WARRANTIES 4U

PRODUCT TERMS AND CONDITIONS

Vehicles | Electric Vehicles | Motorcycles | Motorhomes | Caravans

Version BS20261021
Effective October 2026

Important document hierarchy
Your Warranty Schedule confirms the Covered Asset, period, cover level, claim limit, excess, labour rate and any endorsements. These Product Terms and Conditions govern warranty repairs. Any breakdown assistance or recovery benefit is separate and is governed exclusively by the National Recovery Terms and Conditions document and the applicable membership schedule.

Contents

1. About this agreement and document priority
2. Definitions
3. Eligibility and commencement
4. Your responsibilities
5. How warranty cover works
6. Cover levels and common benefits
7. General exclusions
8. Claims process
9. How claims are assessed and paid
10. Cancellation, transfer and termination
11. Complaints, data and general legal terms
12. Breakdown and recovery - separate terms apply
Schedule A - Petrol, Diesel and Hybrid Vehicle Cover
Schedule B - Motorcycle cover
Schedule C - Motorhome cover
Schedule D - Caravan cover
Schedule E - Contact details and quick claim checklist
Schedule F - Administrative terms
Schedule G - Electric Vehicle Cover

Please read everything
Read these terms together with your Warranty Schedule and the product schedule that applies to your Covered Asset. Keep all documents and service evidence for the full Period of Cover.

1. About this Agreement and Document Priority

1.1 These terms form part of a repair agreement for the Covered Asset identified in the Warranty Schedule. This is not an insurance product and is not regulated by the Financial Conduct Authority.

1.2 The agreement contributes towards the reasonable cost of authorised repairs following a covered Mechanical Breakdown or Electrical/Electronic Failure during the Period of Cover, subject to all limits, exclusions and conditions.

1.3 Warranties 4U administers the programme, including records, claims assessment, communications and payment administration. Warranties 4U does not diagnose faults, perform repairs or guarantee the work of a Repairer.

1.4 The following documents form the agreement and apply in this order where there is a conflict:

1. Any written endorsement issued by Warranties 4U.
2. The Warranty Schedule.
3. The relevant product schedule in these Product Terms and Conditions, including Schedule G for fully electric vehicles.
4. These main Product Terms and Conditions.
5. The applicable product warranty booklet supplied when cover began, as identified in the Warranty Schedule.

Breakdown and recovery benefits are governed separately by the applicable National Recovery Terms and Conditions and Membership Schedule, rather than the warranty-repair document hierarchy above.

1.5 Nothing in this agreement affects your statutory rights.

2. Definitions

Term	Meaning
Agreement Holder / You / Your	the person named in the Warranty Schedule.
Administrator / We / Us / Our	Warranties 4U / Warranties 4 U Ltd.
Covered Asset	the vehicle, motorcycle, motorhome or caravan identified in the Warranty Schedule.
Warranty Schedule	the document confirming the Agreement Holder, Covered Asset, cover level, Period of Cover, claim limit, excess, labour rate and endorsements.
Mechanical Breakdown	the sudden and unexpected failure of a covered mechanical component resulting in an immediate loss of function.
Electrical/Electronic Failure	A diagnosed failure of a covered electrical or electronic component that prevents it from performing its intended function, continuously or intermittently. Warning lights, fault codes or reported symptoms alone do not establish a covered failure.
Wear and Tear	deterioration of a component through normal use or ageing.
Covered Component	an original-specification mechanical, electrical or electronic component included under the selected cover level and product schedule.
Claim Limit	the maximum contribution for one accepted claim, inclusive of VAT and all approved costs, as shown in the Warranty Schedule or a specific component cap.
Total Warranty Value	The total amount payable across all claims during the warranty period must not exceed the Covered Asset's CAP retail value at the time the claim under consideration is assessed. Previous claim payments count towards this total.
Excess	the amount You must contribute to an accepted claim, where shown in the Warranty Schedule.
Labour Rate	the maximum hourly rate payable, as shown in the Warranty Schedule.
Labour Times	recognised published repair times, including Autodata/ICME where available, or Our reasonable assessment.
Repairer	a VAT-registered garage, workshop or appropriately qualified repair business carrying out diagnosis or repair.
Consequential Damage	damage to a Covered Component directly caused by the failure of another Covered Component.
Pre-existing Fault	a fault, symptom or underlying cause present before cover commenced, whether or not diagnosed at that time.
Territorial Limits	the United Kingdom unless We agree otherwise in writing.
Period of Cover	the start and end dates shown in the Warranty Schedule.

3. Eligibility and Commencement

3.1 Cover applies only to the Covered Asset and Agreement Holder shown in the Warranty Schedule.

3.2 Cover starts on the date shown in the Warranty Schedule, provided the required premium has been received. When bought directly outside an approved dealer network, a 21-day waiting period may apply and the effective start date will be shown in the Warranty Schedule. Where a 21-day waiting period applies, the initial exclusion period in Section 3.3 runs concurrently with it and does not create an additional waiting period. The Warranty Schedule will identify the dates from which each benefit becomes available.

3.3 For petrol, diesel and hybrid vehicles, major failures involving the engine, turbocharger, gearbox or drivetrain are excluded during the initial exclusion period. For fully electric vehicles, this exclusion applies to the electric drive motor, reduction gearbox and drive-system components.

The initial exclusion period ends when either 14 days have elapsed from the cover start date or the vehicle has travelled 1,000 miles from its recorded start mileage, whichever occurs first. This exclusion does not apply where the Warranty Schedule expressly states otherwise

3.4 The Covered Asset must meet the eligibility rules in the relevant product schedule. We may request proof of ownership, identity, mileage, service history, MOT, tax and insurance.

3.5 Modifications must be disclosed and accepted by Us in writing within 14 days of commencement. Acceptance is not automatic.

4. Your Responsibilities

- Keep the Covered Asset roadworthy, safe and legally compliant, with a valid MOT, road tax and insurance where required.
- Service the Covered Asset in accordance with the manufacturer’s time and mileage requirements, whichever becomes due first, at a VAT-registered garage or appropriately qualified service centre. A tolerance of up to 28 days or 750 miles beyond the applicable service due point is permitted, whichever allowance is reached first. Retain itemised invoices as evidence of servicing.
- Retain itemised service invoices and maintenance records. A stamped service book alone may not be sufficient.
- Carry out routine checks and maintenance, use the correct fuel, oils, lubricants, coolant and antifreeze, and respond promptly to warnings or symptoms.
- Stop driving, riding, towing or using the Covered Asset when a warning, leak, unusual noise, vibration, overheating or other fault becomes apparent, unless the manufacturer confirms continued use is safe.
- Report a potentially covered fault without delay and follow the claims procedure exactly.
- Provide complete and accurate information and reasonable assistance, and allow inspection of the Covered Asset and failed components.
- Do not authorise repairs, replacement parts or dismantling as a warranty cost until We give written approval.

Failure to comply
A claim may be declined to the extent that a breach of these responsibilities caused, contributed to, worsened or prevented proper assessment of the failure. Fraud, deliberate misrepresentation or material non-disclosure may result in immediate cancellation.

5. How Warranty Cover Works

5.1 We will contribute towards reasonable and necessary parts, labour and VAT for an authorised repair to a Covered Component, up to the applicable Claim Limit and Total Warranty Value.

5.2 Cover is limited to the specific fault investigated, reported and authorised. Unrelated work discovered during diagnosis or repair requires separate approval and may be treated as a separate claim.

5.3 There is no fixed number of claims, subject to the applicable Claim Limit, component caps and Total Warranty Value. Failures arising from the same underlying fault will be treated as one claim. Unrelated failures will be assessed separately.

5.4 Each individual component is limited to one accepted repair claim within any rolling 12-month period. This restriction does not prevent correction of an unsuccessful authorised repair under any applicable repair or parts guarantee. Injector cover remains limited to one accepted injector claim during the warranty period unless the Warranty Schedule states otherwise.

5.5 Wear and Tear is included only within the age/mileage thresholds in the relevant product schedule and only for Covered Components. A component that has merely reached the end of its serviceable life is not covered outside those thresholds.

5.6 Consequential Damage is covered only where expressly stated and only to Covered Components. The maximum is £1,000 including VAT for vehicles and motorcycles, and £500 including VAT for motorhomes and caravans, subject always to the overall Claim Limit. Damage caused by a non-covered component is excluded.

5.7 Diagnostic costs are initially Your responsibility. Up to one hour may be included where a claim is accepted and this benefit applies. Dismantling is payable only where We approved it in advance and confirm it forms part of the accepted claim.

5.8 We may source new patterns, quality used, exchange or reconditioned guaranteed components. Manufacturer-branded parts will be authorised only where we consider there is no suitable alternative. You must pay any upgrade or price difference you request.

5.9 If a repair improves the Covered Asset beyond its condition immediately before failure, We may reasonably ask You to contribute towards betterment. We will explain any contribution before repair begins.

6. Cover Levels and Common Benefits

Cover level	How it applies
Core	Comprehensive cover for the categories listed in the relevant product schedule, subject to the specific component, age, mileage and monetary limits shown there.
Ultra	Where offered and shown in the Warranty Schedule, the same broad covered categories with the Core component monetary caps removed, so accepted Covered Components are payable up to the Claim Limit. General exclusions and express eligibility/time/mileage conditions still apply.
Caravan	One cover level applies, subject to Schedule D and any limits in the Warranty Schedule.

6.1 All claim and component limits include VAT. You are responsible for the excess, costs above the authorised labour rate or repair time, and any amount above the Claim Limit or component cap.

6.2 Oil, fluids, oil filters, gaskets, seals and other working materials are covered only where necessary to complete an accepted repair and cannot be claimed independently.

6.3 Oil or fluid leaks may be covered up to 10 years or 100,000 miles, excluding fuel leaks, where the relevant product schedule includes this benefit.

7. General Exclusions

We will not pay for the following unless expressly included by the Warranty Schedule or relevant product schedule. For fully electric vehicles, the specific benefits and exceptions in Schedule G take precedence over conflicting exclusions in this section:

- Pre-existing faults, including faults, symptoms or underlying causes present or developing before cover commenced, whether or not diagnosed at that time. Discovery during servicing, an MOT, inspection or health check does not by itself exclude an otherwise covered failure. Routine inspection and maintenance costs remain excluded.
- Routine servicing, maintenance, adjustments, calibration, cleaning, flushing, software updates, recalls, technical service bulletins or manufacturer design/inherent defects.
- Repairs started or completed without Our prior written authorisation. Claims must follow the procedure in Section 8 and the deadlines confirmed by Us, including any agreed extensions. Missing information or delays will be handled in accordance with Section 9.
- Gradual deterioration outside the stated Wear and Tear benefit; corrosion, oxidisation, carbon build-up, sludge, silt, contamination, blockages, staining, misting or high oil consumption.
- Accident, impact, collision, road hazard, theft, attempted theft, vandalism, criminal damage, fire, flood, storm, lightning, freezing, frost, water ingress or delamination, except any specifically stated body-leak benefit.
- Misuse, neglect, abuse, overloading, incorrect or insufficient fuel, oils, lubricants or fluids, and damage caused by these circumstances. Overheating, seizure or lubrication failure does not by itself exclude an otherwise covered failure; the cause and applicable cover determine eligibility. Additional damage caused by continued driving, charging or operation after a fault becomes apparent is excluded where that continued use causes or worsens the damage. Off-road use, competition, motorsport, track days, racing, rallying, pace-making and speed testing are excluded.
- Faulty workmanship, incorrect diagnosis, poor or incomplete previous repairs, or damage caused by a Repairer, supplier or third party.
- Non-covered parts causing damage to covered parts, except where expressly stated; or any item covered by another warranty, guarantee, insurance, finance, maintenance or repair arrangement, recall or goodwill settlement.
- Personal injury, death, third-party property damage, loss of use, inconvenience, storage or release fees, loss of income, business or commercial losses, alternative transport, accommodation and any indirect or consequential loss, unless expressly included under separate recovery membership terms.
- Faults where the odometer has been altered, disconnected or tampered with, or accurate mileage cannot be established.
- Any Covered Asset used or owned contrary to the eligibility rules in the relevant product schedule.

7.1 Common excluded components and consumables

The following components and consumables are excluded unless expressly covered by the relevant product schedule or Warranty Schedule. This includes the specific EV benefits in Schedule G relating to batteries, charging components, integral wiring/connectors, suspension bushes and necessary software/reprogramming:

- bodywork, paint, trim, chassis/body cosmetic items, glass, mirrors, seats, upholstery, carpets, floor coverings and soft furnishings;
- tyres, wheels, valves and pressure sensors; brake pads, shoes, discs and drums; bulbs, fuses, spark plugs and auxiliary drive belts;
- hoses, pipes, cables, wiring, connectors, terminals, fixings, bolts, mountings and perishable rubber items including bushes;
- fuel tanks and clearing fuel lines; air-conditioning recharge; exhaust systems and manifolds;
- software, reprogramming, trackers, driver-assistance, radar/lidar, head-up displays and ancillary batteries;

- electric/hybrid charging cables, sockets, HV cabling, battery housings, cells, modules, cooling and venting; and
- burnt valves/seats, cracked blocks or cylinder heads, skimming, core plugs, carbon removal, sprockets and pulleys, and cambelt damage where replacement requirements were not followed.
- Seat belts and restraint systems: Seat belt assemblies and all associated components, including webbing, retractors, inertia reels, buckles, stalks, anchorages and pretensioners, together with associated sensors, switches and wiring, are excluded from cover.

8. Claims Process

Prior authorisation is essential
No repair may begin until You have completed the claim form and We have issued written authorisation. An estimate, conversation or claim reference is not authorisation.

1. Stop using the Covered Asset if continued use could cause further damage. If breakdown/recovery assistance is needed, follow section 12 and the National Recovery Terms and Conditions.
2. Book the Covered Asset into a suitable VAT-registered Repairer for diagnosis and a detailed estimate.
3. Complete the claims form at www.warranties4u.co.uk as soon as possible.
4. Ask the Repairer to email the diagnostic report and itemised repair estimate to claims@warranties4u.co.uk, ideally within seven days of first reporting the fault. Include the registration or identification details, Agreement Holder's name and address, date the fault began, part numbers where available, relevant diagnostic fault-code reports, and a full breakdown of parts, labour hours, hourly rate and VAT. Contact Us promptly if specialist availability or circumstances outside Your control cause delays. Reasonable extensions will be considered and confirmed in writing.
5. Wait for Our written decision. We may request service records, photographs, video, dismantling, failed parts or an independent inspection.
6. If approved, check the authorised work and amount before instructing the Repairer. You are responsible for any excess and unauthorised or excess costs.
7. Repairs should be completed and the final itemised VAT invoice submitted within 45 days of authorisation. Contact Us promptly if parts shortages, specialist availability or other circumstances outside Your control cause delays. Reasonable extensions will be considered and confirmed in writing. The invoice should be made out to Warranties 4 U Ltd where We are to reimburse VAT.
8. Keep replaced parts available until we confirm the claim is closed.

9. How Claims are Assessed and Paid

Repairers must have the expertise and equipment appropriate to the Covered Asset and the proposed repair. Work on electric or hybrid high-voltage systems must be carried out by appropriately trained personnel.

- We may communicate directly with You and the Repairer, nominate a Repairer or parts supplier, and inspect, test, remove or refurbish components.
- We may appoint an independent assessor where necessary. We will consider their technical findings together with the agreement terms and other evidence when deciding liability.
- Published repair times and the Labour Rate on the Warranty Schedule determine the maximum labour contribution.
- All diagnosis and dismantling remain at Your risk until the claim is accepted in writing.
- An authorised claim may be reconsidered where material new evidence establishes fraud, an excluded fault or a significant error in the authorisation. We will explain the evidence, reasons and

proposed effect in writing, consider costs reasonably incurred in reliance on Our approval, and allow You to challenge the decision through Our complaints procedure.
- Payment is made only after receipt and verification of all requested documents and a compliant final invoice.
- We will contact You before closing a claim because of missing information, inactivity or a missed deadline. We will explain what is required, provide a reasonable opportunity to respond and consider any circumstances outside your control. Any agreed extension will be confirmed in writing.
- A claim is active once a fault has been reported, but reporting alone does not mean it has been accepted.

10. Cancellation, Transfer and Termination

10.1 Cancellation

You may cancel within 14 days of the start date. For cover purchased directly from Warranties 4U, a full refund will be issued provided no claim has been made. For cover supplied through a dealer, any refund is subject to the dealer's applicable refund terms. No refund is available after 14 days unless required by law or confirmed by Us in writing.

We may cancel within 14 days of inception and refund any amount due, subject to any claim or benefit already provided.

10.2 Transfer to a new owner

If You sell the Covered Asset, You may request transfer of the remaining cover to an eligible new private owner who is not involved in the motor trade, subject to Our approval. A £35 administration fee applies. Email admin@warranties4u.co.uk with the new owner’s details and the registration or identifying information. Transfer is not effective until confirmed by Us in writing.

10.3 Termination

We may terminate the agreement for non-payment, fraud, dishonest or exaggerated claims, material misrepresentation or non-disclosure, or a serious breach of these terms. We may seek recovery of sums obtained dishonestly and take legal action where appropriate.

We do not tolerate threats, harassment or abuse towards Our staff or Repairers. Where necessary, We may restrict communication methods while maintaining a reasonable way for You to administer Your cover and pursue claims or complaints. Raising a complaint or disagreeing with a decision is not, by itself, abusive behaviour.

11. Complaints, Data and General Legal Terms

11.1 Complaints

Email **admin@warranties4u.co.uk** with Your name, registration or warranty number, the reason for the complaint and the outcome sought. We aim to acknowledge complaints within 3 working days and provide a full response within 14 working days. If You remain dissatisfied, You may ask Our Directors to review the matter. This does not affect Your statutory rights or right to pursue an available legal remedy.

11.2 Personal data

We act as a Data Controller for personal information We collect. We may use and share information with dealers, repairers, assessors, suppliers and other relevant parties where necessary to administer the agreement, prevent crime, comply with legal obligations, improve services and, where permitted,

communicate about products. See www.warranties4u.co.uk/privacy or email **admin@warranties4u.co.uk** for data requests or communication preferences.

11.3 General

- This agreement and correspondence are in English.
- The agreement is governed by the law of England and Wales, unless the law applicable to Your residence requires otherwise. The courts with lawful jurisdiction may hear disputes.
- You must assist with any reasonable recovery rights We may have against a manufacturer, Repairer, supplier or other third party.
- No person may amend these terms unless We confirm the amendment in writing. Any updated terms will not reduce an existing contractual entitlement unless the change is required by law or agreed with You.
- If part of these terms is unenforceable, the remaining provisions continue to apply. A delay in exercising a right is not a waiver of that right.

12. Breakdown and Recovery - Separate Terms Apply

Refer to National Recovery Terms and Conditions supplied with Your membership
All matters relating to breakdown assistance or recovery—including eligibility, registered vehicle, approved incidents, territorial limits, roadside attendance, recovery distance, towing, passengers, caravans/trailers, home assistance, nationwide recovery, alternative transport, accommodation, mis-fuel, European assistance, exclusions, vehicle dimensions/weights, excesses and charges—are governed exclusively by the National Recovery Terms and Conditions supplied with Your membership and the applicable Membership Schedule.

12.1 A warranty does not by itself guarantee recovery. Recovery applies only where the Warranty Schedule or Membership Schedule confirms an active eligible recovery product, such as Protect or an applicable upgrade.

12.2 Any summary of recovery benefits in marketing material or a product booklet is illustrative only and does not replace or vary the National Recovery Terms and Conditions.

12.3 Assistance must be requested and authorised through the stated assistance channel. Charges outside the selected recovery level may be payable by You.

12.4 Warranty repair claims remain governed by this document. Recovery assistance does not confirm that a subsequent warranty repair claim will be accepted.

Schedule A - Petrol, Diesel and Hybrid Vehicle Cover.

This schedule applies to eligible petrol, diesel and hybrid vehicles, including plug-in hybrids. Fully electric vehicles are covered only under Schedule G

A1. Covered categories

- Air conditioning system
- Braking system
- Camshaft timing belt/chain, including rattle
- Casings
- Clutch and flywheel
- Coil springs and shock absorbers
- Cooling system
- Drive system

- Electrical and electronic components
- Engine
- Fuel system
- Gearbox and transmission
- Hybrid power generation and transmission components, excluding the high-voltage traction battery and other excluded components
- Ignition system
- Steering system
- Suspension
- Turbocharger and supercharger
- Injectors
- Wheel hubs and bearings

A2. Core limits

Benefit/component	Core limit
Main 12V battery	First 6 months; up to £150 including VAT.
Clutch and flywheel repairs	Up to £600 including VAT.
DPF / catalytic converter	Repair or replacement up to £750 including VAT.
Turbocharger / supercharger	Up to Claim Limit to 100,000 miles; above 100,000 miles, up to £750.
Injectors	Up to £750 to 125,000 miles; above 125,000 miles, up to £350. One injector claim per term.
Timing-chain repairs/rattle	Up to £400 and only to 100,000 miles.
Original in-vehicle entertainment	Sat-nav, infotainment and telephone up to £500.
Remote key fob / key card	Up to £250.
Oil/fluid leaks	Up to 10 years or 100,000 miles; fuel leaks excluded.
Wear and Tear	Covered Components to 125,000 miles.
Diagnosis	Up to one hour on an accepted claim.
Consequential Damage	Up to £1,000 including VAT, subject to section 5.6.

A3. Ultra

Where Ultra is shown, the covered categories above are payable up to the Claim Limit without the Core component monetary caps, subject to the Warranty Schedule, general exclusions and any express time/mileage restriction stated to apply to the benefit.

A4. Vehicles not eligible

- commercial vehicles, including car-derived vans, above 3,500kg gross vehicle weight;
- commercial vehicles exceeding 2,000 miles per month unless agreed in writing;
- custom-built or modified vehicles not accepted in writing;
- vehicles used for hire and reward, taxi/private hire, dispatch, driving tuition, chauffeuring or prohibited competition/off-road purposes;
- Vehicles owned or operated by a motor-trade business, or by a motor-trade professional for business purposes, unless expressly accepted by Us in writing. Servicing or repairs by a motor-trade business do not by themselves make a vehicle ineligible. Dealer-arranged cover for an eligible retail customer is not excluded solely because the selling dealer operates within the motor trade.

- vehicles previously declared an insurance total loss/write-off.

Schedule B - Motorcycle Cover

B1. Covered categories

- Braking system
- Camshaft timing belt/chain, including rattle
- Clutch and flywheel
- Coil springs and shock absorbers
- Cooling system
- Drive system
- Electrical and electronic components
- Engine
- Fuel system
- Gearbox and transmission
- Ignition system
- Steering system
- Suspension
- Injectors
- Wheel hubs and bearings

B2. Core limits

Benefit/component	Core limit
Battery	First 6 months; up to £50 including VAT.
Clutch friction material and flywheel	Up to £400 including VAT.
Catalytic converter	Repair or replacement up to £250 including VAT.
Injectors	Up to £450 to 125,000 miles; above 125,000 miles, up to £350. One injector claim per term.
Timing-chain rattle/repair	Up to £300 and only to 100,000 miles.
Original motorcycle entertainment	Sat-nav, infotainment and telephone up to £300.
Remote key fob / key card	Up to £250.
Oil/fluid leaks	Up to 10 years or 100,000 miles; fuel leaks excluded.
Wear and Tear	Covered Components to 125,000 miles.
Diagnosis	Up to one hour on an accepted claim.
Consequential Damage	Up to £1,000 including VAT, subject to section 5.6.

B3. Ultra

Where Ultra is shown, the covered categories above are payable up to the Claim Limit without the Core component monetary caps, subject to the Warranty Schedule, general exclusions and any express time/mileage restriction stated to apply to the benefit.

B4. Motorcycles not eligible

- commercial motorcycles exceeding 2,000 miles per month unless agreed in writing;

- custom-built or modified motorcycles not accepted in writing;
- motorcycles used for hire/reward, dispatch, taxi/private hire, tuition, chauffeuring, off-road or competition purposes;
- motorcycles owned or operated by a motor-trade business, or by a motor-trade professional for business purposes, unless expressly accepted by Us in writing. Servicing or repairs by a motor-trade business do not by themselves make a vehicle ineligible. Dealer-arranged cover for an eligible retail customer is not excluded solely because the selling dealer operates within the motor trade.
- motorcycles previously declared an insurance total loss/write-off.

Schedule C - Motorhome Cover

C1. Covered categories

- Base vehicle: engine, gearbox/transmission, drive, fuel, ignition, cooling, braking, steering, suspension, casings, coil springs/shock absorbers, electrical/electronic components and wheel hubs/bearings.
- Habitation: auxiliary electrics; eligible alarm/tracker components; cassette-toilet operating mechanism, pump and flush mechanism excluding seals; chassis members/outriggers; cooker; fridge; gas thermostat/system; heating; water system; running gear; window-blind tension mechanism; and factory-fitted electrical steps, beds and tables.
- Mechanical/electrical habitation components including control panels, eligible wiring, battery charger/power supply, extractor fans, water pumps/heaters, gauges, thermostats, fan motors, switches, ELCB and electronic control devices, excluding items listed in section 7 and C4.
- Body leaks: water ingress through an original permanently sealed seam/joint only for motorhomes up to 7 years old and subject to maintenance and inspection evidence.

C2. Core limits

Benefit/component	Core limit
Main vehicle battery (not leisure battery)	First 6 months; up to £150 including VAT.
Clutch friction material and flywheel	Up to £600 including VAT.
DPF / catalytic converter	Repair or replacement up to £750 including VAT.
Turbocharger / supercharger	Up to Claim Limit to 100,000 miles; above 100,000 miles, up to £750.
Injectors	Up to £750 to 125,000 miles; above 125,000 miles, up to £350. One injector claim per term.
Timing-chain repairs	Up to £400 and only to 100,000 miles.
Original motorhome entertainment	Sat-nav, infotainment and telephone up to £300.
Remote key fob / key card	Up to £250.
Oil/fluid leaks	Up to 10 years or 100,000 miles; fuel leaks excluded.
Wear and Tear	Covered Components to 125,000 miles.
Diagnosis	Up to one hour on an accepted claim.
Consequential Damage	Up to £500 including VAT, subject to section 5.6.

C3. Ultra

Where Ultra is shown, the covered categories above are payable up to the Claim Limit without the Core component monetary caps, subject to the Warranty Schedule, general exclusions and any express time/mileage restriction stated to apply to the benefit.

C4. Additional motorhome exclusions

- leisure batteries; burnt, corroded or damaged wiring; LEDs/LED units, bulbs and tubes; seals unless expressly included;
- external panels/paint, glass, windscreens, mirrors, skylights, sunroofs/glass hobs, soft furnishings, carpets/flooring, worktops and shower trays;
- external pumps, hoses/pipes/fittings/unions, brackets/catches/hinges/rails/runners/slides, accessories, cycle carriers, roof racks, stabilisers, tow bars, wheels/tyres and service brakes;
- smoke/carbon-monoxide detectors and fire extinguishers; and
- rental, custom-built, ineligible commercial, motor-trade-owned or written-off motorhomes, and unapproved modifications. Commercial use is limited to 2,000 miles per month unless agreed.

Recovery
For any motorhome breakdown or recovery benefit, REFER to the National Recovery Terms and Conditions document. Size, weight, access and membership limits are not set by these warranty terms.

Schedule D - Caravan Cover

D1. Covered categories

- Auxiliary electrics: mains hook-up input, battery charger, ELCB, distribution unit and interior light fittings.
- Alarm and tracker electrical parts, excluding batteries and key fobs, where failure occurs during an active recognised tracker-service contract.
- Body leaks: water ingress through an original permanently sealed seam/joint for caravans up to 7 years old.
- Braking system: mechanical linkage, backing plates, actuators, drums and shoes where the listed cover applies.
- Cassette-toilet operating mechanism, pump motor and flush mechanism, excluding seals.
- Chassis members and outriggers; cooker; fridge; gas thermostat and gas system; heating system; running gear; suspension; towing mechanism; mechanical parts excluding electrics; motorised caravan mover; window-blind tension mechanism; water system.
- Mechanical and electrical components within the caravan, including eligible wiring and control/power components, subject to the exclusions below.

D2. Caravan-specific limits

Benefit/component	Limit
Wear and Tear	Covered Components until the caravan reaches 12 years old.
Body leaks	Only caravans up to 7 years old; original permanently sealed seams/joints.
Diagnosis	Up to one hour on an accepted claim.
Consequential Damage	Up to £500 including VAT, and only where one Covered Component directly damages another Covered Component.
Overall claim	Claim Limit, excess and Labour Rate shown in the Warranty Schedule.

D3. Additional caravan exclusions

- freezing/frost; unnecessary force or abuse; damage caused by an awning; flooding, water ingress or delamination outside the specific body-leak benefit;
- external panels, paint, trims, windows, mirrors, skylights, glass hobs, soft furnishings, carpets/floor coverings, worktops, shower trays, catches/stays and seat coverings/frames;
- tyres, wheels, valves/pressure sensors, leisure battery, fuses, external water pump, hoses/pipes/joints/fittings/unions, brackets/hinges/rails/runners/slides;
- accessories including cycle carriers, roof racks, stabilisers and tow bars; service/worn brake discs, drums, pads and shoes; smoke/CO alarms and fire extinguishers;
- rental caravans, caravans modified from original specification without written acceptance, and items previously identified for repair but not rectified.

D4. Towing vehicle

The caravan warranty does not provide mechanical warranty cover for the towing vehicle. Any towing-vehicle warranty must be purchased separately. For breakdown assistance or recovery of a towing vehicle and attached caravan, REFER to the National Recovery Terms and Conditions document and Membership Schedule.

Schedule E - Contact Details and Quick Claim Checklist

Purpose	Contact
Warranty claims	Complete the form at www.warranties4u.co.uk, then email documents to claims@warranties4u.co.uk
Administration, transfer, complaints and data enquiries	admin@warranties4u.co.uk
Telephone	0203 668 1569
Breakdown/recovery	Use the assistance contact stated in Your Membership Schedule and REFER to the National Recovery Terms and Conditions document.

Before sending a claim

- Fault reported without delay
- Covered Asset stopped where further damage was possible
- Online claim form completed
- Diagnostic report and itemised estimate attached
- Registration/identifier, Agreement Holder details and fault date included
- Parts, labour hours, labour rate and VAT shown
- Service evidence ready
- No repairs authorised or started
- Written authorisation awaited

Schedule F - Administrative Terms

F1 Role of the Administrator

Warranties 4U administers the warranty programme. This includes maintaining records, receiving and assessing claims, managing communications and administering authorised payments in accordance with these terms and the Warranty Schedule.

F2 Warranty Records

We will maintain records relating to the Agreement Holder, Covered Asset, period and status of cover, claims and relevant communications.

F3 Claims Administration

We will assess claims consistently against the applicable terms, product schedule, Warranty Schedule and any written endorsement. We may communicate with the Agreement Holder, Repairer, assessor, supplier or other relevant party to obtain the information needed to reach a decision

F4 Decision Authority

Warranties 4U may approve, partially approve or decline a warranty claim in accordance with the agreement. A claim decision does not amount to a diagnosis and does not guarantee the quality or outcome of any repair.

F5 Confidentiality and Data Protection

Personal, vehicle and claim information will be handled in accordance with section 11.2, applicable data-protection law and our published privacy information.

F6 Document Retention

Warranty and claim records may be retained for operational, audit, fraud-prevention, legal and regulatory purposes in accordance with our retention policies and applicable law.

F7 Limitation of Administrative Role

Warranties 4U is not responsible for a Repairer’s diagnosis, workmanship, advice or the mechanical condition of the Covered Asset. Nothing in this clause limits liability that cannot lawfully be excluded.

F8 Changes to Terms

No change will apply retrospectively to reduce an existing contractual entitlement unless required by law or agreed with You. Any amendment affecting Your agreement must be confirmed in writing.

Schedule G – Electric Vehicle Cover

This schedule applies only to fully electric vehicles where EV Core or EV Ultra is shown on the Warranty Schedule. Petrol, diesel and hybrid vehicles, including plug-in hybrids, fall under Schedule A.

Benefits expressly included in this schedule take precedence over conflicting general exclusions, subject to their stated conditions and limits.

G1. Covered categories

The following original-specification components are covered against mechanical breakdown or electrical/electronic failure, subject to the exclusions and applicable limits:

- Air-conditioning system.
- Auxiliary 12V battery: failure during the first six months of cover. Discharge alone is excluded.
- Braking system, excluding brake calipers and other excluded braking items.
- Casings of covered components, damaged directly by a covered failure.
- Charging socket/inlet.
- Coil springs and shock absorbers.
- Cooling system, excluding hoses, pipes and tubes.
- DC–DC converter.
- Drive system: driveshafts, CV joints and differentials, where fitted.
- Electric drive motor.
- Electrical and electronic components, including sensors, except expressly excluded items.
- Connectors integral to the EV system.
- Heat exchanger.
- High-voltage battery: sudden electrical or mechanical failure only, including eligible cell or module failure.
- Onboard charger.
- Original in-vehicle entertainment.
- Reduction gearbox.
- Remote key fobs/cards.
- Software updates and reprogramming necessary to complete an authorised covered repair.
- Steering system.
- Suspension, including bushes.
- Wheel hubs and bearings.
- Wiring loom integral to the EV system.

The failed coil spring or shock absorber is covered. Opposite-side replacement requires prior authorisation and manufacturer guidance or a documented technical reason for replacing the pair. Both replacements count towards the same claim.

Up to one hour of authorised diagnosis and necessary working materials may be included within an accepted claim.

G2. EV Core limits

Benefit/component	EV Core limit
DC–DC converter	£800 Including VAT
Electric drive motor	£800 Including Vat

Benefit/component	EV Core limit
Electrical/electronic parts, including sensors	£750 Including Vat
High-voltage battery	£800 Including Vat
Onboard charger, charging socket/inlet and integral charging connectors	£800 Including Vat (Combined)
Original in-vehicle entertainment	£500 Including Vat (Combined)
Reduction gearbox	£800 Including Vat
Remote key fobs/cards	£250 Including Vat
Necessary software updates and reprogramming	£400 Including Vat

Component caps include parts, labour, VAT and authorised diagnosis, software/reprogramming and working materials attributable to the repair. These costs count within the relevant component cap rather than providing additional allowances. Any separate benefit limit also applies.

Where a component has its own cap, that cap takes precedence over the general electrical/electronic component cap. Every claim remains subject to the overall Claim Limit.

G3. EV Ultra

EV Ultra covers the same components as EV Core without the individual Core component monetary caps, up to the purchased Claim Limit. General exclusions, eligibility requirements and applicable time and mileage restrictions remain in force. Auxiliary 12V battery cover remains limited to the first six months.

G4. Wear and tear and consequential damage

Cover is available for eligible vehicles of any age and mileage. Wear-and-tear failures of covered components are included where the failure occurs before the vehicle reaches 125,000 miles. From 125,000 miles, wear-and-tear cover ends, but other covered failures remain eligible.

High-voltage battery cover applies only to sudden electrical or mechanical failure. Normal degradation, gradual capacity loss and resulting range reduction are excluded.

Consequential damage to another covered component is limited to £1,000 including VAT per claim under both EV Core and EV Ultra, within the overall Claim Limit and subject to applicable component caps.

G5. EV-specific exclusions

External charging equipment
Detachable charging cables, portable chargers, adapters, extension leads, wallboxes, public chargers and external electrical installations are excluded. Damage caused by incompatible, defective or incorrectly used charging equipment, or forced connection/disconnection, is excluded.

The onboard charger, charging socket/inlet and integral EV connectors remain covered, subject to the applicable limits.

Other excluded EV components and costs
Light assemblies and controls, comfort-heating elements, airbags and deployment systems are excluded. Key-fob/card batteries, mechanical key blades, spare or additional keys, and lost, stolen or

accidentally damaged keys are excluded. Standalone radio recoding and adjustments unrelated to an authorised covered repair are also excluded.

High-voltage battery
Normal degradation, gradual capacity or range loss, and replacement solely because capacity or range no longer meets the owner's needs are excluded.

Accident, impact or foreign-object damage; unauthorised modifications; incompatible charging; operation, charging or storage outside manufacturer limits; and unapproved external-power-supply use are excluded.

Eligible sudden electrical or mechanical failure, including cell or module failure, remains covered subject to the applicable limits. Battery housing is covered only under the casings benefit where damaged directly by a covered failure. Battery cooling follows the cooling-system cover, excluding hoses, pipes and tubes.

Software
Routine updates, navigation maps, subscriptions, feature upgrades and programming unrelated to a covered repair are excluded. Damage from unauthorised software changes, malicious software or system interference is excluded.

Necessary software updates, reprogramming and key programming remain covered as part of an authorised covered repair, subject to the applicable limits.

Wiring, connectors and suspension bushes
Wiring, terminals and connectors are excluded unless integral to the EV system. Cover for integral EV wiring looms and connectors remains subject to the applicable terms and limits.

Perishable rubber items are excluded except covered suspension bushes. Hoses, pipes, tubes and unions remain excluded.

G6. EV eligibility and excluded uses

We cannot cover:

- Vehicles exceeding 3,500kg gross vehicle weight, including electric commercial vehicles and car-derived vans. Eligible commercial vehicles must not exceed 2,000 miles per month unless a higher allowance has been agreed by Us in writing.
- Modified vehicles unless the modifications have been disclosed to and approved by Us in writing. This includes alterations to the high-voltage battery, electric motor, charging system, power output, suspension or vehicle control software. Routine manufacturer-approved software updates are not treated as modifications.
- Custom-built vehicles or vehicles converted from another power source to electric propulsion, unless expressly accepted by Us in writing.
- Vehicles used for taxi or private hire work, hire and reward, courier or delivery work, driving instruction, chauffeuring or self-drive rental, unless the relevant use has been expressly accepted by Us in writing. Ordinary commuting and business travel are permitted, subject to the other warranty terms.
- Vehicles used for racing, track days, whether timed or untimed, rallying, pace making, speed testing, competitive events, off-road driving or illegal activities.
- Vehicles owned or operated by a motor-trade business, or by a motor-trade professional for business purposes, unless expressly accepted by Us in writing. Dealer-arranged cover for an

eligible retail customer is not excluded solely because the selling dealer operates within the motor trade.

- Vehicles previously declared a total loss or insurance write-off by an insurer.

All vehicle details, modifications and intended uses must be disclosed accurately when applying for cover. Any exception to these eligibility rules must be confirmed by Us in writing.

Final reminder
This document must be read with Your Warranty Schedule and the product schedule that applies to Your Covered Asset. For every breakdown or recovery matter, REFER to the National Recovery Terms and Conditions document.