



# WarrantyFirst

Warranty Cover Levels

# Used vehicle warranty the way you want it

You chose your vehicle carefully – now let's protect it and keep you on the road with a warranty that is perfect for you.

With many thousands of policies taken out with us, we're trusted as a leading used vehicle warranty provider.

## The Peace of Mind that you need

We understand that you may have just bought your used vehicle and would have considered the expense carefully, perhaps you feel you now have a long period of trouble free motoring,

and we certainly hope this is the case. However, the unexpected can happen and having a used vehicle warranty in place will give you the peace of mind you need.

Warranty First breakdown warranty plans are designed to offer similar protection to that which the manufacturer supplied when your vehicle was new, so in effect you are extending your protection against mechanical and electrical breakdown and reducing your liability if your vehicle goes wrong.

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## Why get a warranty?

Even nearly new vehicles develop faults. Parts and labour are often eye-wateringly expensive; a warranty protects you against unexpected costs.

## A warranty that's right for you

With four plans and bespoke options, there's something for everyone; you can choose a plan that matches your vehicle and your budget.



## Get protected today

Why delay getting covered? We have a super-fast process and once we have your details registered on our system you will be covered in minutes.

## Easy claims process

Claim online with our handy claims form, then we'll talk you step-by-step through getting your vehicle properly assessed and repaired.

# Reasons to choose us as your vehicle warranty provider



## Multiple claims covered

There's no limit on the number of claims you can make, as long as the total repairs don't exceed the current market value of your vehicle.



## No mileage limit

Once your policy starts, there's no restriction on your mileage. Great if you commute to work and clock up the miles!



## Wear and tear included

Wear and tear items as listed under each cover level are covered, subject to the terms and conditions for each policy, please refer to the specific cover for more details



## Consequential damage

If a non-covered part causes damage to a covered part, we still consider the claim. Most warranty companies don't cover this.



## Huge choice of garages

Rather than force you to use garages from a particular network, you can take your vehicle to any VAT-registered garage.



## Keeping you on the road

Where applicable, we contribute to car hire, hotel and travel costs. Nice to know if you're away from home.

## Service schedule

### *Important information*

In order to keep your warranty policy validated, it is a condition that you must keep your vehicle serviced in line with the manufacturer's service schedule by a VAT registered garage.

Ensuring that your vehicle is serviced regularly will enhance its efficiency and be more likely to achieve trouble free motoring.

If you have purchased your vehicle without any previous service history records, please ensure that the correct service is carried out commensurate with the current mileage of your vehicle to the manufacturer's minimum standards. This must be done within 1,000 miles or 30 days of ownership.

In the event of a claim, we reserve the right to inspect your vehicle at any time through an independent assessor/garage.

# Cover Levels



## Ignition cover

Cars and Light Commercial Vehicles of any age and any mileage

Great value AND great coverage of engine, gearbox and clutch

## Dynamic cover

Cars and Light Commercial Vehicles up to 150,000 miles  
and less than 15 years old at policy inception

Great value AND great coverage of engine, gearbox, clutch and other major components.

## Premier cover

Cars and Light Commercial Vehicles up to 120,000 miles  
and less than 12 years old at policy inception

Even more peace of mind and more major parts covered with our most popular warranty plan.

## Exclusive cover

Cars up to 70,000 miles or 7 years old at policy inception

Exceptional coverage across almost all mechanical and electrical components.

# ◇ Ignition cover

Great value AND great coverage of engine, gearbox and clutch

Cars and Light Commercial Vehicles of any age and any mileage

## What's included?

You can make multiple claims, up to the current market value of your vehicle whilst your vehicle is covered by us.

### Extra benefits at no extra cost per claim\*

- ✔ **£75 or 2 days** Car hire contribution  
*Please refer to clause 69*
- ✔ **£50** Hotel & transport contribution
- ✔ **£25** Diagnosis contribution\*\*

- ✔ **Consequential damage**  
If a non-covered part causes damage to a covered part, we will still consider the claim

*\* Terms apply. An excess charge may be payable by you, the policy holder for each successful claim made. This will be deducted when your claims are authorised and approved.*

*\*\* On authorised and paid claims only*

## Which parts are covered?

The following parts are covered for mechanical and electrical failure only, any parts not specifically mentioned are not covered.

### ✔ Engine

Rocker assembly, valves, valve guides, valve springs (burnt or pitted valves & valve seats are excluded from cover), cylinder head, cylinder head gasket, stretched head bolts, push rods, camshaft followers, timing gears, timing chains, tensioner, oil pump, drive gears, pistons, piston rings, cylinder bores, gudgeon pins, connecting rods, big end bearings, main bearing, crankshaft, ring gear, timing belts (subject to correct replacement schedule having taken place), engine casings (if damaged by an internal component).

### ✔ Manual Gearbox

Gears, shafts, synchromesh hubs, baulk rings, gear selector forks, bearings, speedometer drive, solenoids, transfer box components, gearbox casings (if damaged by an internal component).

### ✔ Fully Automatic Gearbox

Shafts, bushes, clutches, bearings, oil pump, governors, servos, torque converter, drive plate, valve block, speedometer drive, casings (if damaged by an internal component).

### ✔ Clutch

Clutch cover diaphragm, centre plate torque springs, clutch assembly, clutch fork, clutch master cylinder, slave cylinder (excluding semi automatic gearboxes).

## ◆ Dynamic cover

Great value AND great coverage of engine, gearbox, clutch and other major components.

Cars and Light Commercial Vehicles up to 150,000 miles and less than 15 years old at policy inception

### What's included?

You can make multiple claims, up to the current market value of your vehicle whilst your vehicle is covered by us.

#### Extra benefits at no extra cost per claim\*

- ✔ **£75 or 2 days** Car hire contribution  
*Please refer to clause 69*
- ✔ **£50** Hotel & transport contribution
- ✔ **£25** Diagnosis contribution\*\*

- ✔ **Consequential damage**  
If a non-covered part causes damage to a covered part, we will still consider the claim

*\* Terms apply. An excess charge may be payable by you, the policy holder for each successful claim made. This will be deducted when your claims are authorised and approved.*

*\*\* On authorised and paid claims only*



# Which parts are covered?

The following parts are covered for mechanical and electrical failure only, any parts not specifically mentioned are not covered.

## ✔ Engine

Rocker assembly, valves, valve guides, valve springs (burnt or pitted valves & valve seats are excluded from cover), cylinder head, cylinder head gasket, stretched head bolts, push rods, camshaft followers, timing gears, timing chains, tensioner, oil pump, drive gears, pistons, piston rings, cylinder bores, gudgeon pins, connecting rods, big end bearings, main bearing, crankshaft, ring gear, timing belts (subject to correct replacement schedule having taken place), engine casings (if damaged by an internal component).

## ✔ Manual Gearbox

Gears, shafts, synchromesh hubs, baulk rings, gear selector forks, bearings, speedometer drive, solenoids, transfer box components, gearbox casings (if damaged by an internal component).

## ✔ Fully Automatic Gearbox

Shafts, bushes, clutches, bearings, oil pump, governors, servos, torque converter, drive plate, valve block, speedometer drive, casings (if damaged by an internal component).

## ✔ Drive Train

Crown wheel, pinion gear, planet gears, planet carrier bearings, half shafts, drive shafts, universal joints, support bearings, constant velocity joints, casings (if damaged by an internal component).

## ✔ Electrical

Starter motor, alternator and freewheels, front wiper motor, rear wiper motor.

## ✔ Clutch

Clutch cover diaphragm, centre plate torque springs, clutch assembly, clutch fork, clutch master cylinder, slave cylinder (excluding semi automatic gearboxes).

## ✔ Steering

Hydraulic rack and pinion assembly, steering box, steering idler.

## ✔ Brakes

Brake master cylinder, brake calipers (excluding seizure).

## ✔ Cooling System

Water pump, thermostat, thermostat housing.

## ✔ Wear and tear cover

The following are covered for wear and tear up to 110,000 miles or 10 years, whichever is sooner (inspections may be required): Piston rings, cylinder bores, valve guides, timing chain & tensioner, manual gearbox bearings, coil springs, clutch assembly, hydraulic power steering pump, wheel bearings and shock absorbers.

## ◆◆ Premier cover

Even more peace of mind and more major parts covered with our most popular warranty plan.

Cars and Light Commercial Vehicles up to 120,000 miles and less than 12 years old at policy inception



### What's included?

You can make multiple claims, up to the current market value of your vehicle whilst your vehicle is covered by us. If you have an electric or hybrid vehicle please see page 12 for additional cover details.

#### Extra benefits at no extra cost per claim\*

- ✔ **£75 or 2 days** Car hire contribution  
*Please refer to clause 69*
- ✔ **£50** Hotel & transport contribution
- ✔ **£50** Diagnosis contribution\*\*
- ✔ **£500** Multimedia contribution\*\*\*

- ✔ **Consequential damage**  
If a non-covered part causes damage to a covered part, we will still consider the claim
- ✔ **£150** Battery cover contribution \*\*\*\*

\* Terms apply. An excess charge may be payable by you, the policy holder for each successful claim made. This will be deducted when your claims are authorised and approved.

\*\* On authorised and paid claims only

\*\*\* On factory fitted units only

\*\*\*\* Covered for the first 90 days of the policy and failed batteries only.

The following parts are covered for mechanical and electrical failure only, any parts not specifically mentioned are not covered.

- ✔ **Air Con & Heating Ventilation**  
Compressor & drive clutch, condenser, evaporator, expansion valve, interior fan control switch, pressure & temperature sensors and receiver/drier, interior fan motor, heater matrix, heater resistor, heater flap actuator
- ✔ **Braking System**  
Anti-lock braking system (ABS) pump & control unit & sensors, calipers (not seized), drum brake self-adjusting mechanisms, handbrake control cables & linkages, master & wheel cylinders, pressure reducing & proportioning valves & vacuum pump & servo.

- ✔ **Clutch**  
Clutch cover diaphragm, centre plate torque springs, clutch assembly, clutch fork, clutch master cylinder, slave cylinder, centre plate oil contaminations, dual clutch.
- ✔ **Cooling System**  
Radiator & oil cooler, thermostat & housing, temperature sensor, water pump, engine cooling fan motor.
- ✔ **Drive Train**  
Crown wheel, pinion gear, planet gears, planet carrier bearings, half shafts, drive shafts and seals, prop shafts, universal joints, haldex pumps, support bearings, constant velocity joints, casings (if damaged by an internal component).
- ✔ **Casings**  
Casings are covered provided they have been damaged as a direct result of the covered failure of a warranted part.



## ✔ Electrics

Alternator and freewheels, central locking solenoids & motors, window motors, sunroof motors, front & rear screen wiper motors, washer jet pumps, horn, indicator flasher relay, starter motor & relays, oil pressure switch, brake light switch.

## ✔ ECUs & Computers

The air conditioning, anti-lock braking system, automatic gearbox, central door locking system, fuel injection, ignition, engine management, alarm/immobiliser, footwell module, rear axle module, steering and suspension electronic control units that were originally fitted to your vehicle when it was first manufactured are covered (upgraded or revised software and firmware, including software and firmware patches and updates, relating directly or indirectly to any components of your vehicle and any retro-fitted ECUs & computers are excluded from cover), gear shift control unit.

## ✔ Engine

All internally lubricated parts are covered including: Camshafts & bearings, camshaft followers & rockers (including hydraulic valve adjusters), connecting rods & bearings, crankshaft & bearings, cylinder block, cylinder bores, liners & seals, cylinder heads, internal bushings & bearings, oil pump & drive, pistons & rings, vanos, timing gears & chain & tensioner, valves & springs & guides (burnt or pitted valves & valve seats are excluded from cover) and crankshaft pulley and cylinder head gasket, head skimming (£50 contribution), head bolts.

## ✔ Camshaft Drive Belts

Camshaft drive belts and tensioners (subject to documented proof that the last due change of camshaft drive belt has taken place as specified by the manufacturer's recommended servicing schedule).

## ✔ Steering

Column shaft & tilt mechanism & couplings, hydraulic pumps, pressure pipes, steering & idler boxes, rack & pinion assembly (including hydraulic rams & electric motors) track rods & track rod ends.

## ✔ Transmission

Front, centre & rear differentials, front & rear axles and drive shafts, constant velocity joints & boots, crown wheels & pinions, differential gears & thrust washers, drive flanges, external drive shafts, internal bushes, bearings & shafts, internal parts of differential locking mechanisms, propeller shafts & propeller shaft couplings & centre bearings and universal joints.

## ✔ Turbocharger & Supercharger Units

Including actuators

## ✔ Ignition System

Camshaft sensors, crankshaft sensors & ignition coils.

## ✔ Fuel System

Air flow, air pressure, air temperature sensors & meters, fuel cut-off valves, fuel tank vent valve, fuel sender unit, fuel pressure regulators & accumulators, fuel pumps (including pre-pumps, low & high pressure pumps & injection pumps), injectors (max 2 per policy including petrol & diesel injectors), oxygen/NOx/lambda sensors, throttle body assembly and throttle position sensors.

## ✔ Exhaust Aftertreatment

Ad Blue pump and injector, DPF regeneration/cleaning & sensor (contribution restricted to £250 and one claim per policy).

## ✔ Gearboxes

Automated manual gearboxes, automatic gearboxes, semi automatic/dual clutch gearboxes and actuator, four wheel drive transfer gearboxes and actuators, hybrid trans-axles, manual gearboxes and trans-axles, automatic transmission & clutches, drive chains, gear lever module, gears, hydraulic gear-shift governors & internal servos & valve blocks, internal bearings & bushes, oil pumps, selector forks, shafts, synchromesh hubs & rings & torque converter, flexible drive plate for the automatic transmission's torque converter, solid & dual-mass flywheels (flywheels damaged by clutch friction plates are excluded from cover) and starter ring gear.

## ✔ Oil Seals & Gaskets

The engine crankshaft rear oil seal, the main gearbox input shaft oil seal and rocker cover gasket are all covered and other oil seals, gaskets and sealant that would necessitate the removal of the engine, a gearbox or a final drive unit to carry out repairs are all covered subject to any oil leak from them being sufficiently advanced that oil can be seen to be dripping (slight leaks causing only oil misting or staining are excluded from cover).

## ✔ Suspension

Upper and lower wishbones, ball joints, swivel joints, suspension arms, self-levelling pump & regulator valves & displacer, ride height sensors.

## ✔ Wear and tear cover

The following are covered for wear and tear up to 110,000 miles or 10 years, whichever is sooner (inspections may be required): Piston rings, cylinder bores, valve guides, timing chain & tensioner, manual gearbox bearings, coil/air springs, clutch assembly & slave cylinder, dual clutch, fuel pump, anti-lock brake system, EGR valve, air flow meter, power steering pump, wheel bearings and shock absorbers, McPherson struts, top suspension mounts, active anti-roll bar, anti-roll bar links, catalytic converter (Up to £500 contribution).

## ◆◆◆ Exclusive cover

Exceptional coverage across almost all mechanical and electrical components.

Cars up to 70,000 miles or 7 years old at policy inception

### What's included?

You can make multiple claims, up to the current market value of your vehicle whilst your vehicle is covered by us. If you have an electric or hybrid vehicle please see page 12 for additional cover details.

#### Extra benefits at no extra cost per claim\*

- ✔ **£75 or 2 days** Car hire contribution  
*Please refer to clause 69*
- ✔ **£50** Hotel & transport contribution
- ✔ **£100** Diagnosis contribution\*\*
- ✔ **Multimedia cover\*\*\***

- ✔ **Consequential damage**  
If a non-covered part causes damage to a covered part, we will still consider the claim
- ✔ **Battery cover\*\*\*\***

*\* Terms apply. An excess charge is payable by you, the policy holder for each successful claim made. This will be deducted when your claims are authorised and approved.*

*\*\* On authorised and paid claims only*

*\*\*\* On factory fitted units only*

*\*\*\*\* Covered for the first 90 days of the policy and failed batteries only.*



## Which parts are NOT covered?

Due to an extensive list of covered parts within our Exclusive cover level we list the exclusions, unlike our Dynamic and Premier cover levels where we list the covered parts.

### Bodywork

Paintwork, interior and exterior trims, upholstery, glass, mirrors, panels, bumpers, door handles, folding roofs, folding roof frames and mechanisms, non-glass windows, hinges, lifting struts, seat frames and upholstery, sunroofs and sunroof mechanisms, tonneaus and associated mechanisms, weather seals, wheels and tyres, headlights, day time running lights, interior lighting and bulbs, folding running boards and steps, binnacle heads and instrument cluster, fuel flap, charging flap/port, steering wheel, gearstick, seat belts and pre tensioners.

### Computer software and firmware

Upgraded or revised software and firmware, including software and firmware patches and updates, relating directly or indirectly to any components of your vehicle, unless required when a covered part is claimed for.

### Miscellaneous components

Auxiliary drive belts, brackets and mountings, cables, wiring, casings (unless they have been damaged as the result of the breakdown of a part), diesel glow plugs, electrical connectors, engine covers, fuel & fuel lines, fuses, heating elements, air bags, brake pipes, TPMS system, LPG system, 12v/USB/Aux sockets

Any integral components not approved by the manufacturer and fitted by them, or fitted by their agents, when your vehicle was new and before it was first used.

### Servicing & maintenance related components

All components and fluids which require periodic replacement as part of the manufacturer's recommended servicing (including but not limited to: anti-freeze, brake fluid, filters, grease, oils, spark plugs and refrigerants), clutch friction plates, brake discs & brake friction materials (brake pads & brake shoes), exhaust pipes and exhaust pipe gaskets, flywheels that have been damaged by worn clutch friction plates.

### Important notes

Sundries such as coolants, filters, fluids, lubricants, oils, rings, nuts, bolts and fasteners, pipes, hoses and other working materials will be covered provided the vehicle is not within 1,000 miles of its next due service, provided their replacement is necessitated by a valid claim.

Tracking/wheel alignment will be covered provided it is required as part of the replacement of a covered part.

### EV/Hybrid

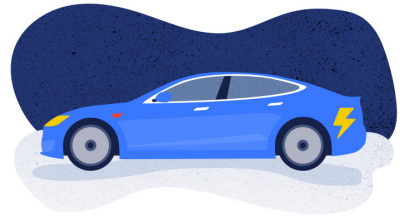
Charging cable, any control units not listed within page 12.

### Wear and tear cover

All wear and tear items from Premier Cover, up to 110,000 miles or 10 years (whichever is sooner), with the addition of the following items up to 80,000 miles or 7 years (whichever is sooner). Cambelt (subject to documented proof that the last due change of the cambelt has taken place as specified by the manufacturers recommended servicing schedule), turbocharger & supercharger

## ◆◆ Hybrid & Electric Cover

Additional peace of mind to help protect the hybrid & electric aspects of your vehicle.



Included in Premier and Exclusive cover only

The following parts are covered, any parts not specifically mentioned are not covered\*

### ✔ Braking System

Regenerative braking system (not pads & shoes).

### ✔ Electrics

High voltage inverter, drive battery, power delivery module, high voltage inverter, on board charger, heat exchanger, coolant heater.

### ✔ Engine/Motors

Drive motor(s).

### ✔ Transmission & Drive Train

Reduction gearbox.

The following exclusions apply in addition to those in standard Premier & Exclusive cover terms & conditions

Exposing the vehicle to excessive temperatures both hot and cold.

Leaving the vehicle with zero charge for a period of 10 days or longer.

Charging the vehicle at a higher rate than recommended by the manufacturer.

Using a damaged or corroded or non-manufacturer approved charging unit.

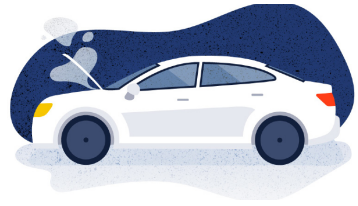
The gradual capacity loss of the drive battery caused due to time and use passed since manufacturing.



*\* Terms apply. An excess charge may be payable by you, the policy holder for each successful claim made. This will be deducted when your claims are authorised and approved.*

## Recovery Option

Don't leave yourself stranded in the event of your vehicle breaking down.



Option available on all cover levels

We understand that your vehicle breaking down can be stressful, However many drivers don't have a plan for when that happens

Our recovery plan is available as an addition to your cover and can be selected when your policy is applied for.



If you have opted for recovery protection and have broken down then contact NCI Roadside Assistance on the number below.

*Please ensure you refer to page 19 for further terms and conditions.  
Full terms and conditions for NCI recovery can be found in your welcome pack.*



**01423 535786 in the event of a breakdown**

# Claims process

## How to start a claim

We have an experienced and dedicated team who will manage your claim from start to finish, working efficiently to get you back on the road as quickly as possible.

You can register your claim online 24 hours a day; log on to your account at [www.warrantyfirst.co.uk](http://www.warrantyfirst.co.uk) to initiate your claim.

Or call a member of our customer care team on 01733 830 278.

## Important information

Please start your claim as soon as you notice a fault. Most important of all, don't drive your vehicle. This could worsen the damage and possibly make your claim invalid - and endanger you if the fault affects the vehicle's handling or overall safety.

Do not arrange a repair until we agree to it.

Please do not authorise any repairs until we have authorised you to do so. Authorising repairs without our consent may invalidate your claim.

## How does it work?



### Step 1

#### Easy online claims form

If your vehicle develops a fault, fill in our simple online claims form. We'll be in touch right away to get things moving.



### Step 2

#### Book into a garage

We'll ask you to visit any VAT registered UK garage for a diagnosis which then should be sent to us.



### Step 3

#### Back on the road

If the estimate checks out OK we'll approve the repair and cover you for the cost, as per the terms of your warranty plan.

## You might need...



V5 log book & vehicle purchase receipt



MOT certificates

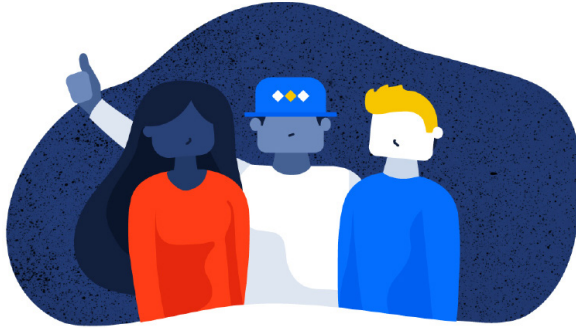


Service history from VAT registered garages



Any receipts from previous repairs

# Warranty Renewal



## Extended peace of mind and reassurance for all your driving adventures

When the time comes, we will invite you to renew your policy

When your current warranty is nearing expiry, you can protect your investment, and continue to enjoy the same benefits, with a Warranty First warranty extension.

After all, chances of things going wrong will be enhanced the older your vehicle gets and we want to make sure you don't have to worry for the miles to come.



- ◆ Preferential renewal rate
- ◆ Multiple cover levels offered
- ◆ Payments by instalments
- ◆ 0% interest

*\* Terms and conditions apply depending on eligibility.*

If you would like to discuss a policy renewal you can contact us at any time on 01733 830 278, a member of the renewal team will be happy to discuss the policy options including cover policy levels, claims limits and durations. They will have your records and can advise you of the best options that suit your car and your circumstances.

# Warranty Policy Terms and Conditions

(See our website for full terms and conditions & our privacy policy)

## The following terms & conditions apply to all Warranty First breakdown plans

### Policy Acceptance

1. The policy must be either;
  - i. Registered by the supplying dealer within 7 days of sale of the vehicle and will only become live once all premiums are paid in full by the supplying dealer. or
  - ii. Applied for directly from Warranty First, and will only become live once payment for the policy, by the agreed payment method, is received.
2. The vehicle must be roadworthy and have a valid MOT and service at inception (please see page 3, service schedule).
3. Your policy will be activated using information provided by your supplying dealer, please contact us if anything is incorrect. In the event you do not wish for us to hold your personal data, we can remove your details from our records, please note by doing this, your policy will become void and we would be unable to assist you with any claims or queries.
4. Warranty First will not be responsible for any incorrect information provided by the dealer or policy holder about the nature or value of this policy.

### Cancellation and Termination

5. Unless you have made a claim, you have the right to cancel this breakdown warranty plan within 14 days of the policy start date. If you have been charged for this breakdown warranty plan by a supplying dealer you should seek a refund directly from them. If you have purchased a policy either online or by renewal please see applicable cancellation clauses within our online policy sale and policy renewal acceptance document.
6. This agreement will terminate without refund in cases of fraud or dishonesty.
7. In the event that your policy is paid for by a third party provider and for whatever reason these funds are recalled from Warranty First we reserve the right to attempt collection from you directly for any shortfall in payment of your premium.

### Additional Benefits

8. This breakdown warranty plan will cover consequential damage if the failure of a non-covered component causes a covered component to fail. Our liability is limited to the covered component.

9. Wear and tear for the listed components is only covered up to a maximum miles and or years, whichever is sooner in accordance with the cover level. After exceeding this mileage or age the wear and tear element of this agreement will no longer be valid.

### Claims

10. If faults arise on your vehicle then do not attempt to drive further as this may cause extensive damage to other components. Please contact Warranty First at the earliest opportunity for guidance. Please refer to the claims process section and follow the guidelines. Claims which do not follow the guidelines may be invalidated.

11. Any works authorised by you or commenced or completed by your repairing garage without first being authorised by Warranty First may be invalidated.

12. The supplying dealership can open a claim on your behalf. Warranty First will notify you, the policy holder, of this. Unless we hear from you, the claim will be processed in accordance with the terms and conditions. Please note that from time to time we may discuss your vehicle, policy or claims with the supplying dealership.

13. You and the supplying dealership are authorised to contact us directly regarding the administration of your policy. Should you wish for any other person to be able to discuss your policy, we will need you to confirm this to us either via email or phone call. If your repairing garage contact us to open a claim, we will do so and then notify you of this.

### Authorised Repairs

14. The cost of investigation and diagnostic work is the policy holders liability depending on cover level.

15. This breakdown warranty plan will cover the costs for authorised claims including parts, labour and VAT.

16. Depending on your cover level, agreed labour time for repairs will be paid within the hourly amount set out in your policy documents including VAT, subject to recognised industry standard times for repair.

17. This breakdown warranty plan may be subject to an excess as stated within your policy schedule which will be deducted from the authorised claim. Any discrepancies and shortfalls need to be paid to the repairer in full by you. We will not be liable for shortfalls.



18. Authorisations will only be granted once confirmation has been received by us, that any shortfall will be paid.

19. Claims will be invalidated if the completed diagnostic form is not received by Warranty First within 14 days of the claim being reported.

20. We will only authorise the use of manufacturer's parts where reconditioned or generic parts are not available. We also reserve the right to review and adjust the price of covered parts in line with reconditioned and generic parts at trade pricing. If you wish to use genuine manufacturer parts or use the parts priced by your chosen VAT repairing garage, you can do so, but you will be liable for the additional costs of these parts

21. We will only authorise for work to be carried out at a VAT registered repairing garage.

22. We will only pay up to the maximum claims limit as stated in your policy. Extra benefits listed in your policy form part of your claim limit and will only become valid once authorisation is granted on a claim. Vehicle hire is considered up to £75 or 2 days, whichever is less. See also clause 69.

23. This breakdown warranty plan will expire once total repairs reach the market value of your vehicle or the purchase price, whichever is lower. (Warranty First use VDI Check - Trade retail pricing in relation to the current market value).

24. We will not pay more than once for the same repair.

25. In all cases, we reserve the right to request photographic evidence and to appoint an independent assessor to examine any fault, breakdown, quotation or repair undertaken at any time, the result of which is binding by all parties.

26. We may require you to provide documentation in order to assist us in validating a repair claim. These documents may include: your vehicle V5 log book, purchase receipts, current MOT certificate, current and previous service history documents, VAT service and VAT repair receipts, any repairer's parts receipts and details of previous repairs that may have been made.

27. We reserve the right to decline your repair claim should we not be satisfied that you have provided the correct and necessary documentation within 14 days of being notified of a claim.

28. If at any time during the period of your policy, we use our discretion to authorise a repair on a goodwill basis which would otherwise have been excluded then this does not set any precedent and does not mean we will necessarily authorise any similar repair in the future.

29. Any faults reported in one diagnosis will equate to one claim; no matter how many parts have failed or whether they are related parts.

30. When a manufacturer offers a goodwill gesture for a repair, Warranty First will not contribute.

31. Any part covered by your manufacturer's warranty will not be covered by this breakdown warranty plan and your manufacturer's warranty supersedes these items.

32. Labour will only be paid for as part of a valid claim when a covered component is required.

33. The garage that submits the final diagnosis must be the garage that carries out the repair.

34. This warranty plan will only cover you for faults which arise and are repaired in the UK; using parts provided by a UK VAT registered supplier.

## Exclusions

35. Vehicles used for (unless specified in your policy schedule); carriage of passengers, heavier than 3.5t, goods for hire and reward, off road, hackney carriage/taxi, motor sports determined by time or speed including practice and track racing/days.

36. This breakdown warranty plan does not cover exhaust emissions or MOT failures.

37. This breakdown warranty plan excludes any damage caused by a road traffic accident or collision or any road hazard whether or not insured under any motor insurance or accidental damage policy. This also excludes bodily injury or death, or any other damage howsoever caused.

38. This breakdown warranty plan does not cover inherent faults of any description. Inherent faults are those that existed at the time of purchase.

39. This agreement does not cover service components or maintenance items of any kind (those items that would normally be maintained under the vehicles standard servicing schedule such as: brake pads, brake discs, filters and oil changes), air conditioning re-gassing is also not covered.

40. Corrosion

41. Seized parts

42. Faults diagnosed by health checks

43. Misdiagnosis

44. Freezing

45. Foreign matter getting into or onto a part

46. Oil contamination

47. Swarf

48. Carbon build up - with the exception of the items considered for wear and tear, see cover levels for components.

49. Manufacturer recall

50. Failure to maintain the vehicle in a roadworthy condition including maintenance of proper levels of oil and coolant.

51. Failing to service the vehicle as part of the manufacturer's service schedule.

52. The effects of over-heating, whether caused by continued use or negligence.

53. Negligence or wilful damage (including continuing to drive the vehicle when it is not mechanically/electrically sound).

54. Use of incorrect grade's of fuel or oil or the use of inadequate or improper coolant.

55. Subjecting the vehicle to a load greater than that permitted by law or the manufacturer's recommendations.

56. Fire, self-ignition, lightning, earthquake, explosion, flood, storm, tempest, frost, water damage, theft or attempted theft, aircraft or other aerial devices or articles dropped there from or any extreme causes.

57. No liability will be accepted for the damage caused by: poor repairs carried out at any time, or faulty workmanship of any description.

58. Gradual increase in oil consumption due to normal operating functions.

59. The replacement of parts for good engineering practice.

60. We will not authorise any claims which are a result of routine servicing, health and maintenance checks, and/or advisories.

61. We contribute towards diagnosis, as per your cover level, any cost over this, including stripping of the vehicle is not covered.

62. This breakdown warranty plan only covers the original manufacturer's specification. Modifications outside the original factory specifications and designs are not covered nor is damage caused by such modifications to covered components.

## Selling Your Vehicle

63. If you want to sell the vehicle you may be able to transfer this agreement to the new owner. You must apply to Warranty First to transfer the agreement prior to sale. There is a fee of £49 inc VAT should we accept your transfer request.

64. If the ownership of the vehicle changes without formal policy transfer the policy will be void.

65. If you sell the vehicle to a dealer or trader, this agreement will automatically terminate without a refund.

## General Conditions

66. This breakdown warranty plan will only cover the breakdown of mechanical and electrical faults and is not deemed as an insurance policy for road risk.

67. Vehicle's registered on the insurance total loss register and/or the national police register will have restricted cover. Please contact Warranty First for further information. A comprehensive HPI check may be carried out in event of a claim.

68. No liability will be met unless authorised by and agreed to in writing by Warranty First.

69. Vehicle hire will only be valid when a repair takes longer than 8 hours according to recognised industry standard times and authorised at our discretion.

70. The vehicle must have a valid MOT throughout the duration of the policy; without this the policy will be void.

71. We accept no liability for loss of use, inconvenience, lost time, commercial losses or any other incidental or consequential losses.

72. We will not be liable for loss of fuel, earnings from work, penalty and storage charges, parking tickets, keys, theft from your vehicle, clamps, toll charges, broken glass, traffic congestion charges, running out of fuel or incorrect fuel, damaged key fobs, vehicles immersed or immobilised, calling costs, vehicle's which are not serviced in line with the manufacturer's service schedule, labour charges in excess of recognised industry repair times.

73. No part of this agreement may be altered without the written consent of Warranty First.

74. Legal Jurisdiction - In the event of any dispute between the parties relating to this agreement or any claim, it is mutually agreed that before embarking on litigation proceedings, the parties will attempt to resolve any matters via The Motor Ombudsman, who will offer free impartial information and if appropriate an alternative dispute resolution process. For further information, you can visit The Motor Ombudsman website at [www.TheMotorOmbudsman.org](http://www.TheMotorOmbudsman.org).

75. This policy operates on a discretionary basis and is not insurance. We will use this discretion to ensure you receive a fair and equitable resolution to all claims that you make. In the event of a complaint which cannot be resolved you have the right to seek mediation with The Motor Ombudsman. This policy is provided in addition to your statutory rights and does not replace or affect them.

76. To qualify for the payment of an authorised repair the invoice must be received by us within 45 days of the authorised date.

77. Warranty First will accept no responsibility or liability for any agreement made between the consumer/dealer/representative at the time of purchase, which go against any of these terms and conditions, unless authorised by Warranty First head office in writing.

## Maintenance Provisions

78. You are responsible for ensuring that your vehicle is maintained in accordance with the manufacturers recommendations and must be within a maximum of 1,000 miles or 30 days (whichever is sooner) of the service schedule to have the service completed. If you exceed this, the agreement will come to an end and no refund will be given. All service repairs must be undertaken by a VAT registered service provider or repairer. All invoices of any services and repairs must be retained.

## Complaints Procedure

We hope that you have been happy with the service provided throughout the lifetime of your warranty. However, if your experience has not been as expected and you wish to make a complaint or appeal the outcome of your claim, you should contact Warranty First in writing either via email: [customercare@warrantyfirst.co.uk](mailto:customercare@warrantyfirst.co.uk) or via post

Customer Care  
Warranty First  
1 Bramhall Place  
Storeys Bar Road  
Peterborough  
PE1 5YS

Once we have received your complaint or appeal, we will acknowledge this within 3 working days, and should we require further information we will contact you. Your complaint or appeal will be reviewed by one of the management team.

We will aim to resolve your complaint or appeal as promptly as possible and provide you with a full outcome within 14 working days. In the unlikely event that this is not possible, we will keep you informed of any progress and when you can expect to receive a reply. At the latest you will be given a final response in writing via email within 8 weeks.

## Recovery Option

79. Warranty First acts as an introducer only and is in no way responsible for the service provided by your assigned recovery provider.

80. The recovery option must be selected at the point of your policy application and cannot be back dated.

81. Full terms and conditions from your assigned recovery provider will be sent to you with your Warranty First welcome pack and are also available on request.

82. Warranty First will not contribute financially towards any recovery costs you may incur.

83. If you have selected the recovery upgrade option this will run alongside your warranty with Warranty First for the same duration.

84. Should you need to use NCI Roadside Assistance call them on 01423 535786.

85. Should you agree to a temporary repair at the roadside you are responsible for any costs or damage this may incur in the place of a permanent repair being carried out.

86. By selecting the additional recovery upgrade option offered by Warranty First you agree to your details being shared with NCI Insurance for the purposes of registering your cover with them.

## Data Protection

For the purposes of the Data Protection Act 2018, Warranty First are the Data Controller in relation to any information supplied by you or the supplying dealership, which is deemed as personal data.

Information provided will be used for the purposes of administering your policy. To improve the service we provide and for the purposes of any complaint resolution, we may record or monitor our communications with you.

In the event you wish to access the data we hold on you, you can submit to us a subject access request, to do so you can call us, email us or write to us at:

Customer Care  
Warranty First  
1 Bramhall Place  
Storeys Bar Road  
Peterborough  
PE1 5YS  
01733 830278  
[customercare@warrantyfirst.co.uk](mailto:customercare@warrantyfirst.co.uk)



### Make a claim

You can register your claim online 24 hours a day.  
Log on to your account to start your claim at  
[www.warrantyfirst.co.uk](http://www.warrantyfirst.co.uk)

### Contact us

📍 1 Bramhall Place, Storeys Bar Road,  
Peterborough, PE1 5YS

☎ 01733 830 278

✉ [info@warrantyfirst.co.uk](mailto:info@warrantyfirst.co.uk)

