



Warranties 4 U

QUALITY YOU CAN TRUST / VALUE YOU CAN COUNT ON

Your Warranty Documents

Vehicle

For Petrol, Diesel and Hybrid Vehicles

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YOUR VEHICLE WARRANTY

Hello and welcome to Warranties 4U

Thank you for choosing Warranties 4U and congratulations on your new warranty cover.
We're honoured you've trusted us to help protect your investment.

Our team is here to provide reliable cover and support whenever you need it.
Please keep this booklet safe with your warranty schedule, as you may need both when making a claim.

Inside, you'll find important information about:

- **Keeping your warranty valid**
- **What is and isn't covered**
- **How to make a claim**
- **Full terms and conditions**

This warranty is designed to help reduce unexpected repair costs, and we're here to support you throughout.

Please note: This is not an insurance product and is not regulated by the Financial Conduct Authority.

IMPORTANT: All repairs must be authorised by us before any work is carried out. We cannot cover unauthorised repairs.

This booklet applies to eligible petrol, diesel and hybrid vehicles, including plug-in hybrids. Fully electric vehicles require our separate EV warranty.

BOOKLET

CONTENTS

3. Definitions
4. Included Benefits
5. Your Responsibilities
6. The Warranty Cover
7. Core Cover - What's Covered
8. Ultra Cover - What's Covered
9. General Exclusions
10. Vehicles and Uses We Cannot Cover
11. What's Not Covered — Parts, Faults and Repairs
12. How to make a Claim
13. Claims Terms and Conditions
14. Claim Procedure
15. General Conditions
16. Important Information
17. Recovery Overview
18. Important Reminders



WORDING
DEFINITIONS

3

Warranty Schedule –
Includes your personal details, vehicle details, and level of cover.
Claim Limit –
The maximum payable per claim, as shown in your Warranty Schedule, subject to the applicable component limits and Total Warranty Value.
Excess –
The amount you must pay towards a claim if your warranty includes an excess.
Labour Rate –
Your hourly labour rate, as shown in your Warranty Schedule.
Labour Times –
Repair times based on Autodata/ICME guidelines, or our reasonable discretion if unavailable.
Listed Components –
The parts covered under this warranty.
Mechanical Breakdown –
Sudden and unexpected failure of a mechanical part causing it to stop working.
Electrical/Electronic Failure –
A diagnosed failure of a covered electrical or electronic component that prevents it from operating correctly, whether continuously or intermittently. A warning light or fault code alone does not establish a covered failure.
Period of Cover –
The length of time your warranty is valid, as shown in your Warranty Schedule.
Repairer/Garage –
The garage or mechanic carrying out repairs on your vehicle.
Territorial Limits –
Cover applies within the United Kingdom unless agreed otherwise in writing.
Vehicle –
The petrol, diesel or hybrid vehicle named in your Warranty Schedule. Fully electric vehicles are not eligible for this warranty.
We, Us, Our / Administrator –
Refers to Warranties 4U (Registered No. 17211260).
Wear & Tear –
Natural deterioration of a part over time through normal use or ageing.
You / Your –
The named warranty holder.
Consequential Failure –
Damage to another covered component directly caused by the failure of a covered component.
Manufacturer's Service Information –
The servicing requirements and operational information provided by the vehicle manufacturer.
Part –
A mechanical or electrical component that is part of the vehicle's original specification and covered under your warranty.
Total Warranty Value –
Total payments during the warranty period cannot exceed the vehicle's current CAP retail value when the claim under consideration is assessed. Previous claim payments count towards this limit.

INCLUDED **BENEFITS**

4

Additional Benefits Included with Your Warranty - Where Protect cover is active on your schedule, roadside assistance is available if your covered vehicle breaks down in the UK one mile or more from your home address.



24/7 Roadside Assistance
If the vehicle covered by your warranty breaks down during a journey within the UK, you can contact our assistance line at any time, day or night, on 0203 668 1569.
We will arrange for an assistance operator to attend and attempt a roadside repair for up to one hour, where a repair is considered possible.



Local Recovery
If the vehicle cannot be repaired at the roadside, we will arrange recovery to a suitable local repairer within 25 driving miles. Alternatively, the vehicle can be recovered to your home address if it is within 25 driving miles of the breakdown location.

Benefits Included with Protect Cover
Your Protect breakdown cover includes:

- 24-hour assistance, 365 days a year
- Roadside assistance
- Up to one hour of roadside repair assistance
- Local recovery up to 25 driving miles
- Recovery to a suitable local repairer or your home address
- Transport for the driver and up to six passengers
- Message relay service
- Cover for eligible vehicles
- Assistance for a covered vehicle while towing a caravan
- Recovery of the attached caravan when the covered towing vehicle breaks down

Caravan Recovery
Breakdown cover applies to the registered vehicle, not the caravan as a standalone vehicle.

If the covered towing vehicle breaks down while towing a caravan, we will arrange assistance for the towing vehicle. Where recovery is required, both the towing vehicle and the attached caravan will be recovered, subject to the applicable size, weight, access and safety limits.

A breakdown or fault affecting only the caravan is not covered unless separate caravan recovery cover is confirmed on your warranty schedule.

Please note: Recovery is included only where Protect cover is shown as active on your warranty schedule. All assistance and recovery services must be authorised in advance by Warranties 4U. Additional mileage and any services outside the applicable cover limits may be chargeable.

Ask about optional upgrades and additional benefits that can be added to your warranty plan

Breakdown and recovery cover included with your warranty expires when your warranty ends or 12 months from your warranty start date, whichever is earlier. For warranties lasting longer than 12 months, additional breakdown cover must be purchased separately to continue assistance after this date.
Your Warranty Schedule confirms the warranty start and expiry dates. A warranty expiry date more than 12 months after the start date does not extend the included breakdown and recovery cover beyond the first 12 months.



5

YOUR **RESPONSIBILITIES**

To ensure your warranty remains valid, you'll need to meet the following requirements:

- Service Your vehicle 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.
- Keep all service receipts and invoices as proof that required maintenance has been carried out. You may need to provide these documents when making a claim, so having them available can help prevent delays or issues during the process.
- Carry out routine maintenance on your vehicle as needed, ensuring it is kept in good working order at all times. Failure to maintain the vehicle properly may lead to problems that could have been prevented, and in such cases, we will not cover the cost of any resulting repairs.
- Follow the claims procedure outlined in this document. It's straightforward, but it's essential that you follow it exactly for your claim to be considered.
- Do not ignore any warning lights on your vehicle, as this could worsen the issue and impact our decision. Any potentially covered faults must be reported to us immediately.

Failure to meet these requirements may affect your claim where it causes or contributes to the failure, or prevents us from properly assessing the claim.

WARRANTY COVER

This booklet applies to eligible petrol, diesel and hybrid vehicles, including plug-in hybrids. Fully electric vehicles require our separate EV warranty.

Unexpected vehicle issues can quickly become costly if you don't have a warranty in place. Our cover is designed to protect you from those surprise expenses, giving you confidence on the road. With access to a wide range of benefits and support from our approachable, knowledgeable team, help is always available when you need it.

We contribute towards repair costs, including parts, labour, and VAT, up to the agreed claim limit. Below is a brief overview of what's included, but for full details and any exclusions, please check the relevant sections of your warranty documents.

Important: Terms and conditions apply. Refer to your warranty schedule or contact us for guidance.

As one of the UK's leading warranty providers, our plans cover an extensive number of components over 12,000 parts making it impractical to list everything individually.

In general, most mechanical, electrical, and electronic components are protected against failure.

To keep things straightforward, we offer two levels of cover: Core and Ultra. A summary of each is outlined below.



Comprehensive coverage with specific limitations and conditions applied.



Covers the same components as Core without the individual Core component caps, up to your purchased claim limit. General exclusions, eligibility conditions and applicable mileage and time limits still apply.

For vehicles of Any Age and Any Mileage: Wear and tear is covered on eligible covered parts before your vehicle reaches 125,000 miles, subject to the warranty terms. From 125,000 miles, wear and tear cover ends, but other covered failures remain eligible.

Most parts under these sections are included:

See relevant section in the policy booklet for specific details

- Air Conditioning System
- Braking system
- Camshaft timing Belt / Chain Including Rattle
- Casings
- Clutch / Flywheel
- Coil Springs and Shock Absorbers
- Cooling System
- Diagnosis Costs - (One hour on a valid claim)
- DPF / Catalytic Converter
- Drive System
- Electrical and Electronic Parts
- Engine
- Fuel System
- Gearbox and Transmission
- Hybrid Power Generation and Transmission Components — excluding the high-voltage traction battery and other items listed on page 11.
- Ignition System
- Oil or fluid leaks, excluding fuel leaks: covered until the vehicle reaches 10 years old or 100,000 miles, whichever occurs first, subject to the exclusions.
- Steering System
- Supercharger
- Suspension
- Turbo Charger
- Injectors
- Wear and tear — covered where the failure occurs before 125,000 miles, subject to the warranty terms and exclusions
- Wheel Hubs and Bearings

Limitations

Battery - 12 Volt Starter or Auxiliary Battery
Covered during the first six months of cover, up to £150 Inc VAT. This does not include the hybrid high-voltage battery.

Clutch and Flywheel Repairs
Capped to £600 inc VAT.

DPF / Catalytic Converter
Capped to £750 inc VAT (Repair or Replace).

Turbocharger / Supercharger
Covered up to and including 100,000 miles, up to your purchased claim limit. Above 100,000 miles, claims are capped at £750 including VAT.

Injectors.
Claims are capped at £750 including VAT up to and including 125,000 miles, and £350 including VAT above 125,000 miles.

Timing Chain Repairs
Covered up to and including 100,000 miles, capped at £400 Inc VAT per claim.

Original in Vehicle Entertainment
Capped to £500 inc VAT

Remote Key Fobs or Key Cards
Capped to £250 inc VAT

Component caps include parts, labour and VAT. Authorised diagnosis and other repair costs attributable to that component count towards its cap. All claims remain subject to the overall claim limit shown in your Warranty Schedule.

Most parts under these sections are included:

See relevant section in the policy booklet for specific details

- Air Conditioning System
- 12-volt starter or auxiliary battery — Covered during the first six months of cover.
- Braking system
- Camshaft timing Belt / Chain Including Rattle
- Casings
- Clutch / Flywheel
- Coil Springs and Shock Absorbers
- Cooling System
- Diagnosis Costs - (One hour on a valid claim)
- DPF / Catalytic Converter
- Drive System
- Electrical and Electronic Parts
- Engine
- Fuel System
- Gearbox and Transmission
- Hybrid Power Generation and Transmission Components — excluding the high-voltage traction battery and other items listed on page 11.
- Ignition System
- Oil or fluid leaks, excluding fuel leaks: covered until the vehicle reaches 10 years old or 100,000 miles, whichever occurs first, subject to the exclusions.
- Steering System
- Supercharger
- Suspension
- Turbo Charger
- Injectors
- Wear and tear — covered where the failure occurs before 125,000 miles, subject to the warranty terms and exclusions
- Wheel Hubs and Bearings
- Clutch and Flywheel Repair
- DPF / Catalytic Converter
- Turbocharger / Supercharger
- Injectors
- Timing Chain Repairs - Covered up to and including 100,000 miles, up to the purchased claim limit.
- Original in Vehicle Entertainment
- Remote Key Fobs or Key Cards

Covers the same components as Core without the individual Core component caps, up to your purchased claim limit. General exclusions, eligibility conditions and applicable mileage and time limits still apply.



9

GENERAL EXCLUSIONS

There are, of course, certain situations that fall outside the scope of cover.

The following are excluded from cover:

- Parts, faults and repairs listed in the exclusions section of this booklet.
- Failures caused or contributed to by not meeting your contractual responsibilities, or where non-compliance prevents us from properly assessing your claim.
- Vehicles that are not roadworthy or do not meet applicable legal requirements.
- Repairs carried out without our prior written authorisation.
- Faults that existed before your cover started.
- Routine servicing, MOTs, inspections, general maintenance and replacement of components that have not failed. Work must relate to a covered mechanical breakdown, electrical/electronic failure or eligible wear-and-tear failure.
- Wear-and-tear failures occurring at or above 125,000 miles, or affecting an excluded component.

Consequential damage
Damage to another covered component directly caused by the failure of a covered component is included. This is limited to £1,000 including VAT per claim, within your overall claim limit, and applies to both Core and Ultra.

We do not cover additional damage caused by continuing to drive after a fault becomes apparent, contrary to the manufacturer's guidance.

Other excluded losses
This warranty does not cover personal injury, death, accidents, road hazards, damage to third-party property, loss of income, incidental expenses, theft, war, civil unrest, vandalism or severe weather.

We also exclude losses caused by a repairer and costs already covered under another insurance policy, warranty, finance agreement, guarantee or repair arrangement, including manufacturer warranties and motor insurance. These exclusions do not affect your statutory rights or exclude any liability that cannot lawfully be excluded.

Recorded mileage
Claims will not be accepted where the odometer has been altered, tampered with or disconnected in a way that makes the recorded mileage inaccurate.

10

VEHICLES AND USES WE CANNOT COVER







We cannot provide cover for:

- Fully electric vehicles. Eligible petrol, diesel and hybrid vehicles, including plug-in hybrids, may be covered under this booklet. Fully electric vehicles require our separate EV warranty.
- Commercial vehicles, including car-derived vans, with a gross vehicle weight exceeding 3,500kg. Eligible commercial vehicles are limited to 2,000 miles per month unless we agree otherwise in writing.
- Modified vehicles, unless we approve the modifications in writing within 14 days of the cover start date.
- Custom-built vehicles.
- Vehicles used for dispatch or courier work, taxi or private hire services, hire and reward, driving instruction or chauffeuring. Ordinary business use is permitted, subject to the other eligibility conditions.
- Vehicles used for off-road activities, illegal activities, road racing, track days (timed or untimed), rallying, pace making, speed testing or any competitive event.
- Vehicles owned by a motor-trade business or anyone working in the motor trade.
- Vehicles previously declared a total loss by an insurer, including insurance write-offs.

11

WHAT'S NOT COVERED
PARTS, FAULTS & REPAIRS

The following exclusions apply to both Core and Ultra, unless expressly stated otherwise in your Warranty Schedule.

Service and consumable items: Airbags, auxiliary drive belts, bulbs, fuses, spark plugs, tyres, filters, perishable rubber items including bushes, and hardware such as brackets, bolts and fixings.

Air-conditioning recharge: Recharging refrigerant, unless necessary as part of an authorised covered repair.

Braking: Brake calipers, pads, discs, shoes, drums and friction materials.

Bodywork and trim: Paintwork, bodywork, chassis, interiors, seats and frames, upholstery, convertible roof frames and mechanisms, sunroof systems and cassettes, wheels, glass, air vents, locks, catches and mirror units.

Seat Belts
Seat belt assemblies and associated components, including webbing, retractors, inertia reels, buckles, stalks, anchorages, pretensioners, sensors, switches and wiring, are excluded from cover.

Hoses, pipes, cables and connections: Hoses, pipes, cables, wiring, connectors and terminals, including high-voltage cabling.

Hybrid systems: The complete high-voltage traction battery pack, including its housing, cells, modules, internal components, cooling and venting systems. Charging cables and sockets are also excluded. These exclusions apply to both Core and Ultra.

Electrical and electronic items: Heating elements, glow plugs, batteries other than the 12-volt starter or auxiliary battery expressly covered during the first six months, software, software updates, reprogramming, adjustments, tracking systems, head-up displays, radio recoding, light units and ballast modules, tyre-pressure sensors, and radar, lidar and driver-assistance systems.

Engine and turbo components: Sprockets, pulleys, burnt or carbonised valves and valve seats, cracked engine blocks or cylinder heads, cylinder-head skimming or replacement, carbon-deposit removal, core plugs, and engine or gearbox mountings. Cambelt damage is excluded where the belt and associated components have not been replaced in accordance with the manufacturer's recommendations.

Cooling, air-conditioning and exhaust exclusions: Radiators, air-conditioning condensers, exhaust systems, manifolds, swirl-flap mechanisms and emissions-related repairs. This does not exclude DPF or catalytic-converter repairs expressly covered under your level of cover.

Fuel system exclusions: Fuel tanks and clearing fuel lines.

Steering: Steering-system leaks, including under the general oil or fluid-leak benefit.

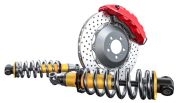
Blockages and contamination: Blockages, oil or fluid contamination, sludge, silt or other waste, and staining or misting.

Other excluded faults and costs: Water ingress, corrosion, oxidation, faulty workmanship or parts, manufacturer recalls, carbon build-up, repairs solely to address high oil consumption or poor fuel economy, waste disposal, key blades, sealing materials and compounds.

Misdiagnosis: Diagnostic work or repairs based on an incorrect diagnosis that do not resolve the fault, and additional damage caused by those repairs.

Negligence or misuse: Damage caused by neglect, driver abuse, incorrect or insufficient oils, lubricants or fluids, or overheating caused by these circumstances. Seized components are excluded where the seizure results from these causes; seizure alone does not exclude an otherwise covered failure.

Additional charges: Loss of use, storage, inconvenience, late fees and commercial losses.



HOW TO **MAKE A CLAIM**

12

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. Contact us before diagnosis or dismantling if you wish these costs to be considered.

Follow the steps below

1. If your vehicle develops a fault, follow these steps:
2. Book your car into a garage for diagnosis and a repair estimate.
3. Complete the claims form on our website: **www.warranties4U.co.uk**
4. After diagnosis, email us the following:
    - The diagnostic report
    - The repair estimate
    - Your vehicle registration number & Warranty holders name
    - A breakdown of parts, labour hours, and costs (including VAT)
    - Send this to: **claims@warranties4U.co.uk**

    Important: Do not start repairs until you have completed the claim form and received our written authorisation confirming the approved work and contribution. We cannot cover repairs carried out without prior authorisation.
5. Once we confirm what is covered, we'll email you with the approved repairs.
6. You can then go ahead with the work.
7. After the repair is completed, our accounts team will arrange payment.

Important: If you choose to have the repairer begin work without our approval, please be aware that your claim may be rejected, as this prevents us from inspecting the vehicle and identifying the cause of the issue. In such cases, you will be liable for any additional parts and labour costs, as well as any repairs not included in your plan

How to receive payment: Once the repair has been completed, either you or the repairer should email a copy of the repair invoice to claims@warranties4u.co.uk, together with any additional documents we have requested. Please ensure the invoice is issued in the name of Warranties 4U LTD; otherwise, we will not be able to reimburse the VAT portion.

REMEMBER: your claim can only be paid if this process is followed correctly. The applicable payment terms will be confirmed in writing when your claim is authorised. Payment is subject to completion of the approved repairs and receipt of the final invoice and all required documents.



13

CLAIMS TERMS & CONDITIONS

In addition to the claims process on the previous page, the following terms apply when making a claim:

- You may choose a VAT-registered repairer with the expertise and equipment appropriate to your vehicle and the proposed repair. We may contact them to assess the claim and propose an alternative repairer or parts supplier where specialist work, inspection or refurbishment is necessary. We will explain the arrangements before work begins. We may authorise suitable guaranteed exchange or reconditioned components.
- Where a repair materially improves the vehicle beyond its condition immediately before failure, we may request a reasonable contribution. The amount and reasons will be explained and agreed with you before work begins, taking account of the vehicle's age, mileage and previous condition.
- If diagnosis requires dismantling, this must be approved by you. We will confirm which diagnostic and dismantling costs we authorise within the claim. Unauthorised costs, or costs relating to an excluded fault, remain your responsibility.
- We may appoint an independent assessor and use their report when deciding the claim. We will explain our decision, and you may challenge the findings through our complaints procedure without affecting your statutory rights. Additional inspection charges caused by failure to meet agreed inspection arrangements will only be deducted where reasonable, explained and agreed in advance.
- Approved labour costs are calculated using the labour rate shown on your Warranty Schedule and the repair-time guidelines described in the Definitions section. Where published times are unavailable, we will assess a reasonable allowance and explain it before authorisation.
- Report faults to us without delay. Do not continue driving, charging or operating the vehicle where this could cause further damage.
- We may request service invoices or other maintenance records relevant to the claim before authorising repairs.
- Repairs should be completed and the 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. We will notify you before closing a claim for failure to meet the deadline.
- Failures arising from the same underlying fault will be treated as one claim, subject to the applicable component caps, consequential-damage limit and overall claim limit. Unrelated failures will be assessed separately.
- Deliberately false, dishonest or exaggerated claims may result in rejection of the claim, cancellation of cover and action to recover losses. Genuine mistakes will not automatically be treated as fraud.



14

CLAIMS PROCEDURE

We recommend using one of our approved repairers. You may choose another VAT-registered garage with suitable expertise and equipment. Work on a hybrid high-voltage system must be carried out by appropriately trained personnel.

Where specialist inspection or repair is necessary, we may propose an alternative repairer and explain the arrangements before work begins.

Dashboard Warning Messages and Vehicle Faults

- Follow the manufacturer's guidance for warning lights and messages. If instructed to stop driving or charging, do so as soon as it is safe.
- A warning light or diagnostic fault code does not, by itself, confirm a covered failure. Arrange diagnosis promptly and report the issue to us without delay.
- If you notice unusual noises, vibrations, fluid leaks or charging problems, stop using the vehicle where continued use could be unsafe or cause further damage. We do not cover additional damage caused by continued driving, charging or operation after a fault becomes apparent.
- Arrange for the vehicle to reach a suitable repairer promptly. Only drive it where the manufacturer's guidance indicates it is safe; otherwise, arrange recovery.
- Contact us before diagnostic work or dismantling if you wish those costs to be considered under your claim. Repairs must not begin without our written authorisation.
- If the vehicle cannot be driven safely, call 0203 668 1569 for 24/7 roadside assistance where breakdown cover is active on your schedule. Under Protect, assistance applies one mile or more from your home address. Home assistance requires the relevant upgrade.

Information Required from the Repairer

Ask your repairer to email a diagnostic report and itemised repair quotation to **claims@warranties4u.co.uk**, ideally within seven days of first reporting the fault. If specialist availability or other circumstances outside your control prevent this, contact us promptly. Reasonable extensions will be considered and confirmed in writing.

The report and quotation must include:

- Your name, address and vehicle registration.
- The vehicle's mileage and the date the fault first occurred.
- The suspected failed component, part numbers where available, and the diagnostic findings supporting the proposed repair.
- Diagnostic charges, parts costs, labour hours, hourly rate and VAT.
- Relevant diagnostic fault-code reports and test results, where available.

Once we have the necessary information, we will work with you or your repairer to assess the claim and confirm any authorised repairs, approved contribution and costs you must pay.

IMPORTANT: You must authorise any diagnostic work or dismantling with your repairer. Our agreement to pay these costs must be obtained separately, in advance, and is subject to a valid covered claim and applicable limits. Otherwise, these charges remain your responsibility. We will confirm our claim decision and any approved contribution in writing. Any excess, excluded work or costs above the approved amount remain payable by you.

GENERAL **CONDITIONS**

15

1. You must follow the warranty's terms, including 'Your Responsibilities', and provide accurate information. Where a failure to meet these requirements affects a claim, we will explain the effect and our reasons in writing.
2. Deliberately false or misleading information, or dishonest or exaggerated claims, may result in rejection of the claim, cancellation of cover and action to recover losses. Genuine mistakes will not automatically be treated as fraud. Any decision and its effect on payments or refunds will be explained in writing.
3. You must provide information and assistance we reasonably require to administer your cover, assess claims or pursue recovery from manufacturers, repairers, suppliers or other relevant parties.
4. You must make the vehicle available for reasonable inspections relating to a claim. We will arrange access with you or your repairer at an agreed time.
5. You are responsible for authorising work with your repairer. Our written agreement to contribute towards the costs must be obtained separately before repairs begin. Any excess, excluded work or costs above the approved amount remain your responsibility.
6. This warranty is governed by the law of England and Wales. This does not remove any mandatory consumer protections or rights to bring proceedings in another jurisdiction that apply to you. Warranty correspondence will be conducted in English.
7. The terms supplied when your cover begins apply throughout that warranty period. Changes will only apply where required by law or expressly agreed with you. We will explain any changes in writing. Updated terms for new or renewed cover are available from admin@warranties4u.co.uk.
8. Any agreed amendment to your cover must be confirmed by us in writing. This warranty is additional to, and does not affect, your statutory rights.
9. Eligible customers may request an upgrade within four weeks of commencement or renewal within 30 days before expiry, subject to approval. We may contact you about administering your cover. Marketing about upgrades and renewals will follow your communication preferences and applicable data-protection requirements.
10. We do not tolerate threats, harassment or abuse towards our staff or repairers. We may restrict communication methods where necessary to protect them, while maintaining a reasonable way for you to manage your cover and pursue claims or complaints. Raising a complaint or disagreeing with a decision is not, by itself, abusive behaviour.
11. 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.







IMPORTANT **INFORMATION**

Payments and premiums
When upgrading or renewing your cover directly with us, payment can be made using a debit or credit card.

Cancellation
You may cancel your cover within 14 days of the start date. If the policy was purchased via a dealer, any refund will be subject to the dealer's own warranty refund terms where applicable. For policies bought directly from us, a full refund will be issued provided no claims have been made within the 14 day period. After 14 days, no refunds are available.

Transferring your cover to a new owner
If you sell your vehicle, you can request to transfer the cover to the new owner, as long as they are not involved in the motor trade. A £35 administration fee will apply. To begin the process, email admin@warranties4u.co.uk with the new owner's details and the vehicle registration number, and we will contact you to arrange payment.

Complaints
If something goes wrong or you are unhappy with our service or a repair decision, please contact us so we can look into it and resolve the issue. Send your complaint to admin@warranties4u.co.uk. We will acknowledge your complaint within 3 working days and aim to respond fully within 14 working days, often sooner.

Discretion
We assess claims fairly and reasonably under the warranty terms. If you remain dissatisfied after our complaints process, our Directors will provide our final internal response. This does not affect your statutory rights.

Your personal data
We act as the Data Controller for any personal information you provide. This means we have a legitimate interest in collecting, storing, and sharing your data within our group of companies to manage your cover and deliver services to you. Your data may also be shared with repairers, dealers, suppliers, or other relevant third parties where necessary. It may be used to contact you about your cover, for direct marketing (where you have opted in), service improvement, legal and regulatory compliance, or crime prevention purposes.
You have the right to access and correct your personal data at any time and can update your communication preferences by contacting us. Full details of how we use your data can be found at www.warranties4u.co.uk/privacy.
For any data related queries, you can email admin@warranties4u.co.uk.

See separately our full terms and conditions document.







RECOVERY OVERVIEW

Breakdown Cover — What Is Covered
Breakdown assistance and recovery apply to the eligible petrol, diesel or hybrid vehicle identified on your Membership Schedule, subject to the membership terms, conditions and limits.

Cover also applies when that vehicle is towing an eligible caravan or trailer, as described below.

Protect — Roadside Assistance and Local Recovery

- If your registered vehicle suffers an Approved Incident one mile or more from your home address, we will arrange roadside assistance, including up to one hour of attempted repairs where practical.
- If roadside repair is not possible, we will recover your vehicle, the driver and up to six passengers to a suitable repairer within 25 driving miles, or to your home if it is within that distance of the incident.
- If your registered vehicle breaks down while towing an eligible caravan or trailer, we will assist the towing vehicle and, where necessary, recover both together, subject to size, weight, access and safety limits.
- Message relay and 24-hour assistance, 365 days a year, are included.

Upgraded Benefits
Nationwide recovery, home assistance, alternative transport, overnight accommodation, mis-fuel assistance and European benefits apply only where the relevant upgrade is confirmed on your Membership Schedule. The limits and conditions in your membership documentation apply.

Recovery Exclusions and Limits — What Is Not Covered

- A caravan or trailer suffering its own fault or damage, unless separate cover is expressly confirmed on your Membership Schedule.
- Vehicles not identified on your Membership Schedule, or where the required breakdown cover is not active.
- Upgraded benefits not included in your selected level of cover.
- Recovery of another motorised vehicle being carried or towed by your registered vehicle.
- Vehicles, caravans or trailers exceeding the stated weight or size limits, unless accepted by us and any applicable additional fee has been paid.
- Recovery mileage beyond your selected cover limit. You are responsible for additional mileage charges.
- Repair costs, replacement parts, fuel, diagnosis, onward travel or accommodation, unless expressly included in your selected breakdown cover.
- Road traffic collision recovery, unless included in an applicable upgrade. Otherwise, assistance may be available on a pay-as-you-go basis.
- Vehicles that are unsafe, inaccessible, overloaded, used illegally or on unsuitable terrain, or driven without the appropriate valid licence.
- Incidents arising from poor maintenance, lack of servicing, pre-existing conditions or inaccurate information about the vehicle or its use.

Important: A caravan or trailer is not covered independently under Protect. Recovery applies only when it is attached to your registered towing vehicle and that vehicle suffers an Approved Incident.

Protect is the standard breakdown level where shown as active on your Membership Schedule, unless the schedule confirms Protect Plus, Protect Europe or another eligible upgrade. Please refer to your membership documentation for the full terms, conditions and limits.

Important: Please review the full breakdown and recovery terms and conditions outlined in the membership documentation.





18

IMPORTANT **REMINDERS**

VEHICLE REGISTRATION NUMBER (VRM):

WARRANTY START DATE:



MOT DUE DATE:



ROAD TAX DUE DATE:



INSURANCE DUE DATE:



Version BS20261010



Warranties 4 U

QUALITY YOU CAN TRUST / VALUE YOU CAN COUNT ON

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