



A Unique Major Mechanical and Electrical Breakdown Plan for Classic Cars of Any Age or Mileage

Forward by Quentin Willson:

Warrantywise has become the market leader for used car warranties in the UK because we all care about our customers. Personally, I'm on the side of the consumer and have the final say (discretion) over any repair dispute. I have been instrumental in designing this unique classic car warranty to make sure you get the very best service possible to provide for the unexpected breakdown of major mechanical and electrical components.

I pride myself on being flexible and impartial. Warrantywise view each repair on an individual basis and aim to be as fair and reasonable as possible. However, no warranty in the world can cover everything, so worn out parts that have come to the end of their normal and expected useful life just aren't covered.

The deal is - You make sure your car is completely roadworthy and fully up to date with all its servicing and we will be there to help with the major mechanical and electrical breakdowns.

I believe it's very important that we manage your expectations by being as transparent as possible, so, make sure you read the 'What Your Plan Does' and 'Does Not Include' and read our lists of 'Significant Exclusions'. I need to you to understand that things like worn out brakes and clutches, oil leaks or rusty or seized up parts are excluded. Most old cars will leak a little oil or coolant and some may have rusty or corroded parts so please understand we can't cover age-related issues on classic cars.

This classic car warranty is unique in the UK (if not the world) and aims to protect you against the cost of unexpected major component breakdowns for classic cars of any age or mileage. I have also included a comprehensive emergency services package but to qualify your car must be fully road legal and in good all round, roadworthy condition. So please, don't ask us to cover 'barn finds' or 'unfinished projects' or 'part restorations'.

Weasel Words - Importantly there are no 'weasel words' such as Betterment, Consequential Damage, Excess, Improving Your Vehicle, Mileage Limits, Network Labour Rates, these have all been banned.

IMPORTANT - Make sure you 'read and understand fully' the information provided in this booklet. Saying you forgot or couldn't be bothered to read all our T&Cs won't impress me at all!

Cancellation: Your rights as a consumer allow you 30 days to cancel. This should give you more than enough time to read this booklet and fully understand what we can and can't cover.

This Warranty Plan is like no other and unlike all other warranties if anything is unfair or needs changing then I have the final discretion (yes it's my right) where issues arise over disputes to review the position and decide what is the fairest way in the circumstances (naturally this does not affect your statutory rights). You can contact me, Quentin Willson at: [quentin@warrantywise.co.uk](mailto:quentin@warrantywise.co.uk) (yes, it really is me) and I promise you will receive the very best service.

  
Designed by **Quentin Willson**

Contents

Page	Section
3	Important Facts
4	A Definitions
5	A39 Application
6	B Benefits Included Within Your Warranty Plan
7	C Warrantywise Classic Car Warranty Plan
7	D Additions to Your Plan
8	E Emergency Services
9	F What Your Plan does NOT Include
11	G Servicing Your Vehicle
12	H Repair Procedure
15	I Out of Hours Repairs
15	J General Conditions
19	K Warranty Plan
21	L How to Contact Us

  
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# Important Facts

- Your vehicle must be fully legal, in a good state of repair, restored or in excellent original roadworthy condition. This means that it must be correctly insured and taxed with a current MoT (when required) and V5 Log Book in your name. Make sure you check this as no warranty will cover cars that aren't legally roadworthy. We won't cover restoration projects, classics insured on laid-up-cover or on SORN with the DVLA/DVSA.
- Your vehicle must be correctly serviced during the Period of Your Plan. If you don't have your vehicle's full-service history then you must bring its servicing bang up to date immediately according to the original manufacturer specification or by following our guidelines otherwise the warranty won't work for you. No warranty in the world will pay out for any faults caused by a lack of correct and timely servicing.
- Inform us the moment you have a problem. If you continue to drive around with a faulty car you'll only make the problem worse and we may not be able to cover the full cost of repairs.
- YOU MUST NOT go ahead and complete any repairs to your vehicle without first informing us and giving us the time to find out the full nature of the problem. Once validated, we will pay towards the cost of any diagnostic and dismantling. Please don't repair your car without talking to us first!
- There is no limit to the number of valid warranty repairs that can be approved during the Period of Your Plan each within the Single Repair Limit and in total up to your Vehicle Value.
- We operate an out of hours repairs system for the times when we may be out of reach.
- We cannot provide for worn out parts - any parts which are worn out and at the end of their useful life are particularly excluded and must be paid for at your own cost.
- Likewise, the benefit of Failure Due to Wear and Tear and/or Overheating is particularly excluded.
- Cancellation. Providing you have not requested any repairs then within the first 30 days you can cancel Your Plan and receive a full refund of any monies 'you' may have paid Warrantywise.
- Please take the time to read this plan booklet fully and call us if there is anything you don't understand. We want you to be a happy and long-standing Warrantywise customer and understanding what we can and can't cover is critical to that relationship.

## Why Warrantywise?



95%  
POSITIVE  
FEEDBACK

over  
300,000  
warranties sold



multi  
AWARD  
WINNING

Established  
1999

# A Definitions

- A1 The following words and terminology have these meanings throughout Your Plan and are spelt with capitals throughout:
- A2 **Addition:** Inclusion of any of any additional item as shown on Your Plan Schedule
- A3 **Administration Fee:** A fee of £35 to cover our administration costs and expenses.
- A4 **Application:** Any information you may have supplied to us.
- A5 **Approved Repairer:** A repairer or classic car specialist authorised by Warrantywise who operates on an account basis with Warrantywise
- A6 **Breakdown:** This is where a listed mechanical or electrical Part suddenly and unexpectedly stops working and requires immediate repair or replacement before it will work again.
- A7 **Cancellation Fee:** A fee of £50.00 to cover our cancellation expenses.
- A8 **Cancellation Period:** A period of 30 days from Your Plan Start Date.
- A9 **Consequential Failure:** Is where a component (not necessarily included in Your Plan) fails and causes the Breakdown of a Part included in Your Plan (sometimes called the domino effect).
- A10 **Contribution:** An optional monetary contribution to be paid by you towards the value of each repair which will be shown in Your Plan Schedule.
- A11 **Failure Due to Wear and Tear and/or Overheating:** This is where a part fails to operate correctly due to it being worn and/or overheated and is particularly excluded from Your Plan.
- A12 **Geographical Limits:** The area in which Your Plan is effective which includes; Great Britain, Northern Ireland, Isle of Man and Channel Islands. (Your main residence must be within this area)
- A13 **History Checks:** Independent verification of your Vehicle's mileage, market value, MoT and to determine if it's been exported, imported, declared an insurance write off or a stolen vehicle. (These checks are conducted by your Supplying Dealer or Us at the time you take out the warranty using data from the DVLA, DVSA, Police and from independent companies. This information is constantly updated, is not exhaustive and may alter at any future date, therefore we cannot guarantee total accuracy at any point in time).
- A14 **Independent Vehicle Examiner:** An independent expert witness (not a member of Warrantywise's staff) qualified in motor vehicle engineering theory and practice, with specific knowledge and expertise relevant to Your Vehicle and the Part being examined.
- A15 **Labour:** Labour costs will be paid up to the maximum hourly Labour rate noted on Your Plan Schedule, including VAT. We will not pay more than the hourly Labour rate usually charged by your Repairer to its customers or via the 1Link Platform, if less. Repair times will be limited to those in the latest Glass's ICME or Autodata manual or as listed in the manufacturer's recommended repair times guide or in our reasonable discretion if no such data exists.
- A16 **Level of Your Plan:** As specified within Your Plan document, together with any Additions as detailed within Your Plan Schedule.
- A17 **1Link Platform:** 1Link is an electronic web based invoicing and payment platform used by many of our Authorised Repairers.
- A18 **Mileage Photo:** A recent photograph of your Vehicle's complete dashboard clearly showing the milometer reading while the engine is running. This is required to verify Your Plan Start Date and Mileage.
- A19 **MTPLM:** Maximum technically permissible laden mass as detailed within your vehicle handbook and/or chassis plate.
- A20 **OE Parts:** Original equipment Parts which are manufactured to the same specification and standards as manufacturer Parts.
- A21 **Part:** Any mechanical or electrical Part, capable of replacement, which forms part of your Vehicle's original specification and is included (listed) within the Level of Your Plan. (Mechanical Parts have contact, movement and function. Electrical Parts are powered by electricity. Wiring, connectors, pipes, hoses and rubber bushes are not included).
- A22 **Parts Cost:** For repairs at a classic car specialist, charged within the Labour rate you have selected, we will pay the specialist's list price of Parts, otherwise we will not pay more than the available motor factor recommended retail price of OE Parts, including VAT. Parts which can only be sourced from outside the United Kingdom will be reimbursed at the United Kingdom price of an equivalent Part. We may, in our discretion, supply Parts to your Repairer directly or have Parts repaired by a specialist Repairer of our choice or use reconditioned Parts.
- A23 **Parts Replaced in Pairs:** The following covered Parts will be replaced in pairs, when only one Part has suffered a Breakdown : Cracked brake discs and brake drums, broken leaf and coil springs.
- A24 **Pay As You Go Option:** A 12 month warranty plan with the option to renew monthly which becomes effective only after we have received the required payments and a Mileage Photo



(see A27 Plan Start Date & J5 Charges and Payments).

A25 **Period of Your Plan:** The period of months shown on Your Plan Schedule.

A26 **Plan Schedule:** Issued by us after receiving payment based upon the Application Your Supplying Dealer (or you) have made to us and which confirms our acceptance of Your Plan.

A27 **Plan Start Date:** The date Your Plan begins, as detailed within Your Plan Schedule. If we have requested a Mileage Photo (such as with the Pay As You Go Option) Your Plan will start on the date and time we receive this and from the mileage displayed in that photograph provided this is received within the following 30 days.

A28 **Repairer:** A full-time VAT registered garage business providing a motor vehicle or classic car specialist repair service within the Geographical Limits. (We may, in our discretion, request you use a repairer of our choice. When we exercise this right, we will pay the reasonable cost of transport, if any).

A29 **Repair Cost:** The total of Labour and Parts Cost, including VAT. If your Repairer charges more than Your Plan provides you will have to pay the difference.

A30 **Repair Number:** A number issued by us to you or to your Repairer as proof that a repair has been authorised.

A31 **Servicing Handbook:** The service book issued with the Vehicle by the manufacturer which details the regular maintenance requirements for your Vehicle. We may also need to see copies of any previous service history file.

A32 **Single Repair Limit:** The maximum amount that Your Plan will pay per Breakdown, noted on Your Plan Schedule (usually £5000) including VAT. The Single Repair Limit includes all Repair Cost against the Level of Your Plan, Additions, Vehicle Recovery, Vehicle Hire, Hotel or Travel

Expenses, less any Contribution as shown on Your Plan Schedule. Any alteration requested by you will not become effective for 30 days or 1,000 miles (whichever occurs first) after the date of request.

A33 **Supplying Dealer:** The classic car dealer who supplied your Vehicle and who may also have provided this Plan.

A34 **VAT:** Value Added Tax which will be calculated at the prevailing rate.

**IMPORTANT We cannot legally pay you the VAT element of any Repair Cost without a VAT invoice made out to Warrantywise Limited.**

A35 **Vehicle:** Only the Vehicle as identified on Your Plan Schedule (subject to the accepted categories below).

(Acceptable categories of Vehicles are: Any motor car, up to 3500 kgs MTPLM or 2 wheeled motor cycles up to 1800cc engine capacity).

**Note: If you take out Plans for two or more Vehicles at the same time, you will be provided with a separate Plan for each Vehicle.**

A36 **Vehicle Value:** The maximum amount that Your Plan will pay in total during the Period of Your Plan, including VAT as shown on Your Plan Schedule, limited to the retail value of your Vehicle as defined by us at Your Plan Start Date, or the purchase price if lower.

A37 **Worn Out Parts:** These are Parts which due to normal use over time, abuse or neglect (and/or a lack of correct routine maintenance) are worn out and at the end of their expected serviceable life. They will require repair or replacement at your own cost.

A38 **Your Plan:** Your Plan Application, Level of Your Plan details and Plan Schedule, together with this booklet contain the full terms and conditions of Your Plan.

**Note: Please see the (Section C) 'Level of Your Plan' details (enclosed) specific to your Vehicle and refer to Your Plan Schedule together with Section F 'What Your Plan does NOT include' for the complete list of Parts and services which are included and excluded from Your Plan.**

## A39 Application

A39.1 Upon your Application for your Vehicle to be included within Your Plan, We or Your Supplying Dealer will have carried out History Checks to confirm that Your Vehicle is eligible.

A39.2 Your Plan will not become effective until we have confirmed these checks, received Your or Your Supplying Dealer's payment and confirmed your warranty by the issue of Your Plan Schedule

A39.3 In order to qualify for Warrantywise Classic Car Warranty Plan Your Vehicle has to be fully road legal, its servicing brought up to date and in good all round roadworthy condition without any major mechanical or electrical defects.

## B Benefits Included within Your Warranty Plan

B1 FROM DAY ONE AND DURING THE PERIOD OF YOUR PLAN – YOUR PLAN IS DESIGNED TO PAY FOR:

B2 **BREAKDOWN** - This is where a listed mechanical or electrical Part suddenly and unexpectedly stops working and requires immediate repair or replacement before it will work again.

B3 **Failure Due to Wear and Tear and/or Overheating** - Is particularly excluded from Your Plan.

B4 If your Vehicle suffers a Breakdown of any listed Part, we will 'in our discretion' decide whether to pay the appropriate Repair Cost (see General Conditions J17 which explains our discretion). To do this we will decide whether to inspect your Vehicle and then, whether or not, to approve a repair of the Part or authorise a replacement and then if we decide it is appropriate to do so in either case pay the appropriate Repair Cost.

B5 Your Plan will pay for diagnostic or dismantling work only if assessed by us as being reasonable within the Repair Cost of a valid repair. It is your responsibility to authorise (at your own expense) any diagnostic or dismantling of any part of your Vehicle. (If in doubt, ask your Repairer to check with us before starting any diagnostic or dismantling work).

B6 We will pay the Repair Cost of a valid repair up to the Single Repair Limit and within your Vehicle Value at Your Plan Start Date.

B7 There is no limit to the number of valid repairs that can be approved during the Period of Your Plan within the Single Repair Limit up to your Vehicle Value.

B8 There is no Contribution required from you, but you can decide to include a voluntary Contribution within Your Plan, which will be shown in Your Plan Schedule.

B9 There is no Contribution required from you for improving the condition or value of your Vehicle (betterment) where a replacement Part has this effect.

B10 Your Plan includes cover against Consequential Failure. (Please see H21 which explains this).

B11 Any Additions made to the Level of Your Plan will not come into effect until 30 days or 1,000 miles (whichever occurs first) from the date and mileage of change have elapsed.

B12 **SIGNIFICANT EXCLUSIONS**

B12.1 Failure Due to Wear and Tear and/or Overheating – This is particularly excluded from Your Plan.

B12.2 Servicing - If you are unable to provide proof of the correct previous servicing

of your Vehicle, we may decline any repair request you make in relation to any serviceable Part. (see G1 - G6).

B12.3 Worn Out Parts - Are excluded and will require repair or replacement at your own cost.

## European (EU) Protection

B13 The full benefits of Your Plan are valid while your Vehicle is outside the Geographical Limits, within the Period of Your Plan, provided you accept the following: Any claim you make must be in a country that is a current member of the European Union (EU). Your Plan will not pay more than the Labour rate quoted on Your Plan Schedule or the equivalent United Kingdom manufacturer's Labour times and list prices for Parts on the date of any valid repair. You will have to pay the Repairer and we will reimburse you any valid Repair Cost in Pounds Sterling at the Sterling sell rate of exchange prevailing at the date of claim at RBS/NatWest upon receipt of a VAT registered Repairers invoice made out jointly in 'your name' C/o Warrantywise Limited at 5 Petre Court, Clayton Le Moors, Lancashire, BB5 5HY.

**IMPORTANT We cannot legally pay you the VAT element of any Repair Cost without a VAT invoice made out to Warrantywise Limited.**

B13.1 If you believe you are likely to incur any of the above expenses you should notify us at the time or at your earliest opportunity thereafter (by telephone or email) as we will not include such additional expenses, at a later date, after a repair has been validated. Contact our Repairs Office on 0844 335 1988 as soon as possible or email the details to: repairs@warrantywise.co.uk, within 7 days. (Please also see Out of Hours Repairs section I.)

B13.2 **SIGNIFICANT EXCLUSIONS** - We will not be liable for any of the above expenses if your claim for Repair Cost is declined by us under the terms of Your Plan. Your Plan will not pay for any accident or criminal damage, storage or release charges. For a full list of exclusions please also see: What Your Plan does NOT include, section F.

**Note: Please see the (further) 'Level of Your Plan' details (enclosed) specific to your Vehicle and refer to Your Plan Schedule together with the 'What Your Plan does NOT include' section F (following)... for the complete list of Parts and services which are included and excluded from Your Plan.**



## C Warrantywise Classic Car Warranty Plan

**MAJOR PARTS INCLUDED** - Only Parts listed under the following headings are included, together with any Plan Additions (please see Your Plan Schedule).

**IMPORTANT - Any Part not specifically listed below is 'NOT' included:**

- C1 **Engine:** All major moving Parts housed inside the engine including: Crankshaft, bearings, connecting rods, pistons, piston rings, gudgeon pins, camshaft, camshaft followers, pushrods, rockers, valves (excluding burnt out valves and valve seats), chains, sprockets, camshaft timing belt, tensioners, gears, oil pump.

**Note: If your vehicle has a camshaft timing belt, please make sure that it is in good condition and that it is checked and changed in line with the manufacturer's recommendations. If the timing belt breaks it can cause serious and unnecessary engine damage. No responsibility will be accepted for damage caused by the failure of a worn-out timing belt.**

- C2 **Supercharger or Turbocharger:** All major mechanical parts housed inside the casing (excluding oil seals and gaskets).
- C3 **Gearbox, Torque Convertor and Overdrive (manual or automatic):** All major mechanical Parts housed inside the casing including, bearings, gears, shafts, selectors, dogs, synchromesh hubs, clutches and brake bands.
- C4 **Clutch:** Pressure plate and centre plate (excluding linings and oil contamination) release bearing, master cylinder, slave cylinder, fork lever, clutch pedal, rods, links and cables.
- C5 **Transmission:** Prop-shafts, centre bearings, drive shafts, universal joints, constant velocity joints and drive couplings (excluding gaiters).
- C6 **Differential:** Crown wheel and pinion, bevel gears, cage and bearings.
- C7 **Suspension:** Hydrolastic displacers and spheres, coil and leaf springs, wishbones and track control arms, radius arms, king pins and trunnions, wheel bearings.
- C8 **Steering:** Steering box, idler shaft, rack and pinion (excluding gaiters), universal knuckle joints.

- C9 **Braking System:** Master cylinder, vacuum servo, wheel cylinders, brake pedal, handbrake lever, rods and cables (excluding seized components), cracked brake discs and/or brake drums.

- C10 **Fuel System:** Mechanical or electrical fuel pump, primer pump (Ki Gas), vacuum pump (Autovac).

- C11 **Cooling System:** Radiator, water pump, oil cooler, radiator fan electric motor, viscous cooling fan coupling. (Damage caused by overheating or freezing of any component Part is particularly excluded).

- C12 **Electrical System:** Starter motor, alternator, dynamo, voltage regulator, ignition coil, ignition distributor, magneto, windscreen wiper motor.

- C13 **Engine Block, Cylinder Head and Casings:** If any internal Part suffers a Breakdown and damages the engine block, cylinder head or casing these will also be included.

- C14 **Service Parts:** Your Plan will pay for service items (such as lubricants and filters etc) which are required to complete repairs under a valid repair. However, if your Vehicle is within 30 days and 1,000 miles of its next service you will be required to pay the cost of such service items.

- C15 **LABOUR RATES** - Labour Rates are included at the rate per hour inclusive of VAT as noted on Your Plan Schedule.

- C16 **PARTS REPLACED IN PAIRS** - We include the following Parts, recommended by the manufacturer to be replaced in pairs as good engineering practice, when only one Part has suffered a Breakdown: Cracked brake discs and/or brake drums, leaf or coil springs.

- C17 **SINGLE REPAIR LIMIT** - The Single Repair Limit is £5,000 (or any higher limit noted on Your Plan Schedule).

- C18 **SIGNIFICANT EXCLUSIONS** - Worn Out Parts. Failure Due to Wear and Tear and/or Overheating is particularly excluded. Please see What Your Plan does NOT include, section F and also J8.7 (how to include items omitted). Note: Please telephone 01254 355100 within 30 days of Your Plan Start Date to change or request an upgrade to the Level of Your Plan.

days. No repairs will be authorised against any such part if included after Your Plan Start Date until a further 30 days after the date of inclusion.

## E Emergency Services

- E1 **INCLUDED** - If your Vehicle suffers a Breakdown within the Geographical Limits Your Plan will provide the following associated costs and expenses: (at the limits described on Your Plan Schedule).

- E2 **Emergency 24/7 Roadside Assistance and Recovery**

If during a journey your Vehicle suffers a Breakdown (as defined) you can telephone 0844 693 1910 (24/7) and we will arrange for a mobile engineer to attend at the roadside to provide assistance and/or recovery to an Authorised Repairer or a Repairer of your choice, within a limit of 50 miles from the point of breakdown.

- E2.1 Your Plan will cover the cost of a maximum of three (3) call outs in any 12 month period up to a maximum aggregate of £250 including VAT within the Single Repair Limit.

- E2.2 **SIGNIFICANT EXCLUSIONS** - Your Plan will not support you for accident or criminal damage, flat batteries, flat tyres, running out of fuel or filling up with the wrong fuel nor any storage or release charges. If you arrange for your own recovery operator, you must provide appropriate receipts from a VAT registered recovery operator (proof required) to support any repair claim. For a full list of exclusions please see: What Your Plan does NOT include, section F.

- E2.3 **SIGNIFICANT EXCLUSIONS** - We will not be liable for any of the above expenses if your claim for Repair Cost is declined by us under the terms of Your Plan. You will then be required to reimburse us any such additional costs or expenses. Your Plan will not pay for any storage or release charges, fuel or insurance, deposits or excess. For a full list of exclusions please see: What Your Plan does NOT include, section F.

- E3 **Replacement Vehicle Hire**

If your Vehicle is undergoing Authorised Repairs and you require a replacement vehicle, then you can telephone 01254 355102 (during office hours) and we will arrange or authorise vehicle hire. Your Plan will pay up to the daily rate shown on Your Plan Schedule including VAT, up to a maximum of 5 days, towards the cost of vehicle hire whilst your

own Vehicle is undergoing authorised garage repairs, within the Single Repair Limit, subject to the availability of a suitable vehicle within your area. If you arrange for your own vehicle hire you must provide appropriate receipts and a hire agreement in your name from a VAT registered vehicle hire firm (proof required) and re-claim the cost.

- E3.1 Your Plan will only pay for vehicle hire during the reasonable period (in our discretion) that your Vehicle is undergoing authorised garage repairs and only at the rate you have been charged within the above limits.

- E3.2 **SIGNIFICANT EXCLUSIONS** - Not applicable to drivers excluded from car hire agreements. We will not be liable for any of the above expenses if your claim for Repair Cost is declined by us under the terms of Your Plan. You will then be required to reimburse us any such additional costs or expenses. Your Plan will not pay for any storage or release charges, fuel or insurance, deposits or excess. For a full list of exclusions please see: What Your Plan does NOT include, section F.

- E4 **Overnight Hotel and Travel Expenses**

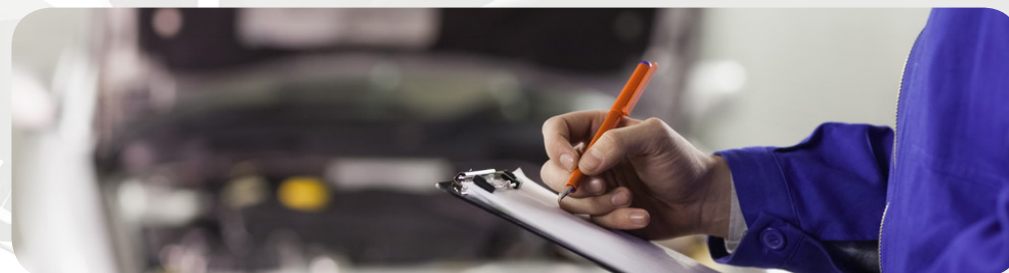
If you are left stranded without your Vehicle more than 50 miles away from your home address Your Plan will pay up to £250 including VAT, within the Single Repair Limit, towards the overnight expense of a hotel room and/or onward travel costs by railway, bus or taxi for one person only.

- E4.1 You must provide appropriate receipts from a VAT registered hotel, railway, bus or taxi firm (proof required) to support any valid repair claim.

- E4.2 **SIGNIFICANT EXCLUSIONS** - We will not be liable for any of the above expenses if your claim for Repair Cost is declined by us under the terms of Your Plan. Your Plan will not pay for any food or drink or additional persons. For a full list of exclusions please see: What Your Plan does NOT include, section F.

## D Additions to Your Plan

- D1 **ADDITIONS** - Provided we have not authorised any repairs, you can request to include any component part omitted from Your Plan, after Your Plan Start Date, at any time within the first 30





# F What Your Plan Does NOT Include

F1 Your Plan particularly excludes the following:

## F2 VEHICLES EXCLUDED

F2.1 Any Vehicle which is not registered in your name upon a current V5 Registration Document.

F2.1.1 Any Vehicle without a current Vehicle Excise Licence (Road Tax) or is without a current MoT VT20 Certificate (as and when required).

F2.1.2 Any Vehicle without a current 'road risks' insurance certificate in your name.

F2.1.3 Any Vehicle which is registered with DVLA/DVSA as SORN.

F2.1.4 Any vehicle privately imported from outside of the EU dis-similar to the model and specification as supplied by the manufacturer within the EU boundary.

F2.2 Any Vehicle inaccurately described within your Application, on Your Plan Schedule or which contradicts your Vehicle's V5 registration document or service history record.

F2.3 Any Vehicle where documentary proof shows that the mileage/distance reading has been recently (within the last 3 years) altered or interfered with.

F2.4 Any Vehicle recently (within the last 3 years) declared an insurance category write-off or stolen and recovered.

F2.5 Any Vehicle currently used within a private or personal hire or reward business including: personal classic car hire, taxis, driving schools, lease and rental vehicles. This does not apply to wedding and funeral cars.

F2.6 Any motor car more than 3500 kgs MTPLM or 2 wheeled motor cycles more than 1800cc engine capacity.

F2.7 Any Vehicle used in any motorsport competition or event such as; race, rally, track day, off road and including any previous public service vehicle such as bus or police, ambulance, fire or military.

F2.8 Any Vehicle which has been mechanically modified away from the manufacturer's original design specification without initially declaring it to us.

F2.9 Any Vehicle where you are the owner, proprietor or director of a motor trade business, vehicle auction, repair garage, vehicle leasing, hire or rental company.

F2.10 If after Your Plan is established any of the above circumstances come to light, unless we

have made special provision which is noted on Your Plan Schedule, Your Plan will be cancelled and all charges refunded to your Supplying Dealer less any previously authorised Repair Costs, Independent Vehicle Examiner costs and the Cancellation Fee.

## F3 PARTS EXCLUDED

F3.1 Any Part or Addition not specifically listed within Your Plan or any Part or Addition particularly excluded from Your Plan.

F3.2 Any non-mechanical and non-electrical Part.

F3.3 Parts which have not suffered a Breakdown (as defined).

F3.4 Worn Out Parts.

F3.5 Any Part subjected to Failure Due to Wear and Tear and/or Overheating.

F3.6 Any service parts periodically replaced during the manufacturer's recommended servicing of the Vehicle unless any such items are (at our discretion) authorised within the costs of a valid repair providing the Vehicle is not within 1,000 miles or 30 days of its next scheduled service.

F3.7 The repair or replacement of any Part not authorised by us.

F3.8 The repair or replacement of any Part where you (or your Repairer) have denied us the right to have that Part examined by an Independent Vehicle Examiner.

F3.9 The replacement of any Part and associated Repair Cost where it cannot be shown within the Vehicle's service record that the correct servicing has been carried out previously.

F3.10 Any Part that has not suffered a Breakdown (as defined) but which is recommended for replacement by your Repairer.

F3.11 Any Part noted as requiring attention on any previous MoT Advisory Notice accompanying a DVSA MoT Certificate (VT20).

F3.12 Any Part noted as requiring attention on any previous servicing schedule or health check.

F3.13 Any items fitted to your Vehicle after the date of manufacture such as: roof racks, cycle carriers, tow bars, ladders, stabilisers and towing equipment etc (not a complete list).

F3.14 Any mechanical Part which has been in any way modified and is not to the manufacturer's original specification or any Part damaged due to it being forced or operated incorrectly.

F3.15 Any Parts which are rusty, corroded or seized-up, Parts blocked up with carbon, Parts which have suffered Breakdown due to flooding or water ingress, de-lamination, condensation, freezing, burning, melting; a lack of or incorrect coolant, lubricant or fuel; blockage due to swarf or sludge; Parts which are electrically overloaded due to incorrect use of welding, starting or charging equipment; any fuel, fluid, coolant or oil leak not specifically associated with the Breakdown of a Part.

F3.16 The Breakdown of a Part of your Vehicle requiring replacement due to it being up-dated, superseded, re-designed or recalled by the manufacturer where you have no proof that the Part has been previously replaced.

F3.17 Any Part which has suffered a Breakdown due to a lack of or incorrect servicing, oil or coolant leak, negligence, neglect, abuse, broken by your Repairer, criminal damage, theft or attempted theft, accident or any Part not reported at the time of repair by your Repairer.

F3.18 Any Part which within the last 12 months has been the subject of a previous repair, attempted repair or documented as advised in need of repair. This includes Parts that may have been fitted during a recent restoration.

F3.19 Parts covered by any other warranty plan or guarantee.

## F4 REPORTS BY INDEPENDENT VEHICLE EXAMINERS

F4.1 The Breakdown of any Part which an Independent Vehicle Examiner believes 'more than likely' existed on or before Your Plan Start Date or before the date of any later Addition. (Such faults should be reported to your Supplying Dealer).

F4.2 The Breakdown of any Part which an Independent Vehicle Examiner believes occurred after Your Plan had expired.

F4.3 The Breakdown of any Part which an Independent Vehicle Examiner identifies as being aggravated due to the Vehicle being driven-on after the failure had occurred. (In such cases Your Plan will only pay the reasonable Repair Cost the Independent Vehicle Examiner believes would have resulted should your Vehicle have been stopped at the earliest opportunity).

F4.4 Any Repair Cost request which an Independent Vehicle Examiner confirms is not due to any Breakdown (as defined).

F4.5 The Breakdown of any Part which an Independent Vehicle Examiner believes is due (in whole or in part) to a lack of any previous servicing, negligence, accident or which is revealed to be in such condition during any accident repairs

## F5 MISCELLANEOUS ITEMS EXCLUDED

F5.1 Any Breakdown caused by contaminated or incorrect fuel, fluid or lubricant or caused by any foreign object or debris or any flushing or cleaning not reasonably considered within the costs of a valid repair including any adjustments or alignments. This includes burnt out valves and seats and holed pistons due to pre-ignition or detonation (pinking).

F5.2 Unless there is proof of Consequential Failure this Plan does not include the cost of fitting multiple Parts by your Repairer or Parts recommended for replacement by your Repairer as good engineering practice (other than for covered Parts Replaced in Pairs) and in such instances, we will exercise our discretion and usually only pay the average cost of all Parts and Labour claimed.

F5.3 Any repair request prior to the date of receipt and/or mileage of your Mileage Photo when requested.

F5.4 Any Breakdown where your Vehicle's mileage/distance reading at the time and date of Failure is not supported by its recent (within previous 3 years) service history and cannot be verified as correct or relied upon to be an accurate representation of your Vehicle's current mileage.

F5.5 If at any time during the Period of Your Plan 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 future repairs.

F5.6 Any liability for damage to property, loss of earnings, out of pocket expenses or any other loss caused directly or indirectly by any event giving rise to a repair request under the terms of Your Plan.

F5.7 Any liability caused directly or indirectly by war, riot or any similar event or by vandalism, theft or attempted theft from the Vehicle or by bad weather such as lightning, wind or flood.



## G Servicing Your Vehicle

**Quentin Willson's Comment:** You and/or Your Classic Car Dealer should have ensured that your Vehicle's servicing was correct and up-to-date on the date of purchase or informed you of any deficiencies. You should expect engine oil and filter change, gearbox oil or fluid change, differential oil change, topping up of steering box oil or power steering fluid and replacement of spark plugs, air filter and any ignition parts plus greasing of all necessary grease points etc.

**G1 VEHICLE SERVICING** - You are required to ensure the correct servicing of your Vehicle:

- G1.1 at your own cost and expense,
- G1.2 using any VAT registered garage, a classic car specialist or an Approved Repairer,
- G1.3 following the manufacturer's recommended service schedule and intervals as detailed in your Vehicle handbook or as set out below,
- G1.4 using only manufacturer's service parts or OE quality Parts and importantly the correct type and grade of lubricants and fluids as specified by the manufacturer or modern equivalents.

**G2 IMPORTANT** - If you do not follow the manufacturer's service schedule then you will be required to service your Vehicle at intervals of 12 months or 6,000 miles, whichever occurs first, as follows:

- G2.1 Change engine oil and filter.
- G2.2 Check oil levels in the gearbox and differential and top up where necessary.
- G2.3 Check coolant level and anti-freeze/inhibitor strength, top up where necessary.
- G2.4 Check timing belt and tensioner, renew if necessary.
- G2.5 Brake fluid must be replaced in accordance with the manufacturer's recommendation.

**IMPORTANT: Timing belts (otherwise known as camshaft drive belts).** If your vehicle has a timing belt, make sure that it is in good condition and that it is checked and changed in line with the manufacturer's recommendations. If the timing belt breaks it can cause serious and unnecessary engine damage. No responsibility will be accepted for damage caused by the failure of a worn-out timing belt.

**G3 TIME PERIOD - WHEN YOUR VEHICLE IS DUE FOR SERVICING** - You are allowed 1,000 miles either side of the service mileage or 30 days either

side of the service period, without any further allowance.

**G4 PROOF OF SERVICING** - We will accept as proof of service any dated stamped entries in your Vehicle's service book by a classic car specialist or an Approved Repairer. If not, you will be required to provide dated service VAT receipts and/or service schedules showing exactly which service parts were checked, replaced or otherwise attended to on the last service date applicable to the Part in question.

**G5 SERVICE PARTS INCLUDED** - Your Plan will only pay for service items (such as lubricants and filters etc) which are required in order to complete repairs under a valid repair. However, if your Vehicle is within 30 days and 1,000 miles of its next service you will be required to pay the cost of such service items.

**G6 SIGNIFICANT EXCLUSIONS** - The Breakdown of any Part which an Independent Vehicle Examiner believes is due (in whole or in part) to a lack of previous servicing. For a full list of exclusions Please see: What Your Plan does NOT include, section F.



## H Repair Procedure

**Quentin Willson's Comment:** Contact us the moment you think something needs attention and we will guide you through our repairs process. Don't go ahead and fix your vehicle without informing us first, we won't pay out without investigating each and every repair claim!

**H1** This section sets out (in order) what you should do if your Vehicle needs a repair, as follows:

**H2** Please log your request via our website at [www.warrantywise.co.uk/repairs](http://www.warrantywise.co.uk/repairs) or telephone our Repairs Office on: 01254 355102 Our Repairs Office hours are 9am to 5pm, Monday to Friday. If your repairer knows what's wrong, he can submit an 'assessment form' from our website homepage or via the 1 Link Platform. If it's out of office hours, see our Out Of Hours section.

**H3** We may direct you to an Approved Repairer using the 1Link Platform. You can appoint your own Repairer but we prefer it if your own Repairer uses the 1Link Platform which saves us time. In any event, you must make sure they are VAT registered and that they follow the Repairs Procedure set out as follows:

**H4** When you decide to appoint your own Repairer you accept that we may correspond with your Repairer directly on your behalf in relation to repairs under Your Plan.

**H5** You (or your Repairer) are to provide the following information as soon as practicable and in any case within 30 days:

- H5.1 Your Plan number (found on the Plan Schedule) and/or
- H5.2 Your Vehicle registration or VIN number and your name and address,
- H5.3 Details of the Part they believe is at fault,
- H5.4 The date and mileage the Part failed,
- H5.5 A Parts and Labour estimate for the total cost of repairs,
- H5.6 Details of your Vehicle's service history and/or previous MoT,
- H5.7 A print out or details of any OBD diagnostic information.

**H6** We will then confirm:

- H6.1 That the Part is included within the terms of Your Plan and whether we exercise our discretion and authorise the Repair Cost and issue a Repair Number or,

**H6.2** Whether we require your Vehicle to be examined (at our expense) by an Independent Vehicle Examiner prior to us making any firm decision or,

**H6.3** If we prefer to transport your Vehicle, or a Part (at our expense) to an Approved Repairer of our choice or,

**H6.4** We may decline your repair request and provide our reasons why your claim does not meet with the terms and conditions of Your Plan.

**H6.5** We will also consider your request for (or arrange) Roadside Assistance and Recovery, Replacement Vehicle Hire, Overnight Hotel and Travel Expenses.

**H7 DIAGNOSTIC AND DISMANTLING** - It is your own responsibility to authorise any preliminary diagnostics together with the dismantling of any Part of your Vehicle as may be required by your Repairer (or recommended by an Independent Vehicle Examiner) for an accurate determination of any Part Breakdown to be made. Your Plan will only pay for such diagnostic and dismantling work, if reasonable and if assessed by us as being within the cost of a valid repair, otherwise all such work is at your own risk and expense. (If in doubt, ask your Repairer to check with us before starting any diagnostic or dismantling work).

**H8** The illumination of a dashboard warning light may indicate a fault, but is not proof of the Breakdown of any Part (as defined) within the terms of Your Plan.

**H9** Once we have authorised that a Part is to be replaced or repaired, please ensure that your Repairer does the following:

**H9.1** Gives you a copy of the repair assessment form,

**H9.2** Makes a note of the Repair Number issued by us, and

**H9.3** Completes the repair to your own satisfaction and provides you with their Repairer's VAT invoice made out to you C/o Warrantywise Limited, 5 Petre Court, Clayton Le Moors, Lancashire, BB5 5HY.

**IMPORTANT We cannot legally pay you the VAT element of any Repair Cost without a VAT invoice made out to Warrantywise Limited.**

**H9.4** Your Repairer should include the Repair Number, your Vehicle registration number and Your Plan number.



H10 We will settle the Repair Cost as follows:

H10.1 If you are using an Approved Repairer we will settle the Repair Cost directly, but you will have to settle any costs outside of this sum.

H10.2 If you are using your own Repairer you may have to settle their charges in full and then re-claim the Repair Cost from us. You then need to send us:

H10.2.1 Copies of any previous VAT service receipts (if further proof of service is required),

H10.2.2 A copy of your Repairer's VAT invoice made out to you C/o Warrantywise Limited, 5 Petre Court, Clayton Le Moors, Lancashire, BB5 5HY.

**IMPORTANT We cannot legally pay you the VAT element of any Repair Cost without a VAT invoice made out to Warrantywise Limited.**

H10.2.3 Any other supporting documentation we may have requested.

H11 We will endeavour to settle the Repair Cost for any validated repair within the Single Repair Limit, subject to the terms and conditions of Your Plan within 7 days.

**Note: We may offset or contra payments due from you against the Repair Cost – see General Conditions J6 and J7.**

H12 **IMPORTANT** - You should stop driving your Vehicle immediately if you become aware that there is a dashboard warning showing a fault. You should also stop if there is any other indication such as an unusual vibration or noise, leaking water, oil or steam. If you aggravate any Breakdown causing further damage, we may not settle the Repair Cost in full or at all.

H13 If you believe that any fault may become the subject of a repair under the terms of Your Plan (even if you are not sure) you should report the fault to us as soon as practicable. Any failure to notify us about any suspected Breakdown within 7 days (without good reason) will result in any subsequent claim for repairs being rejected.

H14 No repair work should commence before we have approved it and issued a Repair Number. Should you decide to give permission to a Repairer to commence or complete repair work, without a Repair Number being obtained, we will not meet your Repair Cost because you have denied us our right to fully investigate your claim and/or inspect your Vehicle and determine any faults.

H15 Before we authorise any repair, we may (at our discretion) instruct an Independent Vehicle



Examiner to inspect your Vehicle or any Part together with any appropriate documentation. When this right is exercised we shall have no liability for any loss to you or arising from any delay your Repairer may have in commencing repairs. We may also re-charge the cost of any attempted and failed inspection of your Vehicle against any subsequent authorised amount, due to your Repairer failing to present your Vehicle and/or any Part at a previously arranged time and date.

H16 We may (at our own cost) transport your Vehicle or any Part to an Approved Repairer of our own choice to affect repairs. In such cases we will guarantee the repair for a period of 12 months or 5,000 miles (whichever occurs first).

H17 When we require the transportation of a Part from your Repairer to an Approved Repairer in order to carry out an examination or to carry out a repair, we agree to pay the reasonable cost of postage and packaging or arrange such ourselves.

H18 From time to time we may require supporting documentation in order to assist us in validating a repair such as the Vehicle's V5 logbook, insurance certificate, previous MoT's, recovery, vehicle hire, hotel, ferry or fuel receipts etc. You agree to use your best efforts to provide any such information when requested.

H19 We will not validate any repair and issue payment against the Repair Cost until we have:

H19.1 confirmed the, Breakdown of a Part within the terms and conditions of Your Plan,

H19.2 received copies of any previous VAT service receipts (if further proof of service is required),

H19.3 a copy of your Repairer's VAT invoice made out to You C/o Warrantywise Limited (at our address) and

H19.4 received copies of any other supporting documentation we may have requested.

H20 If you have not provided all requested information within 30 days, your repair claim will not be authorised. After such time, we will review the reason for the delay and decide, within our discretion, whether or not to accept your repair claim.

## H21 **CONSEQUENTIAL FAILURE AND REPLACEMENT OF MULTIPLE PARTS**

**Quentin Willson's Comment:** *It's virtually impossible for loads of unconnected parts to fail 'all at the same time' and I haven't designed this warranty plan to make your repairer a millionaire over-night, so here are just a few reasons why we may not follow his recommendation to re-build your Worn Out vehicle with every new part in his stores!*

H22 Consequential Failure (replacement of multiple parts) is included within Your Plan. This is where a component part (not necessarily included) fails and causes the Breakdown of a listed Part or Parts (sometimes called the domino effect).

H23 Unless there is proof of Consequential Failure, this Plan does not include the cost of fitting multiple Parts by your Repairer (other than for covered Parts Replaced in Pairs) and in such a case we will exercise our discretion and pay the average cost of all Parts fitted and Labour claimed.

H24 Where your Repairer recommends the replacement of a complete unit (such as an engine, gearbox or differential axle) we will not

authorise its replacement unless the unit has suffered Consequential Failure or is irreparable. Where the Breakdown of a component Part within a complete unit is identified, we will authorise the Repair Cost associated with the repair, replacement or reconditioning of the Part.

H25 Where we authorise the Repair Cost for a benefit under one or more sections of Your Plan then these will be treated as a single repair within the Single Repair Limit and Vehicle Value shown on Your Plan Schedule.

## H26 **PROTECTION AGAINST FRAUD**

**Quentin Willson's Comment:** *Sadly, there are a few customers repairers who try and beat the system and believe we will repair a vehicle that's already faulty or replace parts that just aren't needed or pay more than we should. We examine each and every claim to make sure all repairs are carried out honestly, performed according to our terms and conditions and are genuine and necessary.*

H27 In order to protect ourselves against fraudulent claims, we may from time to time, carry out more detailed checks and investigations which may delay our authorisation process. We apologise if you are innocent and ask you to be patient and comply with our requests for further information. We will not be liable for any loss of the use of your Vehicle or other expenses, but do apologise for any inconvenience this may cause.





# Out of Hours Repairs

**Quentin Willson's Comment:** Please make sure you follow these rules if you need to sort out a repair out of office hours!

- I1 If during a journey your Vehicle suffers a Breakdown within Great Britain then you can telephone 0844 693 1910 (anytime) and we will arrange for an engineer to attend (usually within the hour) to provide roadside assistance and/or recovery to an Authorised Repairer or a Repairer of your choice.
- I2 If your Vehicle suffers a breakdown while overseas, but in the European Union, you will have to make your own recovery arrangements. We will reimburse you, in our discretion, within our normal limits for a validated claim, please see your schedule for inclusion.
- I3 In either of the above, you should obtain a VAT receipt from the Repairer displaying:
  - I3.1 your Vehicle's details,
  - I3.2 the details of the repair including the cost of any Parts and Labour,

- I3.3 the time and date the repair was diagnosed and carried out,
- I3.4 if possible, retain any Parts removed from your Vehicle or post them to us for our inspection or alternatively make a photographic record, and
- I3.5 contact our Repairs Office on 01254 355102 during office hours as soon as possible or leave a voice message or email the details of the repair to: repairs@warrantywise.co.uk
- I3.6 **IMPORTANT We cannot legally pay you the VAT element of any Repair Cost without a VAT invoice made out to Warrantywise Limited**

**IMPORTANT - You will be responsible for all associated costs and expenses in respect of any repair claim which is not validated. Please see, Emergency Services and What Your Plan does NOT include, section F.**

Vehicle directly to a new private owner (but not to a member of the motor trade). You must make the Application in writing or by email to admin@warrantywise.co.uk within 30 days of the change of ownership, and you must send us proof of last service, a current MoT certificate (if applicable) and the Administration Fee.

- J4.1 Your Plan may not be transferred to (or via) any member of the motor trade or where Your Plan has less than 30 days left to run or where you are paying monthly via the Pay As You Go Option.
- J4.2 Your Plan may only be transferred once by you (the original Plan-holder) and no refunds will be made to you or to the transferee.
- J4.3 Should your Vehicle be written off or stolen (proof required) we will, in our discretion, allow you a refund equal to any unexpired monetary value of Your Plan, less any previously authorised Repair Cost(s) after deducting the Cancellation Fee.

- J5 **CHARGES AND PAYMENTS** - Your Supplying Dealer (or You) must pay all and any outstanding monies due to us under the terms of Your Plan. You agree to authorise Warrantywise Limited to take the amounts shown on Your Plan Schedule

by credit card, debit card or direct debit as and when due and upon renewal. We will advise you of any changes to the amounts shown after giving you prior written notice.

**Note: We do not keep your payment details within Warrantywise computer systems, we process your payments via a secure outsourced credit agency. This authority will remain in force until you cancel it or until expiry (see conditions J9 which explain how to do this).**

J5.1 You must pay all our charges in full amount and at the times agreed for the Period of Your Plan, otherwise Your Plan will not be valid and all cover will cease immediately without return of any payments you may have made up to that date and without the settlement of any Repair Cost you may have requested.

J5.2 **PAY AS YOU GO OPTION** - When you request the Pay As You Go Option it will be for a period of 12 months with the full cost payable over 4 monthly instalments. After you have made the 3rd of your monthly instalments you have the 'option' to:

J5.2.1 change to a monthly renewing plan in which case the monthly payment levels applicable to that plan type will apply, or

J5.2.2 make your 4th payment (completing the payments for your 12 month plan),

J5.2.3 cancel Your Plan in which case General Condition J9.4 will apply.

J5.3 We reserve the right, at our discretion, to vary the amount of your monthly payment or the cost of Your Plan at any time by giving you 30 days notice in writing.

**Note: To elect to adopt option J5.2.2 or J5.2.3 please email or write to us after making your 3rd payment but before making your 4th payment, otherwise we will automatically continue to renew Your Plan, monthly.**

J5.4 After you have held a 12 month (or longer) plan with us you can renew it for the same Vehicle on a monthly basis.

J6 **PAYMENT BY US OF REPAIR COST** - We will endeavour to settle the Repair Cost for any validated repair within the Single Repair Limit, subject to the terms and conditions of Your Plan, within 7 days.

J7 **CONTRA** - Where you are paying for a monthly renewing 30 day warranty plan (Pay As You Go Option) and you make a repair claim during the first 3 months, we will deduct (offset or contra)

any difference between the cost of a full term 12 month warranty and the payments you have made, from the Repair Cost

J7.1 Where you are paying for Your Plan by 4 monthly instalments, we will deduct (offset or contra) any Repair Cost involved against the balance of any remaining instalments.

J8 **PLAN RENEWAL** - We will, in our discretion, automatically renew Your Plan under our current terms and will inform you in writing or by email of any changes to our charges or terms and conditions.

J8.1 **VARIATION** - On any renewal of Your Plan we may vary any of the terms and conditions of Your Plan to:

J8.2 improve the Level of Your Plan provided,

J8.3 comply with any new laws or regulations,

J8.4 correct any text or formatting errors,

J8.5 clarify the scope of Your Plan.

J8.6 The updated terms and conditions will take effect from the date of such renewal.

J8.7 **ADDITIONS** - You can apply to have any particular item or part included which has been omitted or particularly excluded from the Level of Your Plan. You must apply in writing, or email to admin@warrantywise.co.uk, within 30 days of taking out Your Plan, and before any repair claim is made. We will, in our absolute discretion, decide whether or not to include the part and inform you of any additional charges. Any such variation will only become effective after you have paid any additional charges and after a period of either 30 days or 1,000 miles (whichever occurs first) from the date of inclusion.

J8.8 If you decide you do not wish to renew you should contact us within 14 days after receiving your renewal notification and we will refund any new payments made. If you do nothing Your Plan will then become effective 14 days after you receive it but your right to cancel set out below at J9 will then apply.

J9 **CANCELLATION BY YOU WITHIN CANCELLATION PERIOD** - If you decide that you do not want Your Plan, confirm your request in writing or by email to admin@warrantywise.co.uk quoting Your Plan reference number, your Vehicle registration number and your security password, ensuring that they reach us within 30 days of Your Plan Start Date. The consequences will be as follows:

## General Conditions

**Quentin Willson's Comment:** Important information on charges and payments coming up!

- J1 The following conditions apply to all sections of Your Plan:
- J2 **DUTY OF CARE** - You have a duty of care to look after your Vehicle and carry out the preventative checks and maintenance recommended by the Vehicle manufacturer within the Servicing Handbook. You are also required to service your Vehicle in accordance with the servicing requirements within Your Plan. In particular, it is your responsibility to pay for and replace Parts which are Worn Parts or Parts that had already been subject to a breakdown on or before Your Plan Start Date, or on or after its expiry together with Parts which are the subject of any declined repair claim and you must service or replace Parts as and when recommended by your Repairer.
- J3 **REPAIR PROCEDURE** - You must follow the repair procedure detailed within Your Plan. Any failure to do so may result in a decline decision and non-payment of your repair. Please telephone 0844 335 1988 or email repairs@warrantywise.co.uk if you need any help or advice.
- J4 **PLAN TRANSFER** - Providing that you have paid for Your Plan in full (not via Your Supplying Dealer) Your Plan may be transferred with your





J9.1 provided you have not requested we meet any Repair Cost, Your Plan will be cancelled and any payments 'you' may have made to Warrantywise refunded in full without any deduction,

J9.2 in circumstances where you have cancelled Your Plan up to 14 days after the Plan Start Date and you have requested that we meet a Repair Cost Your Plan will be cancelled and any payments 'you' may have made refunded after deducting a proportion of your payments calculated on a daily basis up to the date of cancellation.

J9.3 in circumstances where you have cancelled Your Plan from 15 to 30 days after the Plan Start Date and you have already requested that we meet a Repair Cost, and

J9.3.1 where such Repair Cost has not been authorised Your Plan will be cancelled and any payments 'you' may have made refunded after deducting the Cancellation Fee and any Emergency Repairs or Independent Vehicle Examiner costs we have incurred, or

J9.3.2 where we have authorised any Repair Cost cancellation is without any refund

J9.3.3 **CANCELLATION VIA YOUR SUPPLYING DEALER** - In such circumstances where you have purchased Your Plan from Your Supplying Dealer or had Your Plan supplied by Your Supplying Dealer within the cost of any Vehicle, confirm your request in writing or by email to admin@warrantywise.

co.uk quoting Your Plan reference number, registration number and your security password. Your Plan will be cancelled from the date we receive your request. There will be no refund of any payments.

J9.3.4 **RESIDUAL VALUE** - Where you have purchased Your Plan from Your Supplying Dealer or had Your Plan supplied by Your Supplying Dealer within the cost of any Vehicle, then Your Plan's residual value is £1.00

J9.4 **CANCELLATION BY YOU OUTSIDE CANCELLATION PERIOD** - If at any time after Your Plan Start date, outside the cancellation period, you decide that you do not want Your Plan, confirm your request in writing or by email to admin@warrantywise.co.uk quoting Your Plan reference number, your Vehicle registration number and your security password. Your Plan will be cancelled from the date we receive your request. There will be no refund of any payments.

J9.5 Cancellation by you is in full and final settlement of any obligations Warrantywise may have towards you under the terms of Your Plan.

J9.6 **CANCELLATION BY US** - We may cancel Your Plan at any time by giving you 30 days notice and by refunding Your Supplying Dealer (or you) the balance of any unexpired value of Your Plan without further deduction.

J9.7 We will cancel Your Plan immediately without rebate or refund of payments and without further notice:

J9.7.1 if you transfer ownership of your Vehicle without initiating a Plan Transfer (within Your Plan transfer conditions) or

J9.7.2 if you change your address to live outside of the Geographical Limits or

J9.7.3 if you, or someone authorised to act on your behalf, have made any dishonest, false or exaggerated statement or declaration to us in order to obtain Your Plan or in order to satisfy our repair conditions or

J9.7.4 if you fail to pay your payments in full as and when agreed or fail to maintain any monthly direct debit or credit card payments,

J9.8 We may also cancel Your Plan immediately by refunding you all payments you may have made in full and without deduction (providing Your Plan is not a renewal) if within 30 days or 1,000 miles of Your Plan Start Date, you or your Repairer report the Breakdown of any Part which an Independent Vehicle Examiner believes more than likely existed, with your Vehicle on or before Your Plan Start Date or on or before the date of any later Addition, whether or not known to you at that time.

J9.9 In all cases we will cancel Your Plan by sending you notice in writing (by Email, Special or Recorded Delivery).

J9.10 **CANCELLATION BY US FOR FAILING TO FORWARD MILEAGE PHOTO** - We reserve the right, in our discretion, within 45 days of Your Plan Start Date, due to a failure on your part to forward to us a Mileage Photo (when requested) to cancel Your Plan by sending you notice in writing (by Email, Special or Recorded Delivery) and by refunding you any payment you may have made (if any) less the Cancellation Fee.

J10 **CONTRIBUTION** - If you have elected to include a Contribution the amount of the Contribution will be deducted from the Repair Cost.

J11 **YOUR INFORMATION** - You should have declared all relevant information that may have affected our decision to accept your Vehicle onto Your Plan. It is important that you check Your Plan Schedule to ensure we have the correct details. In particular, you should check that your Vehicle's make and model, date of registration, mileage and engine size are accurately described on Your Plan Schedule. You should also 'double check' your Vehicle's previous servicing complies with our requirements under section G. You should have answered our preliminary

questions accurately and disclosed any known faults with your Vehicle prior to taking out Your Plan. Failure to disclose the correct information at the time that you applied may invalidate Your Plan. If we have requested a Mileage Photo, you should co-operate fully with our request. If any of the above information is incorrect Your Plan may not be valid.

J12 **FRAUD** - If we reasonably believe that you, Your Supplying Dealer or someone authorised to act on your behalf, have made any dishonest, false or exaggerated statements or declarations in order to obtain Your Plan or to try and obtain any Repair Cost, Your Plan will be cancelled, no refund or repair settlements will be made and the matter reported to the authorities.

J13 **SALVAGE, STORAGE OR DISPOSAL** - We accept no responsibility or liability for the salvage, storage or disposal of your Vehicle or of any Part or part under any event.

J14 **LIMIT ON REPAIR COST** - Your Plan will pay the reasonable Repair Cost up to the Single Repair Limit within the Vehicle Value, subject to the terms and conditions herein. If your Vehicle or any subsequent repair is covered by any other similar plan, guarantee, warranty or goodwill settlement, we will only pay our reasonable share of any Repair Cost (if any). We may, in our discretion, appoint a Repairer of our own choice in order to repair, replace or recondition any Part of your Vehicle.

J15 **VALUE ADDED TAX** - Value Added Tax (VAT) will be calculated at the current rate applicable at the time of charge or time of repair. If you do not supply us with a Repairer's VAT invoice displaying the name and address of Warrantywise Limited, we will not be legally able to reimburse you the VAT element of the Repair Cost.

J16 **GENERAL** - We are not liable for any statement or representation which contradicts any of the conditions of Your Plan, unless the statement or representation is clearly defined on Your Plan Schedule or is supported in writing by us.

J17 **DISCRETION** - An important aspect of Your Plan is that we both contractually and legally operate on a discretionary basis. We use this discretion to ensure that you receive a fair and equitable resolution to each and every request you make under Your Plan. In the event of any complaint which we cannot resolve between us on this basis Quentin Willson is the final arbiter for the exercise of this discretion on behalf of Warrantywise and can be contacted via email at: quentinwillson@warrantywise.co.uk. This does not affect your statutory rights.



# K Warranty Plan

**K1 PROVISION** - Where this warranty plan (Your Plan) is provided by Your Supplying Dealer along with the sale of Your Vehicle; Your Plan is administered by Warrantywise Limited (trading as Warrantywise) registered office: 5 Petre Court, Clayton Le Moors, Lancashire, BB5 5HY, under contract with and at the cost and expense of Your Supplying Dealer. It is provided in addition to your Statutory Rights.

K1.1 Where this warranty plan (Your Plan) is a direct purchase by You or a renewal of previous terms with You directly; Your Plan is provided and administered by Warrantywise Limited (trading as Warrantywise) registered office: 5 Petre Court, Clayton Le Moors, Lancashire, BB5 5HY.

**K2 QUENTIN WILLSON** - Quentin Willson, who has been instrumental in its design and development, believes it to be the Best Classic Car Warranty in the UK. Quentin Willson also acts as final arbiter on behalf of Warrantywise in resolving any complaint you may have and can be contacted directly at: quentinwillson@warrantywise.co.uk

**K3 YOUR PLAN** - Your Plan will only become effective when Warrantywise has received and accepted Your Application and received payment in full from Your Supplying Dealer (or You) and issued Your Plan Schedule. You will then be provided with Your Plan as stated within these terms and conditions during the Period of Your Plan, whilst you reside within the Geographical Limits. Your Plan contains details of Your Plan benefits you have purchased, what is excluded and the conditions of Your Plan and should be read in conjunction with the Plan Schedule.

**K4 PLAN SCHEDULE** - Your Plan Schedule confirms our acceptance of your Application and is the basis of the contract and forms part of Your Plan. Please check that the information you have declared to us is correct and that it meets with your requirements. If it does not, please contact us as soon as possible (and in any case within 30 days of issue) in order to make any applicable alterations. You cannot make changes after 30 days or if you have requested that we authorise any repairs. If you fail to provide us with the correct information we may either require additional payments and an Administration Fee or even cancel Your Plan.

**K5 PRINT COPY OF YOUR PLAN** - These are available in booklet and PDF format and can be downloaded from our website at [www.warrantywise.co.uk](http://www.warrantywise.co.uk). If you require a large print paper copy of Your Plan terms and conditions, please contact us at any time and we will arrange this.

**K6 MILEAGE PHOTO** - If you have selected the Pay As You Go Option then before we accept your Vehicle and confirm Your Plan is active we will request a photo of your vehicle's milometer. We will also inform you of this requirement immediately after your Application. We ask that you cooperate fully with this request. In such circumstance we will not issue a Plan Schedule until we have received such confirmation. Your Plan will then start from the mileage shown on the photograph and from the time and date we receive it, if received after Your Plan Start Date. We will not be responsible for any Repair Cost during the period we are awaiting receipt of your Vehicle's Mileage Photo or from any previous mileage.

K6.1 Therefore we reserve the right, in our discretion:

K6.1.1 to cancel Your Plan by refunding you any payment you may have made, less the Cancellation Fee if, within 45 days of your requested Plan Start Date, you fail to forward to us a Mileage Photo when requested or

K6.1.2 to waive our Mileage Photo request and start Your Plan 45 days after your original Plan Start Date.

**K7 DATA PROTECTION** - Warrantywise is a trading name of Warrantywise Limited, a company registered in England and Wales No. 07963594 at 5 Petre court, Petre Road, Clayton-le-Moors, Lancashire, BB5 5HY and is part of Wise Group Holdings Limited, Company No. 10613336. Wise Group Holdings Limited (WGHL) is registered under the Data Protection Act, we are the Data Controller. WGHL will process your data to provide the cover detailed in Your Plan. We will pass your data to selected third parties specifically for them to provide the services detailed in Your Plan. Any third parties will not be permitted to use your data for any other purpose other than to provide the services and shall be contracted to delete the data after provision of the service under Your Plan.

**K7.1 RIGHT TO ACCESS** - You are the only person authorised to make representations directly to WGHL about Your Plan. If you require any other person to enquire on your behalf including receiving any validated repair payments we will require your specific prior authorisation in writing unless such persons quote Your Plan number and security password or is confirmed by you as a Repairer acting on your behalf. We may pass your data to any associated company for the sole purpose of providing the services and

benefits within Your Plan. If at any time, your information is to be transferred to countries that do not have stringent data protection laws, the Data Controller will seek assurance from that party as to the security surrounding the handling of your personal data before they proceed. Your personal data may also be passed to any relevant regulator or dispute resolution provider and be used to prevent crime. We may also use your data for training and testing purposes.

**K7.2 RIGHT TO RECTIFICATION** - You can ask us for a copy of your personal details held on our files and to correct any inaccuracies. To improve our services and for training purposes, we may record our communications with you.

**K7.3 RIGHT TO BE FORGOTTEN** - You have the right to be forgotten and you may choose to exercise this right at any time under the EU General Data Protection Regulation (GDPR) Article 17. We will process any such request without undue delay and we will inform any third parties of the request.

**K7.4 EXPERT REPORTS** - You can request a copy of any Independent Vehicle Examiner report we have commissioned in relation to a claim for repairs you may have made (subject to our Administration Fee).

**K7.5 MARKETING** - Your details may be used by WGHL for marketing purposes and to inform you of other products and services we think may be of interest to you. We may disclose your information to companies within WGHL for these purposes. We and our agents (if applicable) may contact you by mail, telephone or email. If you do not want your data to be used by us for marketing purposes and you have not already notified us, please write to the Data Protection Administrator at: Wise Group Holdings Limited, 5 Petre Court, Clayton Le Moors, Lancashire, BB5 5HY or email [dpa@warrantywise.co.uk](mailto:dpa@warrantywise.co.uk)

**K8 EXCLUSION OF THIRD PARTY RIGHTS** - Your Plan is solely for the benefit of you (the Plan holder) and any permitted transferee which we allow in our discretion. No rights or benefits will be given to any other third party under Your Plan. The provisions of the Contracts (Rights of Third Parties) Act 1999 do not apply.

**K9 NOTICES** - All notices required to be given shall be by Email, Post, Special or Recorded Delivery;

K9.1 from WGHL or Warrantywise Limited to you, at your last known home or email address and,

K9.2 from you to us, at WGHL or Warrantywise Limited, 5 Petre Court, Clayton Le Moors, Lancashire, BB5 5HY or any email address noted within Your Plan.

K9.3 All notices shall be deemed to have been received when, in the normal course of transmission, the notice would have been delivered.

**K10 LANGUAGE** - All Plan documents and all communications with you about Your Plan will be in easy to understand English. No other language will be used.

**K11 STATUTORY RIGHTS AND REGULATION** - Your Plan shall be subject to English Law. Nothing in these terms and conditions will reduce or affect your statutory rights. For further information about your Statutory Rights you can contact your Local Authority Trading Standards Department or Citizens Advice Bureau. This Plan is exempted from regulation by the Financial Control Authority (FCA) or from compliance with the Financial Services Compensation Scheme.

**K12 TERMINOLOGY** - Words starting in capital letters are 'defined terms' with specific meanings particular to Your Plan. Please see the Definitions section within Your Plan.





## L How to Contact Us

**Quentin Willson's Comment:** I am sure that you will be pleased with the service we provide. In the unlikely event you are not completely satisfied please follow these step by step instructions and I am confident your complaint will be resolved satisfactorily as soon as possible.

- L1 ADMINISTRATION QUERIES** - Firstly, if you have any questions regarding any alterations to Your Plan Schedule, please contact Warrantywise by telephoning 01254 355107 and ask to speak to our Administration Manager and explain your query, or you can email: [admin@warrantywise.co.uk](mailto:admin@warrantywise.co.uk). Your query should be dealt with either while you are on the phone or by return of post or by email.
- L2 AUTHORISED PAYMENT QUERIES** - If you require an explanation of any authorised Repair Cost please telephone 01254 355102 and speak to the Customer Services Department. Your query should be dealt with either while you are on the phone or by return of post or by email, within working 5 days.
- L3 REVIEW REGARDING DECLINE DECISIONS** - If you are unhappy with how we have exercised our discretion in relation to any decline decision and wish to have a further review you need to do so in writing within 30 days to: Customer Services, Warrantywise Limited, 5 Petre Court, Clayton Le Moors, Lancashire, BB5 5HY or by email to: [customerservices@warrantywise.co.uk](mailto:customerservices@warrantywise.co.uk). Your query should be acknowledged by return of post or by email and answered within 5 working days.

**Note:** Please do not phone, if you wish to have any decline decision reviewed by our Management Team as we will only advise you to write in via email or letter as we require full written details. Thank you.

- L4 CONTACTING QUENTIN WILLSON** - You can ask for your case to be personally reviewed by Quentin Willson via email at: [quentinwillson@warrantywise.co.uk](mailto:quentinwillson@warrantywise.co.uk). (Yes it really is him). Your query should be acknowledged by email and answered within 5 working days.
- L5 IMPORTANT INFORMATION REGARDING FRAUD** - If we have any reason to believe that you (or a Repairer acting on your behalf) has provided us (or any Independent Vehicle Examiner) with any false, dishonest or exaggerated information or statement in order to obtain Repair Cost(s) then we will suspend any repair authorisation until our Fraud Investigation Team has completed their investigation. Within 30 days we will send you our final response or advise you when will be in a position to provide such a response.

**Note: Telephone calls may be recorded for quality and training purposes.**



## Notes...