Any faults which might be covered must be reported to us within 7 days.

YOUR COVER MAY BE INVALIDATED IF YOU DON'T COMPLY WITH THESE OBLIGATIONS

Ultimate Warranty

For vehicles up to 100,000 miles at the start date.

Please note: wear and tear is included on all covered parts until your vehicle reaches 100,000 miles. At this point, the wear and tear element ceases but everything else remains the same.

Most parts under these sections are included:

- Air conditioning
- Main 12 volt battery (exc. EVs and Hybrid) for the first 6 months of your cover*
- Braking system
- Camshaft timing belt / chains
- Casings
- Clutch
- Coil springs and shock absorbers (replaced in pairs)
- Cooling system
- Diagnosis costs
- DPF / catalytic converter
- Drive system
- Electrical and electronic parts
- Engine
- Flywheel
- Fuel system
- Gearbox and transmission
- Hybrid and electric vehicle power generation and transmission parts
- Ignition system
- Oil seals and gaskets
- Camshaft timing belt / chains
- Original in-car entertainment, Sat Nav, infotainment and telephone up to £500 inc. VAT
- Remote key fobs or key cards up to £250 inc. VAT
- Steering system
- Supercharger
- Suspension
- Turbocharger
- Wear and tear up to 100,000 miles
- Wheel hubs and bearings
- Working materials as part of a valid claim (oils, antifreeze, fluids, oil filter changes, gaskets & seals)

***If your warranty is less than 6 months, the battery is covered for the duration**

Advance Warranty

This level includes the majority of mechanical, electrical and electronic components under the following sections. Please refer to page 10 for the exclusions.

Parts and Repairs covered include:

- Air conditioning
- Braking system
- Casings
- Camshaft timing belt / chains
- Clutch
- Coil springs and shock absorbers (replaced in pairs)
- Cooling system
- Diagnosis costs
- Drive system
- Electrical and electronic parts
- Engine
- Flywheel
- Fuel system
- Gearbox and transmission
- Hybrid / EV electric motor, electric controller, AC / DC converter
- Ignition system
- Original in-car entertainment, Sat Nav, infotainment and telephone up to £500 inc. VAT
- Remote key fobs or key cards up to £250 inc. VAT
- Steering system
- Supercharger
- Suspension
- Turbocharger
- Wheel hubs and bearings
- Working materials as part of a valid repair (oils, antifreeze, fluids, oil filter changes, gaskets & seals)

Whats Not Covered ?

Naturally there are some scenarios that we just can't cover. These are:

- Any part not listed as being covered under our essential plan, or any part listed under the part, fault and repair exclusions on page 10
- Any part listed under the 'part, fault and repair exclusions' on page 10 for advance and ultimate
- You not honouring your obligations on page 6
- Any vehicle which is not kept in a roadworthy condition and does not meet current legislation
- Any repairs which haven't been authorised by us prior to work being carried out
- Any faults that were present when your cover started
- Any repairs not regarded as a mechanical breakdown or electrical / electronic failure e.g. service, MOT or other general maintenance work, or parts that haven't failed but are recommended by the manufacturer to replace or maintain as good working practice
- Wear & tear or any part that's reached the end of its working life (unless you have our Ultimate plan)
- Whilst consequential damage is included under all cover levels, please note that the following exclusions apply. Consequential damage is defined as damage to any other part (or parts) caused by a failed covered component
 - If you have our advance plan, consequential damage is capped at £1000.00 inc VAT or your claim limit (whichever is lower). On essential, it's capped at £500 inc VAT, or your claim limit (whichever is lower)
 - We can only pay towards consequential damage caused to covered parts
 - We cannot pay for any damage that could have been prevented sooner in the opinion of an independent assessor, i.e. by stopping earlier, at the point a fair and reasonable driver should have been aware of a problem
- Any liability for bodily injury, accident / road hazard damage, death, damage to other property, loss of earnings, out of pocket expenses, theft, war, riot, vandalism or adverse weather conditions; any loss caused directly or indirectly by a repair; or losses covered under any other type of insurance, warranty, finance agreement, guarantee or repair including manufacturer warranties and your motor insurance
- Any loss where the odometer has been tampered with, altered or disconnected to affect the mileage

We also can't cover vehicles under the following sections:

- Commercial vehicles (including car-derived vans) over 3,500kg. Please note that commercial vehicles are capped at 2,000 miles per month
- Modified vehicles unless approved in writing by us within 30 days from the date your cover starts
- Custom built vehicles or vehicles used for: commercial or business use, dispatch, hire and reward, driving school tuition, chauffeuring, off road use or illegal purposes, road racing, track days (timed or untimed), rallying, pace-making, speed testing or any other competitive event

Any vehicle owned by a company, person or employee in the motor trade

- Any vehicle subject to an insurance write-off category



Part, fault and repair exclusions

These are the parts or faults that are excluded from our warranty. They're mostly bodywork, trim, general maintenance and serviceable items.

Service and consumable items - including but not limited to brake pads & discs, brake drums, injectors (unless you have our Ultimate plan), tyres, bulbs, spark plugs, fuses, brake & clutch friction material, burnt or worn out clutch components, seized brake callipers, any seized components, air con recharging, gaskets (excluding head gaskets), hoses & pipes, all blockages, perishable rubber items, oil or fluid leaks (unless you have our Ultimate plan), fuel tanks and clearing of fuel lines, connectors, air bags, auxiliary drive belts, hardware i.e. bolts and fixings.

Engine and turbo - sprockets, burnt valves and valve seats, cracked blocks or cylinder heads, cylinder head skimming or refacing, burnt / carbonised valves or removal of carbon deposits, core plugs, cambelt / timing chain damage if the cambelt / timing chain and associated parts haven't been replaced inline with the manufacturer's recommendations.

Steering - leaks.

Electrical or electronic items - heating elements, glow plugs, connectors / terminals, wiring, batteries (unless you have our Ultimate plan), software and software updates, reprogramming or adjustments, tracker systems, head up unit display, radio recoding and light units.

Electric / hybrid vehicle - electric charging cable / socket, wiring and HV cabling, HV battery housing, HV cells / modules and HV battery cooling and venting.

Bodywork and trim - paintwork, bodywork, chassis, interior, seats, upholstery, fabric roofs, panoramic sunroof, wheels, glass, air vents, locks and catches.

Negligence or driver abuse - i.e. incorrect or insufficient oils or lubricants / fluids and overheating.

Ancillary items - water ingress, corrosion or oxidation, faulty workmanship or parts, manufacturer recalls, accidental damage to radiator and A/C condenser, exhaust systems, exhaust manifolds, emissions, carbon build-up, repairs to rectify issues such as high oil consumption or poor fuel economy, oil or fluid contamination including staining or misting, sludge / silt or other waste, waste disposal, key blades, sealing materials and compounds.

How to make a claim

Email: claims@protectpluswarranty.co.uk

Important: All repairs must be authorised by us before work can commence. Failure to do so will result in us being unable to pay your claim.

1. If a fault becomes apparent, please check to see if it might be covered. If you're not sure or need advice, contact us on the above details. Your vehicle will need to be booked in at a garage - depending on the arrangement we have, we may be able to arrange this for you if you wish.
2. If the fault is not evident to the garage, it may need to be diagnosed. You are responsible for authorising the garage to do this and for the costs at this stage. If you have our advance or ultimate plan and the fault is covered, we'll also pay for reasonable labour time to diagnose the fault as part of your claim.
3. Following diagnosis, please ensure the garage contacts us before progressing with the repair as we are unable to consider your claim afterwards. When our costs are established, we'll provide an authorisation code to the garage for repairs to begin immediately. Again you'll need to authorise the garage to carry out the repair.

Important: Should you instruct the garage to commence work without our authorisation, you do so in the knowledge that your claim may be declined due to denying us the opportunity to inspect the vehicle and determine the cause of failure. You are responsible for any excess parts and labour charges, plus any repairs which aren't covered under your plan.

How to receive payment

If the repair was carried out by one of our approved garages, you don't need to do anything as we'll settle the claim with them directly. If the repair was carried out by your own garage and we're either reimbursing them or yourself.

Following the repair, you or the garage (depending on who we're paying) must send us a copy of the repair invoice, along with any documents we've requested. Make sure the invoice is made out to Protect Plus Ltd, otherwise we won't be able to reimburse any VAT element. Please clearly mark the invoice with the claims authorisation code and state who we are to pay.

Payments will usually be processed within two working days upon receipt of all documentation.

REMEMBER: YOUR CLAIM CAN ONLY BE PAID IF THIS PROCESS IS FOLLOWED CORRECTLY

Claim Conditions

In addition to the terms on the previous page, there are some other important things you need to be aware of when requiring claims assistance:

1. We reserve the right to contact garages to discuss potential liabilities, and nominate the garage and / or the supplier of the parts. We also reserve the right to use guaranteed reconditioned or exchange parts, and to send any parts away for reconditioning or inspection
2. Where the repair or replacement of the parts) or assemblies brings about improvement or betterment of the vehicle, we reserve the right to require a contribution from you towards the cost of the repair at our reasonable discretion. We will discuss this with you before the repairs commence, taking into account the current age and mileage and the cost of restoring the vehicle to its pre-breakdown condition
3. If the cause of failure is not evident from the diagnosis, your vehicle may need to be stripped or disassembled to some extent for a claim to be considered. This will only be done on your authority and the costs will remain your responsibility until the claim is authorised
4. To establish liability, there may be times when we need to instruct an independent assessor to inspect and report on their findings. The results of these findings are final and binding on all parties. If, following specific arrangements, the vehicle is not available or the assessor is unable to carry out the report (for instance if the vehicle is not stripped), we will deduct fees for the second inspection visit from the authorised claim amount
5. Repair times are calculated inline with the repair times definition on the contents page at the agreed labour rate. Our liability will be based on the repair times as shown for the specific repair
6. All repairs must be registered with us within 7 days of their occurrence
7. You may be required to provide proof of servicing with a recent service invoice from a VAT registered garage before a repair can be considered
8. You have 3 months from the date the authorisation code is provided to submit the invoice to us for payment. After this time, the claim will be cancelled and no reimbursement is possible.
9. This warranty is limited to one repair of each covered part
10. If more than one part has failed at the time your claim is agreed, it will be dealt with as one claim
11. If you are VAT registered, the VAT element will not form part of any claim against us
12. In the event of a false or fraudulent claim, your warranty will be invalidated. We also reserve the right to prosecute in all cases

If you need advice about your vehicle or wish to discuss any of the above, reach out to our claims team by email claims@protectpluswarranty.co.uk

General Conditions

1. No part of this document may be altered without our consent. Your warranty is in addition to any legal rights that may apply.
2. Your warranty is governed by English law and this is the law we will use unless you ask us for another and we agree to it within 30 days of the date that your cover starts. Any communications regarding your cover will be in English.
3. You must give us all of the information and help that we require in order to provide service under your plan. This also applies where we wish to enforce any rights against any manufacturer, repairer, supplier or other party.
4. You must comply with all of the terms and conditions of this warranty, including 'Your obligations'. Any liability we may have depends on your compliance with these terms and on the truth of your statements.
5. If you give us incorrect information, we may consider your application fraudulent and reserve the right to cancel it with no reimbursement. Where we have made any payments as a result of your dishonesty or exaggerated behaviour, your cover will be invalidated with immediate effect and you will again not receive any reimbursements. We also reserve the right to take legal action against you to reclaim any repair payments made. Any legal proceedings will be held in the courts of England and Wales.
6. You must allow us free access to examine the vehicle at all times.
7. You are responsible for authorising the repairer to commence the work required and for paying the costs involved if the work proves that the repair is outside of our liability.
8. Subject to our approval and at our absolute discretion, we'll offer you the opportunity to upgrade your cover (where eligible) within 4 weeks of you taking it out, and also the opportunity to renew 30 days before your cover ends. If you'd like to be notified with these communications, you'll need to make sure you've given us the right permissions to contact you.
9. Occasionally we may need to amend this warranty in relation to component coverage or wording, or in line with new laws and regulations. We will advise you of any changes in writing in advance.
10. We will not tolerate abuse, slander, false allegations or otherwise untoward behaviour under any circumstances and may cancel your cover at our discretion if any such behaviour occurs. In these instances, we also reserve the right to begin legal proceedings to reclaim costs for any damages incurred should we deem necessary.



Other important information

Payments and premiums

If you are upgrading or renewing your cover with us directly, we can take payment by debit or credit card. If you choose our monthly payment option, we will take the payment on or around the same date each month. You can choose the date from the options available. Renewal or upgrade premiums may be amended at any time. If you've chosen to pay by monthly instalments, any outstanding premiums will be deducted from the authorised claim payment.

Transferring your cover to a new owner

If you sell your vehicle, you can apply to transfer your cover to the new owner providing they don't work in the motor trade. A £25 admin fee applies.

Cancellation

You can cancel your cover within 14 days from the start date. If your cover was purchased through the dealer, the dealer's refund policy will apply if applicable. If it was purchased directly from us, we will refund you providing no claims have been made during this period. After the 14 days no refunds are possible.

Discretion

We use our own discretion to ensure that you receive a fair and equitable resolution to every claim you make. If after following the complaints procedure below you feel that your complaint has not been resolved satisfactorily, our Directors will be the final arbiters for the exercise of this discretion. This does not affect your statutory rights.

Your personal data

We are the Data Controller in respect of any personal information you supply which means that we have a legitimate interest to collect, store and share your data amongst our group of companies in order to administer your cover and provide you with a service. For these reasons, we may need to share it with repairers, dealers, suppliers or other parties where required. We also use your data to contact you for purposes relating to your cover, direct marketing or to improve our services (opt-in required), or for legal, regulatory or crime prevention purposes. You have the right to access and rectify information held about you. You can change your permissions at any time too by contacting us. For full details on the data we collect, how we use it and your rights, please visit protectpluswarranty.co.uk/privacy. For any data queries, please email hello@protectpluswarranty.co.uk

Complaints

Occasionally things do go wrong and there might be an instance where you're not happy with our service or the decision on your repair. Before you do anything else, please give us the opportunity to investigate and put things right by sending your complaint to hello@protectpluswarranty.co.uk

Your complaint will be acknowledged within 3 working days and responded to within 14 working days, although it is usually much sooner.

Notes



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