



Walters
motor group

Your Warranty Documents

Vehicle

For Petrol, Diesel and Hybrid Vehicles

Supplied through Walters Motor Group
Warranty administration and claims support by Warranties 4U



YOUR VEHICLE WARRANTY

Hello and welcome to Walters motor group

Thank you for purchasing your vehicle from Walters Motor Group, and welcome to your vehicle warranty.

Warranties 4U provides warranty administration and claims support. This booklet explains your cover, your responsibilities and the steps to follow if your vehicle develops a fault.

Please read this booklet alongside your Warranty Schedule. Your schedule confirms your vehicle details, selected cover, warranty dates, claim limit, labour rate and any applicable excess or agreed variations.

Inside, you will find:
- How to keep your warranty valid
- What is covered and the limits that apply
- What is excluded
- How to report a fault and request a repair
- Important contact information

Your statutory rights
This warranty is additional to your statutory rights against the dealership that sold you the vehicle. The warranty's exclusions, claim limits and expiry do not restrict those rights.
Contact your supplying Walters Motor Group dealership if you wish to raise a complaint about the vehicle under your statutory rights.

Please keep these documents somewhere safe so they are available when you need them.

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

Walters motor group

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 – The document confirming your personal details, vehicle details, level of cover, warranty dates, claim limit, labour rate and any applicable excess or agreed variations.
Claim Limit – The maximum payable per claim, as shown in your Warranty Schedule, subject to applicable component limits and the Total Warranty Value.
Excess – The amount you must pay towards a claim, where an excess is specified in your Warranty Schedule.
Labour Rate – The maximum hourly labour rate we will contribute towards an approved repair, as shown in your Warranty Schedule.
Labour Times – Repair times based on Autodata or ICME guidelines. Where published times are unavailable, we will assess a reasonable allowance and explain it before authorisation.
Listed Components – The components covered under your selected level of warranty, subject to the terms, limits and exclusions in this booklet.
Mechanical Breakdown – The sudden and unexpected failure of a covered mechanical component that causes 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 period between the warranty start and expiry dates shown in your Warranty Schedule.
Repairer/Garage – A VAT-registered garage with the expertise and equipment appropriate to your vehicle and the proposed repair.
Territorial Limits – The United Kingdom, unless we agree otherwise in writing.
Vehicle – The petrol, diesel or hybrid vehicle named in your Warranty Schedule, including eligible plug-in hybrids. Fully electric vehicles are not eligible under this warranty.
Warranty Provider / We, Us, Our – Warranties 4U Ltd 16 Upper Woburn Place, London, WC1H 0AF (Company No. 17211260), responsible for providing your warranty cover and meeting approved claims under these terms.
Supplying Dealership – The Walters Motor Group company named on your vehicle sales invoice, through which your warranty is supplied.
Administrator – Warranties 4U Ltd, which manages your warranty administration, claims enquiries and repair authorisations.
Wear & Tear – The natural deterioration of a component over time through normal use or ageing. Cover applies only where expressly included under your warranty and remains subject to applicable limits and exclusions.
You / Your – The warranty holder named in your Warranty Schedule.
Consequential Failure – Damage to another covered component directly caused by the failure of a covered component, subject to the consequential-damage limit and other applicable warranty terms.
Manufacturer's Service Information – The servicing requirements, maintenance schedules and operational instructions provided by the vehicle manufacturer.
Part – A mechanical, electrical or electronic component forming part of the vehicle's original specification and covered under your warranty.
Total Warranty Value – The maximum total amount payable during the warranty period. This 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:

- Make sure your vehicle is serviced in line with the manufacturer's schedule at a VAT registered garage. You have a 28 day window from the service due date to get this done. Your vehicle must always be roadworthy, legally compliant, insured, with a valid MOT and up to date road tax.
- 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 repairs can be costly. Your warranty is designed to help towards the cost of covered repairs, with administration and claims support provided by Warranties 4U.

We contribute towards approved repair costs, including parts, labour and VAT, subject to the claim limit, labour rate and any excess shown in your Warranty Schedule. Component limits and other restrictions may also apply.

We offer two levels of cover: Core and Ultra. Pages 7 and 8 summarise the components covered and the limits that apply to each plan.

Core includes specific component caps alongside your overall claim limit.

Ultra covers the same components without Core's individual component caps, up to your purchased claim limit. The separate £1,000 including VAT consequential-damage limit still applies, together with general exclusions, eligibility conditions and applicable mileage and time limits.

Important: Read this booklet alongside your Warranty Schedule. The cover summaries must be read with the exclusions on pages 9–11. All repairs require our written authorisation before work begins.



Comprehensive coverage with specific limitations and conditions applied.



Covers the same components as Core without Core's individual component caps, up to your purchased claim limit. The separate £1,000 including VAT consequential-damage limit still applies, together with general exclusions, eligibility conditions and applicable mileage and time limits.

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.

Core Cover — Covered Components

Cover applies to eligible components within these systems, subject to your Warranty Schedule, Core limits and exclusions on pages 9–11.

- Air conditioning — excluding condensers.
- Braking — excluding calipers and friction components listed on page 11.
- Timing belt and chain, including chain rattle — servicing and mileage limits apply.
- Casings.
- Clutch and flywheel.
- Coil springs and shock absorbers.
- Cooling — excluding radiators, hoses and pipes.
- Diagnosis — one hour on a valid claim, authorised in advance.
- DPF and catalytic converter.
- Drive system.
- Electrical and electronic components.
- Engine.
- Fuel system.
- Gearbox and transmission.
- Hybrid power generation and transmission — excluding the high-voltage battery and items on page 11.
- Ignition.
- Oil/fluid leaks — excluding fuel and steering leaks; until 10 years old or 100,000 miles, whichever comes first.
- Steering.
- Turbocharger and supercharger.
- Suspension.
- Injectors.
- Wear and tear — eligible covered parts before 125,000 miles.
- Wheel hubs and bearings.

Important: Not every part within each system is covered. See pages 9–11 for full exclusions and the Core limits below.

Limitations

12-Volt Starter or Auxiliary Battery
Covered during the first six months of your warranty, up to £150 including VAT per claim. Hybrid high-voltage traction batteries are excluded.

Clutch and Flywheel Repairs
Covered up to £600 including VAT per claim.

DPF / Catalytic Converter
Repair or replacement covered up to £750 including VAT per claim.

Turbocharger / Supercharger
Up to and including 100,000 miles: covered up to your purchased claim limit.
Above 100,000 miles: covered up to £750 including VAT per claim.

Injectors
Up to and including 125,000 miles: covered up to £750 including VAT per claim.
Above 125,000 miles: covered up to £350 including VAT per claim.

Timing Chain Repairs
Covered up to and including 100,000 miles, up to £400 including VAT per claim. Timing-chain repairs are not covered above 100,000 miles.

Original In-Vehicle Entertainment System
Covered up to £500 including VAT per claim.

Remote Key Fobs or Key Cards
Covered up to £250 including VAT per claim. Key blades are excluded.

How These Limits Apply
Component limits include parts, labour and VAT. Authorised diagnostic costs and other repair costs attributable to that component count towards its limit. All claims remain subject to your purchased claim limit, any applicable excess, the Total Warranty Value and the warranty's terms and exclusions.

Ultra Cover — Covered Components

Cover applies to eligible components within these systems, subject to your Warranty Schedule and exclusions on pages 9–11.

- Air conditioning — excluding condensers.
- 12-volt starter or auxiliary battery — first six months only.
- Braking — excluding calipers and friction components listed on page 11.
- Timing belt and chain, including chain rattle — servicing requirements apply. Timing-chain repairs are covered up to and including 100,000 miles.
- Casings.
- Clutch and flywheel.
- Coil springs and shock absorbers.
- Cooling — excluding radiators, hoses and pipes.
- Diagnosis — one hour on a valid claim, authorised in advance.
- DPF and catalytic converter.
- Drive system.
- Electrical and electronic components.
- Engine.
- Fuel system.
- Gearbox and transmission.
- Hybrid power generation and transmission — excluding the high-voltage battery and items on page 11.
- Ignition.
- Oil/fluid leaks — excluding fuel and steering leaks; until 10 years old or 100,000 miles, whichever comes first.
- Steering.
- Turbocharger and supercharger.
- Suspension.
- Injectors.
- Wear and tear — eligible covered parts before 125,000 miles.
- Wheel hubs and bearings.
- Original in-vehicle entertainment system.
- Remote key fobs or key cards — excluding key blades.

Covers the same components as Core without Core's individual component caps, up to your purchased claim limit. The separate £1,000 including VAT consequential-damage limit still applies, together with general exclusions, eligibility conditions and applicable mileage and time limits.





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.

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.

Seat belt exclusion: exclude assemblies, webbing, retractors, inertia reels, buckles, stalks, anchorages, pretensioners and associated sensors, switches and wiring.

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



HOW TO **MAKE A CLAIM**

12

Important: Repairs must not begin without our written authorisation. Unauthorised work may prevent us from assessing the fault and may result in your claim being declined. Contact us before diagnosis or dismantling if you want these costs considered; our agreement to contribute must be obtained separately, in advance.

Follow the steps below

1. Make the vehicle safe - Follow the manufacturer's guidance. Stop using the vehicle where continued use could be unsafe or cause further damage.
2. Report the fault - Complete the claims form at **www.warranties4u.co.uk.** Contact us before diagnosis or dismantling if you want these costs considered under your warranty.
3. Arrange diagnosis - Book your vehicle into a suitable VAT-registered garage for diagnosis and a repair estimate. You must authorise work with the garage; our agreement to contribute towards these costs must be obtained separately.
4. Submit the report and estimate - Ask the garage to email **claims@warranties4u.co.uk** with:
   - The diagnostic report and repair estimate.
   - Your name, vehicle registration and mileage.
   - An itemised breakdown of parts, labour hours, hourly rate and VAT.
5. Wait for written authorisation - We will confirm the approved repairs, our contribution and any costs you must pay. Repairs must not begin without our written authorisation.
6. Complete the approved repairs - Once authorisation is received, arrange for the garage to carry out the approved work.
7. Submit the final invoice - Email the final invoice and any requested documents to **claims@warranties4u.co.uk**. Our accounts team will arrange payment in accordance with the terms confirmed when your claim was authorised.

Important: Repairs must not begin without our written authorisation. Unauthorised work may prevent us from inspecting the vehicle or establishing the cause of failure and may result in your claim being declined. Any unauthorised costs, excluded repairs or charges above our approved contribution remain your responsibility.

How to receive payment: Once the approved repairs are complete, you or your repairer must email the final invoice and any requested documents to **claims@warranties4u.co.uk.** Follow the invoice instructions provided with your written authorisation, including the required invoice name and VAT details.

Payment terms: We will confirm payment arrangements in writing when authorising your claim. 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:

- **Choosing a repairer:** You may use a VAT-registered repairer with suitable expertise and equipment. Where specialist inspection, repair or refurbishment is needed, we may propose an alternative repairer or parts supplier. We will explain the arrangements before work begins. Suitable guaranteed exchange or reconditioned components may be authorised.
- **Contributions towards improvements:** Where a repair materially improves the vehicle beyond its condition immediately before failure, we may request a reasonable contribution. We will explain and agree this with you before work begins, taking account of the vehicle's age, mileage and previous condition.
- **Diagnosis and dismantling:** You must authorise diagnostic work or dismantling with your repairer. Our agreement to contribute towards these costs must be obtained separately, in advance. Unauthorised costs and costs relating to excluded faults remain your responsibility.
- **Independent inspections:** We may appoint an independent assessor to help assess your claim. We will explain our decision, and you may challenge the findings through our complaints procedure. Additional charges arising from missed inspection arrangements will only be deducted where reasonable, explained and agreed in advance.
- **Labour costs:** Approved labour costs are calculated using the rate shown in your Warranty Schedule and Autodata or ICME repair times. Where published times are unavailable, we will explain a reasonable allowance before authorisation.
- **Reporting faults:** Report faults without delay. Follow the manufacturer's guidance and stop driving, charging or operating the vehicle where continued use could be unsafe or cause further damage.
- **Maintenance records:** We may request service invoices or other maintenance records relevant to your claim before authorising repairs.
- **Repair deadlines and warranty expiry**: Repairs should be completed and the final invoice submitted within 45 days of written authorisation. Where a covered failure occurs and is reported during the Period of Cover, warranty expiry alone will not prevent completion of an otherwise valid claim within this deadline. Contact us promptly if circumstances outside your control cause delays. Reasonable extensions will be considered and confirmed in writing. We will notify you before closing a claim for a missed deadline.
- **Related failures:** Failures arising from the same underlying fault will be treated as one claim, subject to applicable component caps, the consequential-damage limit and your overall claim limit. Unrelated failures will be assessed separately.
- **Dishonest claims:** Deliberately false, dishonest or exaggerated claims may result in claim rejection, cancellation of cover and recovery of losses. Genuine mistakes will not automatically be treated as fraud.

These conditions do not affect your statutory rights.



14

CLAIMS PROCEDURE

We recommend an approved repairer, but you may use another VAT-registered garage with suitable expertise and equipment. Hybrid high-voltage work must be carried out by appropriately trained personnel.
Where specialist inspection or repair is needed, we may propose an alternative repairer and explain the arrangements before work begins.

Warning Lights and Vehicle Faults

- Follow the manufacturer's guidance. If instructed to stop driving or charging, do so as soon as it is safe.
- Report the fault to us without delay. A warning light or fault code alone does not establish a covered failure.
- Stop using the vehicle where unusual noises, vibrations, leaks or charging problems indicate that continued use could be unsafe or cause further damage. Additional damage caused by continued use after a fault becomes apparent is not covered.
- Arrange for the vehicle to reach a suitable repairer. Only drive where the manufacturer's guidance indicates it is safe; otherwise, arrange recovery.
- Contact us before diagnosis or dismantling if you want these costs considered. You must authorise work with your repairer; our agreement to contribute towards the costs must be obtained separately, in advance.
- Repairs must not begin without our written authorisation.

Breakdown Assistance

If the vehicle cannot be driven safely, call 0203 668 1569 for 24/7 assistance where breakdown cover is active. Under Protect, assistance applies one mile or more from your home address. Home assistance requires the relevant upgrade. All assistance remains subject to your breakdown terms and limits.
Information Required from Your Repairer

Ask your repairer to email a diagnostic report and itemised estimate to **claims@warranties4u.co.uk,** ideally within seven days of first reporting the fault.

The submission must include:

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

If specialist availability or circumstances outside your control cause delays, contact us promptly. Reasonable extensions will be considered and confirmed in writing.
Once we have the necessary information, we will assess the claim and confirm our decision in writing, including any approved repairs, our contribution and costs you must pay.

IMPORTANT: You must authorise diagnosis or dismantling with your repairer. Our agreement to contribute towards these costs must be obtained separately, in advance, and remains subject to a valid covered claim and applicable limits. Without this agreement, these costs remain your responsibility. Repairs must not begin until we confirm written authorisation and our approved contribution. You must pay any excess, excluded costs or charges above the approved amount.

GENERAL **CONDITIONS**

Your responsibilities:
Follow the warranty terms and provide accurate information. Where non-compliance causes or contributes to a failure, or prevents proper assessment of a claim, we will explain its effect and our reasons in writing.

False information and dishonest claims:
Deliberately false or misleading information, or dishonest or exaggerated claims, may result in claim rejection, cancellation of cover and recovery of losses. Genuine mistakes will not automatically be treated as fraud. We will explain any decision and its effect on payments or refunds in writing.

Reasonable assistance:
Provide information and assistance we reasonably require to administer your warranty, assess claims or pursue recovery from relevant manufacturers, repairers or suppliers.

Vehicle inspections:
Make the vehicle available for reasonable claim-related inspections. Access will be arranged with you or your repairer at an agreed time.

Authorising work:
You must authorise work with your repairer. Our agreement to contribute towards diagnosis or dismantling must be obtained separately, in advance. Repairs must not begin without our written authorisation. Any excess, excluded work or charges above our approved contribution remain your responsibility.

Governing law:
This warranty is governed by the law of England and Wales, without affecting mandatory consumer protections or rights to bring proceedings elsewhere where applicable. Warranty correspondence will be in English.

Applicable terms:
The terms supplied when your cover begins apply throughout that warranty period. Changes will apply only where required by law or expressly agreed with you and confirmed in writing. Terms for new or renewed cover are available from **admin@warranties4u.co.uk.**

Your statutory rights:
This warranty is additional to your statutory rights against your supplying dealership and does not restrict them. Warranty exclusions, claim limits and expiry do not remove those rights.

Upgrades, renewals and communications:
Eligible customers may request an upgrade within four weeks of the cover start date or renewal within 30 days before expiry, subject to approval. We may contact you to administer your cover. Marketing communications will follow your preferences and applicable data-protection requirements.

Respectful communication:
Threats, harassment or abuse towards staff or repairers may lead to restrictions on communication methods. We will maintain a reasonable way for you to manage your cover and pursue claims or complaints. Complaining or disagreeing with a decision is not, by itself, abusive behaviour.

Reconsidering an authorised claim:
We may reconsider authorisation where material new evidence establishes fraud, an excluded fault or a significant authorisation error. 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
When upgrading or renewing your warranty directly with Warranties 4U, payment can be made by debit or credit card.

Cancellation
You may request cancellation within 14 days of your warranty start date. Email **admin@warranties4u.co.uk**, quoting your name, vehicle registration and warranty number.

Where your warranty was supplied through Walters Motor Group, contact your supplying dealership about any refund of money paid to them. The applicable warranty refund terms must have been provided when you purchased the cover.

For warranties purchased directly from Warranties 4U, we provide a full refund within this 14-day period if no claims have been made. After this period, no contractual refund is available, except where your agreed terms provide otherwise. This does not affect any cancellation or refund rights you have by law.

Transferring Your Cover
If you sell your vehicle, you may request to transfer the remaining warranty to a new owner who is not involved in the motor trade. A £35 administration fee applies. Email **admin@warranties4u.co.uk** with your vehicle registration and the new owner's details. We will explain the requirements, arrange payment and confirm when the transfer is complete.

Complaints
For complaints about warranty administration or a claim decision, email **admin@warranties4u.co.uk** with your name, vehicle registration and details of your concerns. We will acknowledge your complaint within three working days and aim to provide a full response within 14 working days. If more time is needed, we will explain why and keep you informed.

For complaints about the vehicle sale, its description or your statutory rights against the seller, contact your supplying Walters Motor Group dealership.

Escalating Your Complaint
If you remain dissatisfied with our response, ask for your complaint to be reviewed by a Director. We will explain our final internal decision in writing. This does not affect your statutory rights.

Your Personal Data
Warranties 4U uses personal information to administer your warranty, assess claims, communicate with you, prevent fraud and meet legal obligations. Where necessary, information may be shared with your supplying Walters Motor Group dealership, repairers, assessors, breakdown providers and other service providers.

Our privacy notice explains the purposes and lawful bases for using your information, who receives it, retention periods and your data-protection rights. Marketing communications will follow your preferences and applicable legal requirements.

To request access to or correction of your information, exercise other applicable data-protection rights or update your communication preferences, email admin@warranties4u.co.uk.

Read our privacy notice at **www.warranties4u.co.uk/privacy.** Your supplying dealership's privacy notice explains how it uses your information.

Your Warranty Documents
Read this booklet alongside your Warranty Schedule and any additional terms supplied when your cover began. Separate breakdown and recovery terms apply where that cover is included.







RECOVERY OVERVIEW

Breakdown Cover — What Is Covered

Assistance applies to the eligible petrol, diesel or hybrid vehicle identified in your breakdown schedule, subject to your selected benefits and the separate breakdown terms.

Cover Duration

Included breakdown and recovery cover ends when your warranty expires or 12 months from your warranty start date, whichever comes first. A longer warranty does not extend this included benefit. Additional breakdown cover must be purchased separately to continue assistance after that date.

Protect — Roadside Assistance and Local Recovery

Where Protect cover is active, benefits include:

- Roadside assistance for an Approved Incident one mile or more from your home address, including up to one hour of attempted repairs where practical.
- If roadside repair is not possible, recovery of your vehicle, the driver and up to six passengers to a suitable repairer within 25 driving miles, or your home if within that distance.
- Assistance when towing an eligible caravan or trailer, with recovery of both together where necessary, subject to size, weight, access and safety limits.
- Message relay and 24-hour assistance, 365 days a year.

For breakdown assistance, call 0203 668 1569. All assistance and recovery must be authorised in advance.

Upgraded Benefits

Nationwide recovery, home assistance, alternative transport, overnight accommodation, mis-fuel assistance and European benefits apply only where the relevant upgrade is confirmed in your breakdown schedule. The applicable terms and limits apply.

Recovery Exclusions and Limits

The following are not covered:

- A caravan or trailer suffering its own fault or damage, unless separate cover is expressly confirmed.
- Vehicles not listed in your breakdown schedule or without active cover.
- Benefits or upgrades not included in your selected cover.
- Recovery of another motorised vehicle being carried or towed.
- Vehicles, caravans or trailers exceeding permitted size or weight limits, unless expressly accepted and any applicable additional fee paid.
- Recovery beyond your mileage limit. Additional mileage charges remain your responsibility.
- Repairs, parts, fuel, diagnosis, onward travel or accommodation unless expressly included.
- Road traffic collision recovery unless included in an applicable upgrade. Pay-as-you-go assistance may otherwise be available.
- 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 vehicle or usage information.

Important: Under Protect, a caravan or trailer is covered for recovery only while attached to your registered towing vehicle when that vehicle suffers an Approved Incident. It is not independently covered.
Protect is the standard level where confirmed as active, unless your breakdown schedule specifies Protect Plus, Protect Europe or another upgrade. Read the separate breakdown and recovery terms for full definitions, eligibility requirements, exclusions 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

0203 668 1569
Claims@warranties4u.co.uk
www.warranties4u.co.uk



Walters
motor group

EMERGENCY BREAKDOWN NUMBER

01274 288 488

National Breakdown Direct Assistance
Available 24 Hours a Day 7 Days a Week