

Warranties 4 U.

Product Terms and Conditions.



Warranties 4U

Product Terms and Conditions

Main Terms and Conditions

1. This repair agreement provides protection for the specific parts detailed within your agreement documents, according to the level of cover selected. Cover applies where a sudden and unexpected mechanical or electrical fault results in an immediate loss of function.
2. Failures caused by wear and tear (unless specifically included), gradual decline, corrosion, carbon deposits, insufficient maintenance, misuse, neglect, or abuse are not covered.
3. Provided all claims procedures are correctly followed, Warranties 4 U will cover the reasonable costs of repairing or replacing approved components. This includes labour and VAT, where the claim has been authorised.
4. The maximum payable amount per claim is limited to the figure stated in the Warranty Schedule or any individual component cap. This total includes all associated costs such as parts, labour, VAT, diagnostics, recovery, hire vehicles, consumables, and any approved additional expenses.
5. There is no restriction on the number of claims you may submit. However, the combined total of all paid claims must not exceed the vehicle's current market value, as determined by a recognised industry source (such as CAP HPI).
6. Cover is strictly limited to the specific fault reported and approved. Any unrelated issues or additional costs identified during inspection or repair are not included.
7. Faults identified during servicing, MOT tests, or routine inspections are excluded.
8. If a fault occurs, the vehicle must not be driven. Any further damage resulting from continued use will not be covered.
9. Repairs must not begin without prior approval. Any unauthorised work will not be reimbursed.
10. Claims must be submitted either by the agreement holder or a VAT-registered repairer. All submissions must include complete and accurate details, including vehicle information, mileage, service history, and full repair costs.
11. All stages of the claim must be completed within 45 days of the initial fault report or before the agreement expires, whichever comes first. Failure to meet these requirements will result in the claim being declined.
12. Where multiple issues are reported at the same time, Warranties 4 U may treat them as a single claim, subject to one claim limit.
13. Diagnostic costs are the responsibility of the agreement holder and will only be refunded if the claim is approved.
14. Warranties 4 U reserves the right to appoint a repairer or independent assessor. Their findings will be final.
15. All replaced parts must be retained for inspection if requested until the claim is finalised.
16. Labour times will be calculated using recognised industry systems such as Autodata.
17. If a repair results in the vehicle being in better condition than before the failure, a contribution for betterment may be required.
18. Repairs will typically be authorised using reconditioned, pattern, or quality used parts. Original manufacturer parts will only be approved where no suitable alternative is available. Any additional cost for choosing OEM parts must be paid by the agreement holder.
19. Labour rates above the maximum hourly rate stated in the Warranty Schedule are not covered.

20. Costs submitted after repair completion or outside of prior authorisation will not be reimbursed.
21. Only repairs carried out during the active period of the agreement are eligible.
22. Claims with no communication for more than six weeks will be considered withdrawn.
23. Damage resulting from accidents, impacts, or collisions is excluded.
24. Vehicles or parts modified from the manufacturer's original specification are not covered unless agreed in writing.
25. Failure to follow these terms will invalidate any claim. Fraudulent activity or misrepresentation will result in immediate cancellation of the agreement.
26. The agreement can be transferred to a new owner provided no claims have been made and a £35 administration fee is paid.
27. You may cancel the agreement within 14 days of the start date for a full refund, provided no claim has been made. After this period, no refund will be issued.
28. The same component failure will not be covered more than once within a 12-month period.
29. Damage caused by fire, flood, freezing, corrosion, or water ingress is not covered. Engine or cylinder head damage due to incorrect antifreeze levels is also excluded.
30. Pre-existing faults prior to the agreement start date are not covered. Faulty workmanship or poor repairs are also excluded, and Warranties 4 U accepts no responsibility for incorrect diagnosis by repairers.
31. Damage caused by off-road use, motorsport, excessive speed, contamination, carbon build-up, or lubrication failure is excluded.
32. Emissions-related failures identified during MOT testing are not covered.
33. Injector claims are limited to one claim per agreement term.
34. This agreement does not cover personal injury, death, or damage to property other than the vehicle. Indirect or consequential losses relating to non-covered parts are also excluded.
35. Service items and routine maintenance components are not included. Engine and gearbox claims may be rejected if servicing has not been completed in line with manufacturer guidelines.
36. Damage caused by non-covered parts affecting covered components is excluded.
37. The vehicle must be serviced according to the manufacturer's schedule. A tolerance of 750 miles or 28 days is allowed. Failure to comply may result in termination of the agreement.
38. Loss of use, inconvenience, storage fees, and business-related losses are not covered.
39. Manufacturer recalls, inherent design faults, and technical service bulletins are excluded.
40. Warranties 4 U may supply quality used parts where appropriate.
41. Cover will not begin until the full premium has been paid. No liability is accepted if the supplying dealer fails to pass on payment.
42. The provider reserves the right to cancel the agreement within 14 days of inception.
43. Policies purchased outside a dealer network will begin 21 days after purchase.
44. Repair invoices must include full claim details and authorisation references and must be submitted within 45 days of approval or before expiry.
45. Major failures involving the engine, turbo, or drivetrain are excluded within the first 14 days or 1,000 miles (whichever comes first).
46. Payment will only be issued once all required documentation has been received and verified.
47. Complaints must be submitted in writing and will be reviewed within 14 working days. Mediation or arbitration must be attempted before any legal action.
48. This agreement is governed by the laws of England and Wales (or Scotland where applicable).
49. A claim is considered active once a fault has been reported.
50. The vehicle must remain roadworthy at all times, including holding a valid MOT (where required) and vehicle tax.

51. Warranties 4 U may request proof of ownership, servicing history, MOT, tax, and insurance at any time.
52. The agreement will be terminated immediately in cases of fraud, non-payment, failure to disclose material facts, or breach of these terms.
53. This agreement provides cover for a wide range of mechanical, electrical, and electronic components, subject to the terms, exclusions, and conditions outlined.
54. Wear and tear cover is included on covered components up to 125,000 miles, except where excluded due to poor maintenance, misuse, or neglect.
55. Consequential damage resulting from a covered component failure is included up to £1,000 (including VAT), provided the vehicle is not driven after the fault is identified and the affected components are themselves covered.

Limitations

1. **Battery** - Covered for the First 6 Months up to £150 inc VAT
2. **Clutch and Flywheel Repairs** - Capped up to the Value of £600 inc VAT.
3. **DPF / Catalytic Converter** - Capped up to the Value of £750 inc VAT (Repair or Replace).
4. **Turbocharger / Supercharger** - Covered up to 100,000 Miles to the Claim Limit on the Warranty Schedule, Over 100,000 Miles. Claims will be Capped to £750.
5. **Injectors** - Capped up to the Value of £750 inc VAT, Covered up to 125,000 Miles. Over 125,000 miles is Capped at £350 inc VAT.
6. **Timing Chain Repairs** - Capped up to the Value of £400 inc VAT, Covered up to 100,000 Miles
7. **Original in Vehicle Entertainment** - Sat Nav, Infotainment and telephone up to £500 inc VAT
8. **Remote Key Fobs or Key Cards** - Remote Key Fobs or Key Cards up to £250 inc VAT

Additional Cover

1. 12V Battery: Up to £150 (including VAT) for the first 6 months.
2. Wear and Tear: Included up to 125,000 miles on covered components.
3. Diagnostic Costs: Up to one (1) hour where the claim is accepted.
4. Oil or Fluid Leaks: Covered up to 10 years or 100,000 miles (excluding fuel leaks).

Vehicles Not Covered

1. Commercial vehicles exceeding 3,500kg gross vehicle weight.
2. Commercial vehicles exceeding 2,000 miles per month unless agreed in writing.
3. Modified vehicles unless approved in writing within 14 days of inception.
4. Vehicles used for hire and reward, taxi services, driving tuition, motorsport, track use, or competition.
5. Custom-built or commercially operated
6. Vehicles owned, operated, or maintained by motor trade professionals.

Motorcycle Terms and Conditions, in addition to the main terms and conditions

Additional Benefits : The following components are covered subject to the stated limits, conditions, and eligibility criteria. All claim limits are inclusive of VAT.

1. **Battery**: The battery is covered for a period of six (6) months from the warranty start date. The maximum claim contribution is £50.
2. **Clutch Friction Plate and Flywheel**: Coverage includes the clutch friction plate material and flywheel assembly. The maximum claim contribution is £400

3. DPF / Catalytic Converter: Cover applies to the repair or replacement of the DPF or catalytic converter. The maximum claim contribution is £250.
4. Fuel Injectors. Fuel injectors are covered subject to vehicle mileage at the time of claim: Up to 125,000 miles: maximum contribution of £450. Over 125,000 miles: maximum contribution of £350
5. Timing Chain Rattle - Timing chain rattle is covered up to a maximum vehicle mileage of 100,000 miles at the time of claim. The maximum claim contribution is £300
6. Working Materials - Working materials are covered only as part of a valid and approved claim and cannot be claimed independently. This includes: Oils and Fluids, Oil Filters, Gaskets and Seals
7. All claim limits stated above are inclusive of VAT.
8. Any costs exceeding the stated limits are the responsibility of the warranty holder.
9. Coverage is subject to the terms, conditions, and exclusions outlined in this warranty booklet.
10. Mileage and time-based limits apply as specified above and must be met at the time of claim

Warranties 4 U – Administrative Terms and Conditions

(To be read alongside the main Terms and Conditions)

1. **Role of the Administrator**

Warranties 4 U acts as the administrator of the warranty programme. Its responsibility is to manage records, claims, and communications efficiently. Warranties 4 U does not underwrite or provide the warranty cover itself but facilitates the smooth operation of the process.

2. **Warranty Records Management**

Accurate and current records will be maintained for all vehicles covered under warranty. This includes customer details, vehicle specifications, and the duration and status of each agreement.

3. **Claims Administration**

All warranty claims will be received and assessed by Warranties 4 U. Each claim will be reviewed to determine whether it complies with the applicable terms and conditions before a decision is made.

4. **Customer and Repairer Communication**

Warranties 4 U will ensure clear and timely communication with agreement holders and authorised repairers. This includes updates on claim progress, documentation requirements, and final outcomes.

5. **Decision Authority**

Warranties 4 U holds the authority to approve or decline claims in accordance with the warranty terms. All decisions will be made consistently and in line with the agreed policy framework.

6. **Data Protection and Confidentiality**

All personal, vehicle, and claim-related information will be handled securely and treated as confidential. Such information will not be disclosed to third parties without proper authorisation, unless required by law.

7. **Regulatory Compliance**

Warranties 4 U will operate in accordance with all relevant internal policies and applicable legal and regulatory requirements, including those relating to warranties and data protection.

8. **Document Retention**

All warranty and claims documentation will be securely stored and organised to allow prompt retrieval when required for operational or audit purposes.

9. Limitation of Role

Warranties 4 U does not accept responsibility for the diagnosis, repair, or mechanical condition of any vehicle. Its role is strictly limited to the administration of the warranty agreement.

10. Amendments to Terms

These administrative terms may be revised from time to time. Warranties 4 U will operate in accordance with the most recent version in effect.

Warranties 4 U reserves the right to change, amend, or update these Terms and Conditions without notice