





Warranties 4 U

QUALITY YOU CAN TRUST / VALUE YOU CAN COUNT ON

Your Warranty Documents

Electric Vehicle (EV)

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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.

BOOKLET

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WORDING
DEFINITIONS

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Warranty Schedule –
Includes your personal details, vehicle details, and level of cover.
Claim Limit –
The maximum payable per valid claim, as shown on your Warranty Schedule, subject to applicable caps. Multiple claims may be made, subject to the 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 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.
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 vehicle named in your Warranty Schedule.
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 caused directly by the failure of a covered part.
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 –
The total amount payable across all claims during the warranty period must not exceed the vehicle's CAP retail value at the time the claim under consideration is assessed. Previous claim payments count towards this total.

INCLUDED **BENEFITS**

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Additional Benefits Included with Your Warranty



24/7 Roadside Assistance
If your covered EV breaks down during a journey within the UK, at least one mile from your home address, call our 24/7 assistance line on 0203 668 1569. Assistance is subject to active breakdown cover and its terms and limits.



Local Recovery
If the EV 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

Towing a caravan or trailer?
Breakdown cover applies to the registered EV vehicle, not the caravan as a standalone vehicle or trailer.

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

A breakdown or fault affecting only the caravan or trailer 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.



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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 RESULT IN YOUR COVER BEING INVALID.

WARRANTY COVER

Unexpected EV repairs can be costly. Our warranty helps reduce those expenses, with support from our approachable, knowledgeable team.

We contribute towards authorised repairs to covered components, including parts, labour and VAT, subject to the claim limit shown on your Warranty Schedule and any applicable caps.

Our plans cover a wide range of listed components against mechanical breakdown and electrical or electronic failure. Wear and tear is included for eligible failures occurring before your vehicle reaches 125,000 miles. Normal high-voltage battery degradation is excluded.

We offer two levels of cover:

EV Core: Cover for listed components, with individual component caps.
EV Ultra: The same covered components without Core's individual component caps, up to your purchased claim limit.

Consequential damage is capped at £1,000 including VAT under both plans, within the overall claim limit.

Important: All cover is subject to the warranty's terms, conditions and exclusions. Please read this booklet alongside your Warranty Schedule for full details.



Comprehensive coverage with specific limitations and conditions applied.



EV Ultra covers the same parts as EV Core without individual component caps, subject to your purchased claim limit, terms and exclusions.

Cover is available for vehicles of any age and mileage. Wear and tear is included on covered parts where the failure occurs before the vehicle reaches 125,000 miles, subject to the policy's exclusions and claim limits. Once the vehicle reaches 125,000 miles, wear and tear cover ends; all other cover continues under the existing terms, exclusions and claim limits.

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WARRANTY
CORE COVER

See relevant section in the policy booklet for specific details

- Air Conditioning System
- Auxiliary 12V Battery — Failure covered during the first six months of the warranty. Discharge alone, without battery failure, is excluded
- Braking System (Excluding Calipers)
- Casings (Casings of covered components, damaged as a direct result of a covered failure)
- Charging Socket/Inlet
- Coil Springs and Shock Absorbers — The failed component is covered. Opposite-side replacement requires our prior authorisation and manufacturer guidance or a documented technical reason for replacing the pair. Both replacements count towards the same claim.
- Cooling System (Excluding hoses, pipes and tubes)
- Diagnosis Costs - (One hour on a valid claim)
- Drive System — Driveshafts, CV joints and differentials, where fitted. The electric drive motor and reduction gearbox are covered separately under their applicable limits.
- Electrical Connectors (If integral to EV system)
- Heat Exchanger
- Steering System
- Suspension Including Bushes
- Wear and Tear on all Covered Parts
- Wheel Hubs and Bearings
- Wiring Loom if Integral to the EV System
- Working Materials as part of a valid claim

These component caps apply to EV Core only. Caps include parts, labour, VAT and any authorised diagnosis, software/reprogramming and working materials required for the repair. Those associated costs count within the relevant component cap, not as additional allowances. Any separate benefit limit also applies.
Where a component has its own cap, that cap takes precedence over the general electrical/electronic parts cap. Each valid claim remains subject to the overall claim limit shown on your Warranty Schedule. Core's component caps do not apply to EV Ultra.

Limitations

DC–DC Converter
Capped to £800 inc VAT
Electric Drive Motor
Capped to £800 inc VAT
Electrical and Electronic Parts Including Sensors
Capped to £750 inc VAT
High Voltage Battery 'HVB' (Sudden electrical or mechanical failure only)
Capped to £800 inc VAT
Onboard Charger, Charging Socket/Inlet and Integral Charging Connectors
Capped to £800 inc VAT - Combined
Original in Vehicle Entertainment
Capped to £500 inc VAT - Combined
Reduction Gearbox
Capped to £800 inc VAT
Remote Key Fobs or Key Cards
Capped to £250 inc VAT
Software Updates and Reprogramming as part of a valid claim
Capped to £400 inc VAT

See relevant section in the policy booklet for specific details

- Air Conditioning System
- Auxiliary 12V Battery — Failure covered during the first six months of the warranty. Discharge alone, without battery failure, is excluded
- Braking System (Excluding Calipers)
- Casings (Casings of covered components, damaged as a direct result of a covered failure)
- Charging Socket/Inlet
- Coil Springs and Shock Absorbers — The failed component is covered. Opposite-side replacement requires our prior authorisation and manufacturer guidance or a documented technical reason for replacing the pair. Both replacements count towards the same claim.
- Cooling System (Excluding hoses, pipes and tubes)
- DC–DC Converter
- Diagnosis Costs - (One hour on a valid claim)
- Drive System — Driveshafts, CV joints and differentials, where fitted. The electric drive motor and reduction gearbox are covered separately under their applicable limits.
- Electric Drive Motor
- Electrical and Electronic Parts Including Sensors
- Electrical Connectors (If integral to EV system)
- Heat Exchanger
- High Voltage Battery 'HVB' (Sudden electrical or mechanical failure only)
- On Board Charger
- Original in Vehicle Entertainment
- Reduction Gearbox
- Remote Key Fobs or Key Cards
- Software Updates and Reprogramming as part of a valid claim
- Steering System
- Suspension Including Bushes
- Wear and Tear on all Covered Parts
- Wheel Hubs and Bearings
- Wiring Loom if Integral to the EV System
- Working Materials as part of a valid claim

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WARRANTY

ULTRA COVER

The same covered parts as EV Core, without Core's component caps, subject to your purchased claim limit, terms and exclusions. Consequential damage is capped at £1,000 including VAT within that limit.



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ELECTRIC VEHICLES
WE CANNOT COVER







We are unable to provide cover for:

- 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 mileage 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 terms of this warranty.
- Vehicles used for racing, track days (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.

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GENERAL EXCLUSIONS

Certain faults, repairs and circumstances fall outside the scope of this warranty

These include:

- Parts, faults and repairs listed as excluded elsewhere in this handbook.
- Claims excluded under the contractual obligations section of this handbook.
- Failures caused by a failure to maintain the vehicle in a roadworthy condition or comply with applicable legal requirements.
- Repairs carried out without our prior authorisation.
- Faults or damage that existed before your cover started.
- Work that does not relate to a covered mechanical breakdown or electrical/electronic failure. This includes routine servicing, MOTs, inspections, general maintenance and preventative replacement of components that have not failed, except where expressly included within your cover.
- Wear and tear failures occurring when the vehicle has reached 125,000 miles or more. Other covered mechanical breakdowns and electrical/electronic failures remain subject to the existing terms, exclusions and claim limits.
- Normal degradation of the high-voltage battery, including gradual loss of capacity and the resulting reduction in driving range. High-voltage battery cover applies only to sudden electrical or mechanical failure, subject to the applicable limits for your level of cover.
- Routine software updates, subscriptions and feature upgrades. Software updates and reprogramming are covered only where necessary to complete an authorised, valid repair, subject to the applicable limits.

Consequential Damage

Consequential damage means damage to another covered component caused directly by the failure of a covered part.

Where included within your level of cover, consequential damage is limited to £1,000 including VAT per valid claim, subject to applicable component caps and the overall claim limit shown on your Warranty Schedule. This allowance is included within the overall claim limit; it is not an additional payment above that limit.

Damage to components that are not covered by this warranty is excluded.

Continued Use After a Fault

We do not cover additional damage caused by continuing to drive, charge or operate the vehicle after a fault becomes apparent, where that continued use causes or worsens the damage.

If a warning instructs you to stop driving or charging, stop as soon as it is safe to do so and contact us before arranging repairs.

Other Excluded Events and Losses

This warranty does not provide benefits for personal injury, death, damage to third-party property, loss of income or incidental expenses. It also excludes faults or damage caused by accidents, road hazards, theft, acts of war, civil unrest, vandalism or severe weather.

Damage caused by a repairer's work is excluded from warranty cover. We will not pay costs recoverable under another insurance policy, warranty, finance agreement, guarantee or repair arrangement, including a manufacturer warranty or motor insurance.

These exclusions describe the scope of warranty benefits. They do not affect your statutory rights or exclude or restrict our liability for death or personal injury caused by our negligence.

Mileage Records

Claims are excluded where the odometer has been altered, tampered with or disconnected so that the vehicle's true mileage cannot be reliably established.

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WHAT'S NOT COVERED
PARTS, FAULTS & REPAIRS

The exclusions below apply alongside the General Exclusions and your Warranty Schedule. Benefits expressly included in your covered-parts list remain covered, subject to their conditions and limits.

Service Items and Consumables
Tyres, wheel alignment/balancing, brake pads, discs, shoes, drums and friction materials; bulbs, fuses, filters, wiper blades and auxiliary drive belts. Routine air conditioning recharging, fluid replacement/top-ups and standalone fixings are excluded unless necessary for an authorised covered repair.

Braking and Steering
Brake calipers, brake hoses/pipes/tubes, and steering-system leaks or repairs solely to rectify them.

Bodywork and Trim
Paintwork, body panels, chassis, structural repairs, interior trim, seats/frames, upholstery, carpets, convertible roofs and mechanisms, sunroof assemblies, wheels, glass/heated-screen elements, air vents, door locks/catches, mirror assemblies, airbags and deployment systems.

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, Rubber Items and Blockages
Hoses, pipes, tubes and unions; perishable rubber items other than covered suspension bushes; and work solely to clear blockages, deposits, sludge, silt or contamination. Eligible failures of listed suspension components remain covered.

Electrical and Electronic Equipment
Light assemblies and controls, tyre-pressure sensors, radar/lidar and driver-assistance systems, trackers, head-up displays and comfort-heating elements. Wiring, terminals and connectors are excluded unless integral to the EV system. Batteries are excluded except the covered high-voltage and auxiliary 12V batteries.

Key-fob/card batteries, mechanical key blades, spare/additional keys, and lost, stolen or accidentally damaged keys are excluded. Standalone radio recoding and adjustments unrelated to a valid repair are also excluded.

External Charging Equipment
Detachable cables, portable chargers, adapters, extension leads, wallboxes, public chargers and external electrical installations. 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 for your level of cover.

High-Voltage Battery
Normal degradation, gradual capacity/range loss, or replacement solely because capacity or range no longer meets the owner's needs. 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/mechanical failure, including cell/module failure, remains subject to the applicable limits for your level of cover. Housing cover follows the casings conditions. 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. Damage from unauthorised software changes, malicious software or system interference is excluded.

Necessary software updates, reprogramming and key programming remain covered within the applicable limits.

Damage, Misuse and Contamination
Damage caused by water ingress, corrosion, oxidation, foreign objects, contaminated or incorrect/insufficient fluids, misuse, neglect or failure to follow manufacturer instructions. Additional damage caused by continued driving, charging or operation after a fault or overheating warning is excluded.

Overheating or seizure alone does not exclude a claim; the cause and applicable cover determine eligibility.

Repairs and Charges
Incorrect or unnecessary repairs caused by misdiagnosis; rectification of previous faulty workmanship; routine adjustments; and preventative replacement of functioning parts, except where expressly covered.

Waste disposal, storage, late fees, loss of use, inconvenience and commercial losses are excluded. Standalone resealing is excluded unless part of an authorised covered repair. Necessary working materials remain subject to claim limits.

Recalls and Other Cover
Work provided under manufacturer recalls/service campaigns, and costs recoverable under an applicable manufacturer warranty, battery scheme, insurance, warranty or guarantee.

These exclusions do not affect your statutory rights.

HOW TO **MAKE A CLAIM**

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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.



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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 appropriate EV expertise. We may contact them to assess the claim and, where specialist work, inspection or refurbishment is necessary, propose an alternative repairer or parts supplier. Any arrangements will be explained 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.



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CLAIMS PROCEDURE

We recommend using one of our approved repairers. You may choose another VAT-registered garage with appropriate EV expertise and equipment. High-voltage work 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. Assistance is available only where breakdown cover is active on your Schedule, subject to its terms and limits.

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**

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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
Upgrades and renewals purchased directly from us can be paid by debit or credit card. Any instalment arrangements will be confirmed separately.

Cancellation
To cancel within 14 days of your cover start date, email **admin@warranties4u.co.uk** with your name and vehicle registration.
For direct purchases, we offer a full refund where no claim has been made. If claims or services have been provided, any lawful deduction will be explained.

For dealer purchases, contact the selling dealer about cancellation and refunds. After 14 days, no discretionary refund is normally available. These arrangements do not affect your statutory cancellation or refund rights.

Transferring Your Cover
You may transfer remaining cover to an eligible new owner, subject to approval and a **£35 administration fee**. Motor-trade businesses and other excluded owners are ineligible. Email **admin@warranties4u.co.uk** with the registration and new owner's details. Transfers take effect when confirmed by us in writing.

Complaints and Reviews
Email complaints to **admin@warranties4u.co.uk.** We will acknowledge them within **three working days** and aim to respond fully within **14 working days**, explaining any delay and expected response date.

Claims are assessed against the warranty terms and evidence. If dissatisfied, you may request a Directors' review. This is our final internal review; your statutory rights and other available remedies remain unaffected.

Your Personal Data
Warranties 4U is the data controller for information used to administer your cover and claims. We use appropriate lawful bases, including contractual necessity, legal obligations, legitimate interests or consent, as applicable.

Necessary information may be shared with repairers, dealers, suppliers and service providers. Marketing follows your preferences and applicable legal requirements. Depending on the circumstances, you may access, correct or request deletion of your data, restrict or object to its use, withdraw consent, or complain to the Information Commissioner's Office.

Our privacy notice explains our practices, retention periods and your rights: **www.warranties4u.co.uk/privacy.** For queries, email **admin@warranties4u.co.uk.**

Your Warranty Documents
Read this booklet alongside your Warranty Schedule and any additional terms supplied at purchase. Contact us for copies or clarification.







RECOVERY OVERVIEW

IMPORTANT: Recovery applies only where your Membership Schedule confirms active breakdown cover. Protect is the standard level unless your Schedule confirms Protect Plus, Protect Europe or another eligible upgrade.

Breakdown Cover – What Is Covered

Subject to the full terms, conditions and limits of the Membership, recovery is provided for the registered Vehicle shown on the Membership Schedule. For recovery purposes, the registered Vehicle may be:

- An eligible car or other eligible motor vehicle including EV
- An eligible motorcycle; or
- An eligible motor vehicle while it is towing a caravan or trailer.

Protect - roadside assistance and local recovery

- If the registered Vehicle suffers an Approved Incident one mile or more from the Home address, 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.
- If a roadside repair is not possible, We will arrange recovery of the registered Vehicle, the Driver and up to six Passengers to a suitable local Repairer within 25 driving miles, or to the Home address where it is within 25 driving miles of the incident.
- Where a registered towing Vehicle suffers an Approved Incident while towing an eligible caravan or trailer, We will assist the towing Vehicle and, where recovery is necessary, recover the towing Vehicle together with the attached caravan or trailer, subject to the applicable 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 and European assistance apply only where the relevant upgrade is confirmed on your Membership Schedule, subject to the limits and conditions in your breakdown membership documents.

Recovery exclusions and limits - What Is NOT Covered

- Assistance or recovery for a caravan or trailer that suffers its own fault, damage or Approved Incident, unless separate caravan or trailer recovery cover is expressly shown on the Membership Schedule.
- Assistance for a vehicle, motorcycle or towing vehicle that is not identified on the Membership Schedule, or where Protect cover is not shown as active.
- Nationwide recovery, assistance at the Home address, alternative transport, overnight accommodation or European assistance unless the appropriate upgrade is shown on the Membership Schedule.
- Recovery of any motorised vehicle being carried or towed by the registered Vehicle.
- Any vehicle, motorcycle, caravan or trailer exceeding the stated weight or dimensional limits, unless We have accepted it and the appropriate additional Fee has been paid.
- Any mileage beyond the maximum recovery distance applying to the selected cover level. Additional mileage is payable by You.
- Repair costs, replacement parts, fuel, diagnostic charges, onward travel or accommodation unless expressly included by the cover level shown on the Membership Schedule.
- Road traffic collision recovery as a Membership benefit. Assistance may be available on a pay-as-you-go basis.
- Vehicles that are unsafe or inaccessible, being used illegally, overloaded, on unsuitable terrain, or driven by a person without the correct valid licence.
- Any incident arising from poor maintenance, lack of servicing, a pre-existing condition, or information about the Vehicle or its use that is inaccurate

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

A caravan or trailer is not covered as a standalone Vehicle under Protect. It is included for recovery only when it is being towed by the registered Vehicle and that towing Vehicle suffers an Approved Incident



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