

Definitions applying to this policy

The following terms have the same meaning throughout this insurance, which is administered by Warranty Direct Ltd and underwritten by certain underwriters at Lloyd's of London.

1. **You, your, yourself** means the policyholder named in the policy schedule.
2. **Vehicle** means the vehicle mentioned in the policy schedule.
3. **Breakdown** means the sudden and unexpected failure of a part arising from any permanent mechanical, electrical or electronic fault, which causes the part to stop working, and means that it needs repairing or replacing before it will work properly.
4. **We, Us, Our, Insurer** means the insurers named in the policy schedule. Our liability under this policy is limited to the percentage of the risk shown against our name.
5. **Insurance** means the policy, the policy schedule and any endorsements.
6. **Policy schedule** means the schedule attached to, and forming part of, this policy, which gives details of this insurance.
7. **Proposal** means any information you have given us to support your application for insurance cover.
8. **Period of insurance** means the length of time that this policy applies for as shown in the policy schedule. Cover will end when the vehicle reaches the maximum mileage shown in the schedule, even if this happens within the period of insurance.
9. **Insured part** means any mechanical, electrical and electronic part, which formed part of the vehicle when it was new, and is listed in the schedule of covered parts and is insured under this policy.
10. **Sum insured** is the maximum amount for parts and labour that you can claim in total during the period of insurance. This is shown in the policy schedule.
11. **Network labour rate** is the hourly labour rate that we have negotiated with our repair network.
12. **Servicing handbook** means the handbook, which the manufacturer issued with the vehicle when it was new. The servicing handbook lists the servicing and maintenance the manufacturer recommends for the vehicle.
13. **Administrator** means Warranty Direct Ltd.

What is insured

We will pay towards the cost of repairing the vehicle, up to the sum insured, following a breakdown of any insured part or damage to any insured part caused by the breakdown of an uninsured part.

You may have to pay towards improving the condition of the vehicle, depending on the mileage at the time of the breakdown (see condition 6). You may also have to pay a contribution if the labour rate the repairer charges is higher than the network labour rate.

We will not pay for repairing or replacing parts which have not suffered a breakdown, for example, parts which are fitted when your vehicle is being serviced (see Premium Service section). Also we will not pay for any parts which were faulty before this insurance started. Please see the section "What is not insured" for full applicable terms and conditions.

Overseas use

This policy covers repairs carried out in Great Britain and Northern Ireland following a breakdown that happened during the period of insurance. If you use your vehicle overseas for less than 60 days a year this policy also covers repairs carried out overseas. You must get the administrator's authorisation before any repair work is started. You will have to pay the repairer and claim back the cost from us.

Three levels of cover will be provided:

"Low Age and Mileage" Cars under 60,000 miles and under six years of age

"Medium Age and Mileage" Cars over 60,000 miles or over six and up to ten years of age

"High Age and Mileage" Cars over 100,000 miles or over ten years of age.

Maximum acceptance age and mileage – 11 years or 110,000 miles.

Maximum age and mileage – 13 years or 134,000 miles whichever the lesser, at which point cover ceases.

- All eligible vehicles will be offered one level of cover at policy inception, e.g. under 60,000 miles and under six years of age at date of joining, will be Low Age and Mileage and that cover will remain in force for that whole membership year, subject to the annual mileage limit purchased.
- "Wear and tear" to Insured Components that have failed due to a Breakdown will not be excluded from the policy.
- **motoreasy** Premium Services will be scheduled every year or 12,000 miles if earlier, with repairers' invoices taken as proof of service rather than the need for a specific Service Record Book.

High Age and Mileage Warranty

Vehicles over ten years old or over 100,000 miles.

Only the components listed under the following headings are covered, any item not specifically mentioned is not insured.

Engine

Cylinder head, Cylinder head gasket, Valves (excluding decarbonisation, Burnt or pitted valves and valve seats), Valve springs, Valve guides, Camshaft and bearings, Cam followers, Hydraulic lifters, Push rods and rocker gear, Timing gears, Chains, Belts and tensioners, Pistons, Piston rings, Cylinder liners and linear seals, Connecting rods and bearings, Gudgeon pins, Crankshaft and bearings, Oil pump and oil pump drive, Distributor drive gear, Distributor drive, Flywheel and ring gear, Flex plate/auto drive plate, Inlet and exhaust manifolds.

Turbocharger

Internal failure of factory fitted turbocharger and wastegate.

Gearbox Manual and Automatic

Gears, Shafts, Synchronesh hubs rings and selector shafts and forks, Extension shaft, Torque convertor, Automatic transmission clutches and brake bands, Oil pump, Bearings and bushes, Valves and valve block, Governor and servo.

Transmission

Crown wheel and pinion, Differential gears and bearings, Bushes, Half shaft and half shaft bearings, Driveshafts, Bearings and constant velocity joints, Propshaft universal joints and centre bearing hubs and wheel bearings.

Medium Age and Mileage Warranty

Vehicles over six years old or over 60,000 miles and up to ten years old or up to 100,000 miles.

Only the components listed under the following headings are covered, any item not specifically mentioned is not insured.

Engine

Cylinder head, internal bushings, oil pump, crankshaft and bearings, tappet gear, valves and guides (excluding burnt or pitted valves), pistons and rings, cylinder bores/liners, con rods, distributor drive, starter ring gear, flywheel, autodrive plate, camshaft drive belts, camshaft and cam followers, cylinder head gasket, turbo/intercooler units, rocker assembly; push rods; timing gears; timing belts and chains

Clutch

Master and slave cylinder, clutch cable and pedal assembly.

Transmission

Manual Transmission: gears, synchronesh hubs & rings, selectors, shafts, bearings, drive chains plus gearlever and bushes. Automatic Transmission: torque converters, brake bands, valve block, governor (manual & electric) oil pump and seals, drive chains, gears, input shaft oil seal, clutches, servos and modulator valve,

continued

Medium Age and Mileage Warranty

Covered components continued.

bearings plus gearlever and bushes. Overdrive: Gears, shafts and bearings.

Front Wheel Drive Unit

Crown wheel and pinion, bushes and bearings , plus external drive shafts, universal joints and couplings, C.V. joints and differential unit.

Rear Axle

Crown wheel and pinion, shafts, bearings, C.V. joints and differential unit.

Four Wheel Drive System

Shafts and bearings , plus propshaft, couplings, C.V. joints, front differential: interaxle differential and lock; rear differential and lock.

Propshaft

Propshaft, universal joints and centre bearings.

Braking System

Master cylinder; brake servo unit, callipers, wheel cylinders, pressure reducing and proportioning valves, ABS pump and control unit

Cooling System

Radiator, thermostat, water pump, heater matrix, viscous fan, thermostat housing.

Steering

Rack and pinion, steering box, idler box, column shaft, couplings, power steering unit including pump, pressure pipes and reservoir, tie rods and tie rod ends.

Fuel System

Mechanical and electrical fuel pumps, airflow meter, fuel distributor, warm-up regulator, cold start injector, fuel gauge and tank sender unit.

Diesel Injection System

D.I.S. pump and injectors.

Electronic Ignition

All solid state control and triggering units, where fitted as standard by the manufacturer.

Electrics

Internal failure of the starter motor, alternator, regulator, distributor, windscreen wiper motor, horn, electric window motors and front and rear windscreen washer motors, indicator flasher unit, heating fan motors and cooling fan motor.

Bodywork

Tailgate suspension struts

Casings

Casings are covered provided they have been damaged as a result of failure of an insured part or by the consequential damage of an insured part failing.

continued

Low Age and Mileage Warranty

Vehicles under six years old and also under 60,000 miles.

Only the components listed under the following headings are covered, any item not specifically mentioned is not insured.

Engine

Cylinder head, internal bushings, oil pump, crankshaft and bearings, tappet gear, valves & guides (excluding burnt or pitted valves), pistons & rings, cylinder bores/liners, con rods, distributor drive, starter ring gear, flywheel, autodriven plate, camshaft drive belts, camshaft & cam followers, cylinder head gasket, cylinder block, crankshaft pulley, turbo/intercooler units, rear main seal, rocker assembly, push rods, timing gears, timing belts & chains.

Clutch

The master and slave cylinder, clutch cable and pedal assembly.

Transmission (Manual, Automatic and Overdrive)

Manual Transmission: gears, synchromesh hubs & rings, selectors, shafts, bearings, drive chains plus gearlever and bushes. Automatic

Transmission: torque converters, brake bands, valve block, governor (manual & electric) oil pump and seals, drive chains, gears, input shaft oil seal, clutches, servos and modulator valve, bearings plus gearlever and bushes.

Overdrive: Gears, shafts and bearings.

Front Wheel Drive Unit

Crown wheel and pinion, differential unit, bushes and bearings, plus external drive shafts, couplings, C.V. joints and rubber boots, hubs, drive flange and universal joints.

Rear Axle

Crown wheel and pinion, differential unit, shafts, bearings, C.V. joints and rubber boots, oil seal and rear hub, & drive flange.

Four Wheel Drive System

Front differential, inter-axle differential and lock, rear differential and lock, bearings and shafts, couplings, C.V. joints and rubber boots, hubs and drive flange.

Propshaft

Propshaft, universal joints, centre bearings and oil seals.

Suspension

Shock absorbers, upper and lower wishbones, bushes, springs, spheres, displacer units and wheel bearings, self levelling suspension unit, reservoir, pump and regulator valve.

Braking System

Master cylinder; brake servo unit, diesel vacuum pump, callipers, wheel cylinders, pressure regulator, ABS pump and control unit. ABS pressure reducing and proportioning valves, handbrake control cables and linkages, brake pedal assembly, self-adjusting mechanisms, abs sensors.

Cooling System

Radiator, thermostat, water pump, heater matrix, engine oil cooler, viscous fan, thermostat housing, temperature gauge, electronic control units and control linkages.

Steering

Rack and pinion, steering box, idler box, column shaft, couplings, steering column tilt mechanism, power steering unit including pump, pressure pipes and reservoir.

Fuel System

Mechanical and electrical fuel pumps, airflow meter, injectors (including injector cooling system), overrun cut-off valve, pressure regulator, sensors, throttle body, fuel gauge and tank sender unit.

Diesel Injection System

D.I.S. unit and controls, injection pump, injectors, glow plugs, electromagnetic cut-off.

Electronic Ignition

All solid state control and triggering units, where fitted as standard by the manufacturer.

Low Age and Mileage Warranty

Covered components continued.

Air Conditioning

Air conditioning compressor pump, condenser, electronic control unit, sensors, magnetic clutch and valves, evaporator and reservoir, fan control and sensors.

Electrics

Internal failure of the starter motor, alternator, regulator, distributor, windscreen wiper motor and tailgate wiper motor, heating fan motor, cooling fan motor, horn, central locking solenoids and motors, electric window motors and sunroof motors, electric door mirror motors and aerial motors, front and rear windscreen washer motors, headlamp adjuster motors, cruise control unit, trip computer, relays and wiring looms, rev

counter, radiator cooling fan, indicator flasher unit.

Casings

Casings are covered provided they have been damaged as a result of failure of an insured part or by the consequential damage of an insured part failing.

Oil Leaks

This covers seal or gasket replacement that necessitates the removal of the engine, gearbox/drive unit and drive shafts or differential unit to carry out repairs.

Bodywork

Tailgate suspension struts.

MOT Test Repair Insurance

Administered by Warranty Direct Ltd. and underwritten by certain underwriters at Lloyd's of London.

Only the components listed under the following headings are covered, any item not specifically mentioned is not insured.

Lighting Equipment

Front and rear side lamps, hazard warning lamps and controls, number plate illumination lamps, direction indicator controls, i.e. indicator stalks, fog lamps, on / off indicator light are covered for failure due to breakage, discolouration, misalignment, water ingress and corrosion.

Steering and Suspension

Steering control, steering mechanisms and system power steering, transmission shafts, wheel bearing, front and rear suspension, shock absorbers and wheel alignment are covered for failure due to wear, seizure, leakage and insecurity.

Seats and Seatbelts

driver and passenger seat belts and mountings, headrests while secured in an upright position, condition and operation are covered for failure due to wear, non-function and insecurity, however, not where failure is due to a road accident.

Fuel System

Carburettor or fuel injection and ECU replacement as a result of calibration failure to meet MOT Test exhaust gas emission standards.

General

Number plates, windscreen washer motors and switch, interior and exterior mirror glass.

Exclusions applying to the Mechanical Breakdown Insurance (warranty) and MOT Test Repair Insurance

We will not pay for repairing or replacing any excluded parts or any parts that are not listed in the schedule of parts. Also, we will not pay for costs caused by, arising from, or connected with, the following.

- 1 Within the first 90 days of your policy incepting (unless it is a renewal) we will not cover;
 - (a) Breakdown of any insured part where the Breakdown of that part is caused primarily or in whole by wear and tear.
 - (b) Damage to any insured part caused by Breakdown of an excluded part where the Breakdown of that excluded part is caused primarily or in whole by wear and tear.
- 2 Breakdown or damage caused by the use of incorrect fuel, oil, lubricant, coolant or other fluid.
- 3 Vehicles that are or have been used for competitive purposes (except treasure hunts) including but not limited to; rallying, racing, time trials, pacemaking. Vehicles that have been used for hire or reward, as a taxi, by a driving school, for commercial delivery purposes such as despatch or delivery courier. Vehicles that are used off-road.
- 4 Any loss or damage caused by a traffic accident, accidental damage, theft or attempted theft, the vehicle not being used properly, or any act which is willful, against the law or negligent.
- 5 Any loss arising from you not having the vehicle serviced in line with the conditions of this policy, or you not maintaining the vehicle properly as set out in your servicing handbook.
- 6 Any loss where the mileometer has been tampered with, altered or disconnected.
- 7 Repairing or replacing parts, which have not suffered a breakdown, or replacing any parts to help your vehicle to pass its MOT.
- 8 The cost of any work not associated with a valid claim.
- 9 Any repairs or replacement, loss or damage or liability, which is covered by any other warranty or guarantee or goodwill settlement /repair, or any form of consequential loss, faulty design or faults where the manufacturer has recalled parts.
- 10 Any external oil leaks other than those oil leaks that are specifically covered.
- 11 Breakdown or damage to parts (whether insured or not) caused by frost, freezing of liquids, corrosion, oxidisation, blockages, build up of contaminants, sludge or silt, or other foreign or waste matter that has affected the normal operation of that part(s).
- 12 Breakdown (including repeat repairs) or damage caused by poor workmanship or faulty parts, which are necessary because of poor workmanship or faulty parts.
- 13 Repairing or replacing parts which we believe were faulty or could have been identified by a suitably qualified engineer as being faulty before this policy started.
- 14 Routine adjustments and service items including the distributor cap, the rotor arm, the condenser, points, high-tension leads, spark plugs, wiper blades, filter parts, bulbs, belts, antifreeze, fluids, grease, fuel or oils, brake shoes, drums, discs and pads.
- 15 Burnt or worn-out clutch parts, and the build-up of carbon deposits (including burnt or carbonised valves and removing carbon deposits).
- 16 Any faults, damage or consequential loss arising from errors, viruses, omissions or faults in any application or systems software.
- 17 Alterations, repairs, modifications or replacements that are necessary because of the vehicle's operating systems' failure to recognise any date change.
- 18 Vehicles, which are owned, temporarily or permanently, by a business set up to sell or service motor vehicles.
- 19 Any liability for death, bodily injury or damage to other property or to other parts of the insured vehicle, or any loss arising directly or indirectly from a breakdown.
- 20 Loss of, destruction of, or damage to any property (or any loss, expense or legal liability this leads to) caused by or contributed to by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the burning of nuclear fuel.
- 21 Any explosive, nuclear assembly or nuclear part.
- 22 Loss, destruction or damage arising from pressure waves caused by aircraft travelling at or above the speed of sound.
- 23 The cost of any exploratory, investigation or dismantling work not associated with a valid claim.

- 24 Vehicle structure, e.g. bodyworks, sills, sub-frame mounts.
- 25 Exhaust systems including catalytic converter.
- 26 Replacement/repair of wheels and tyres.
- 27 Modified vehicles, e.g. replacement high performance engines, larger gearbox, free rewing exhausts and lowered suspensions.
- 28 Tuning and adjustments.
- 29 Work undertaken more than 30 days from the original failure date.

Conditions applying to the Mechanical Breakdown Insurance (warranty) and MOT Test Repair Insurance

Please remember that the benefits payable under this Policy are subject to You complying with the following conditions:

- 1 Servicing – Your Vehicle must have been serviced in accordance with the **motoreasy** servicing schedules stated in the Membership Handbook, or within a tolerance 1,000 miles or 30 days of the stipulated service interval.
- 2 Repairs – No repairs are to be commenced until authorisation has been given to the repairer by the Authorisation Centre and an authorisation number obtained.
- 3 Investigation Costs – It is Your responsibility to give the repairer permission to commence exploratory, investigation or dismantling work and to pay the costs if such work proves that the fault is not Our responsibility. Any exploratory, investigation or dismantling costs will only be reimbursed as part of a valid claim.
- 4 Duty to Give Us Information – You should have told us all facts which may have affected Our decision to accept Your Proposal. If You were not sure whether You needed to tell Us something, You should have told Us anyway. If You do not give Us the correct information when You make your Proposal, the Policy may not be valid and We may consider Your application fraudulent.
- 5 Cancellation – In exceptional circumstances We may cancel the policy by sending 14 days’ written notice to You, by recorded delivery, to the last address we have on file for You. If We do this, We will return a proportion of the premium for the time left to run on the Policy, less an administration charge of £25.
- 6 Indemnity and Contribution – This Policy is a policy of indemnity. It is not the intention, implied or otherwise, of the Policy to make new vehicles from old. In certain circumstances where replacement components are fitted to replace old worn components that have suffered a breakdown and this results in Your Vehicle being in a better condition than it was before the breakdown, You will be required to pay a contribution towards the cost of the repairs. Therefore, for vehicles with over 60,000 miles recorded since new, this Insurance shall provide cover based upon the claim limits and optional deductibles expressed in the Schedule in accordance with the following table based upon vehicle mileage at time of failure.

Insurance Pays (including VAT)

	Labour	Parts
Up to 60,000 miles	100%	100%
Up to 70,000 miles:	100%	90%
Up to 80,000 miles:	100%	80%
Up to 90,000 miles:	100%	70%
Up to 100,000 miles:	100%	60%
Up to 110,000 miles:	100%	50%
Up to 134,000 miles:	100%	40%

N.B: The mileage limits stated are the total miles from date of first registration.

- 7 Use of Engineers – We reserve the right to instruct an independent engineer to inspect Your Vehicle before authorising any claim. When this right is exercised We shall have no liability for any loss to You arising from any possible delay. Should You decide to give permission to the repairer to commence repairs, without an authorisation number being obtained from the Authorisation Centre, You do so in the full knowledge that We reserve the right not to meet Your claim because You have denied Us Our right under the Policy to inspect the Vehicle prior to its repair.

- 8 Duty of Care – You should take all reasonable means and precautions to protect Your Vehicle from further damage. We will not pay for repairs caused by Your failure to look after Your Vehicle.
- 9 Claims Procedure:
- Contact the Authorisation Centre to obtain details of the nearest **motoreasy** Service Centre
 - Take Your Vehicle to the agreed **motoreasy** Service Centre together with this Handbook and Insurance Schedule and Your latest MOT Test Certificate
 - The **motoreasy** Service Centre will establish the cause of the failure and check that it is covered under this insurance
 - The **motoreasy** Service Centre will agree the cost of repairs with the Authorisation Centre once We have agreed that the parts have failed due to a Breakdown
 - Insured repairs will commence once the Authorisation Centre has given the repairer the instructions.
 - All repairs must be undertaken at an approved **motoreasy** Service Centre unless agreed by the Authorisation Centre prior to work commencing.

We have the right to examine any vehicle and subject the damaged parts to independent expert assessment before commencing any repairs.

Note to The repairer - You must obtain authorisation prior to the commencement of any repair and failure to follow this procedure may result in non-payment of your work.

- 10 Indemnity – The Policy is a policy of indemnity and You may be required to contribute towards the repair costs depending upon the age, mileage and condition of the vehicle at the time of breakdown – see point 6.
- 11 Current MOT – The Vehicle must have a current MOT Test Certificate upon application.
- 12 Validity – This policy is valid for one MOT Test plus any retest only.
- 13 Inspection – **motoreasy** or its appointed agent reserves the right to inspect the Vehicle at any time during the cover period.
- 14 Mileage Limit – The insurance will expire once the vehicle has reached 13 years of age since registered as new or completed 134,000 miles whichever the earlier.
- 15 Fraud – If You or Your agent make any claim knowing it to be false or fraudulent in any respect this Insurance shall be deemed null and void. The policyholder shall repay all sums paid in respect of any previous false or fraudulent claims. Legal action will be taken to recover costs and damages.