



# Inchcape Warranty Handbook

Inchcape Warranty MOT and Assist is brought to you direct by Car Care Plan, Europe's leading warranty provider, and we've developed **great value cover** for Inchcape Retail customers to protect their vehicles from the cost of unexpected mechanical or electrical problems.

**Our promise to every Inchcape customer**

- You still use your usual Inchcape Retail dealer for repairs
- We cover parts & labour for valid claims
- You'll enjoy UK and European cover for mechanical and electrical breakdown
- 12 months' Inchcape Assist breakdown cover included as standard
- It's quick and easy to make a claim

We look forward to continuing the journey with you.

Yours sincerely

A handwritten signature in black ink that reads "Neal Stead". The signature is written in a cursive, flowing style with a period at the end.

**Neal Stead**

Customer Services Manager

---

---

**Contents**

General Information	Page 4
Contractual Agreement	Page 5
Claims Phone Numbers	Page 5
Inchcape Warranty – Parts Covered	Page 6
Warranty Terms and Conditions	Page 9
How to Claim	Page 12
Important Information	Page 13
Warranty Extra Benefits	Page 16
Warranty Service Requirements	Page 16
Inchcape Assist	Page 17
MOT Test Insurance	Page 21
Transfer of Warranty/Assist/MOT Insurance	Page 25

---

## Your Questions Answered

### Where should I keep my Handbook?

Always keep this handbook with the details shown on your Inchcape Validation Certificate in your vehicle as you never know when you might need it.

### When is my service due?

The vehicle must be serviced according to the terms outlined on page 16 by a VAT-registered repairer, preferably an Inchcape dealer location.

### What should I do if my vehicle breaks down?

If your vehicle breaks down, contact the Inchcape customer support line on 0344 573 8053. In the event of requiring roadside assistance, either as a result of a breakdown or an accident, please ring Inchcape Assist on 0344 573 8054.

### What if I break down and want to use my local repairer?

It is recommended that you use the supplying dealer or another Inchcape repair facility, where warranty claim costs can be settled directly, without the need to you to submit an invoice via another repairer to the claims administrator.

However, if you want to use your local repairer, you must make sure that they follow our claims procedures and send their invoice with any required supporting documentation, quoting the claims authority number, to:

Inchcape Warranty Administration  
Jubilee House  
5 Mid Point Business Park  
Thornbury  
West Yorkshire BD3 7AG.

Please note: In the event that you do not return to an Inchcape dealer for your warranty repair, you may have to pay for the claim in advance of being reimbursed by Inchcape Warranty Administration.

### Can I transfer my Warranty/Assist/MOT Test Insurance Transfer (to a new owner)?

If you sell your vehicle during the period of your warranty, you may transfer the benefits of the Warranty, Assist and MOT Test Insurance to the new vehicle owner, provided that the vehicle is sold privately and not through a garage, motor trader, auction or similar company.

The transfer will be subject to a £25 administration fee and the administrator's approval. In the event of non-acceptance the fee will be returned.

See transfer form on page 25.

Please Note: Products purchased via monthly instalments can only be transferred provided any balance of monies owed has been paid in full.

---

**Contractual Agreement**

Inchcape Warranty is an insurance product which is underwritten by AmTrust Europe Limited.

**The Insurer**

This is an agreement between you and AmTrust Europe Limited and is administered by Inchcape Warranty Administration. This certifies that, subject to the policy terms and conditions and payment of the appropriate premium, the Insurer will pay the costs of repair and of additional benefits incurred by you as a result of the failure of any insured components occurring during the period of insurance.

**Important**

Your mechanical breakdown insurance policy is underwritten by AmTrust Europe Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Inchcape Warranty Administration is a trading name of Car Care Plan Limited which is authorised and regulated by the Financial Conduct Authority.

Claims Phone Numbers		Please refer to pages listed below before phoning:
Mechanical Breakdown Warranty	<b>0344 573 8053</b>	page 12
Inchcape Assist	<b>0344 573 8054</b>	page 17
MOT Test Insurance	<b>0344 573 8053</b>	page 21

**Vehicles up to 10 years/100,000 miles at the date of warranty purchase**

Inchcape Warranty covers almost all mechanical and electrical parts (including labour to fit them), of the covered vehicle against mechanical and electrical breakdown as defined below.

There is no restriction to the number of claims you can make, up to an overall aggregate claim limit which is no more than the value of the vehicle at the time of purchase.

Mechanical or electrical breakdown is the failure of a component, causing a sudden stoppage of its function, for a reason other than wear and tear, normal deterioration or negligence. Damage caused by the effect of overheating is not regarded as a mechanical or electrical breakdown under the terms of the warranty.

You are covered only for the parts described in this handbook. Your warranty does not cover more than the manufacturer's list price for parts.

**Repairs must not start without the prior approval of the administrator.**

**What is Covered**

Your Inchcape warranty covers almost all mechanical and electrical components on your vehicle, for mechanical and electrical breakdown, subject to the conditions detailed in this handbook and the maximum claim limit. This includes:

- Protection against the costs of replacing parts and the labour to fit them
- Temporary hire car whilst warranty repairs take place (after the first 24 hours)
- Up to 60 days warranty cover whilst on the continent
- Transferable where vehicle is sold privately
- For vehicles up to 10 years old or up to 100,000 miles at the point of sale

**The New Enhanced Warranty Cover**

Our new and enhanced warranty now provides cover for the following:

- Diesel Particulate Filter
  - Parking sensors
  - Infotainment system
  - LED lighting
  - Wiring harnesses and connections
  - Catalytic Converter
  - Airbags
  - With one single level of cover available for cars up to 10 years old or 100,000 miles at inception
-

## What is Not Covered

Whilst you have a high level of warranty cover available, there are some components, such as service items which this warranty specifically does not cover. This includes, but is not limited to, the following:

- Body components such as strikers, hinges or any component which may require adjustment from time to time
- Body panels, paintwork or glass
- Interior trim, seat and seat belts
- Recharging of the air conditioning unit (unless required as part of a valid repair)
- Renewal of brake components due to wear and tear or constant use of the brakes
- Renewal of any clutch components due to wear, incorrect adjustment or misuse
- The clearing of fuel lines, filters, throttle body and pumps and damage to components due to the use of incorrect or contaminated fuel
- Batteries, bulbs, wiper blades, wheel balancing and alignment, wheels, tyres and water ingress (including damage to covered parts caused by water)
- Oil leaks, lubricants, filter elements and any damage caused by frost or lack of anti-freeze, impact, accident or negligence
- Non-factory fitted radio cassette, CD player or any other in-car entertainment component
- Normal maintenance services, and the replacement of such items as, but not limited to, spark plugs and plug leads
- Weather strips and body seals
- Any damage or losses to components that are not directly covered within the terms of this warranty
- Burnt out, sticking or pitted valves
- Damage resulting from the failure of a timing belt which has not been replaced as per the manufacturer's recommendations (proof required).

**Please note:** Oil, oil filter, gaskets, anti-freeze and brake fluid required due to the failure of a covered component are covered.

### Catalytic Converter

Whilst exhaust systems are excluded, the catalytic converter is covered as follows:

- The cost of replacement of the vehicle's catalytic converter(s), following failure of a test of exhaust gas to meet the relevant in-service Exhaust Emissions Standard subject to:
  - 1 The catalytic converter(s) being found to be no longer serviceable.
  - 2 The results of the failed test being made available to our claims department at the time repair authorisation is requested.
  - 3 A results print-out from a successful test, following the replacement, is submitted to our claims department with the repair invoice.
- This benefit does not cover replacement if the catalytic converter(s) failure is due to impact or other accidental damage or as a result of contamination due to the use of incorrect fuel.

### Diesel Particulate Filter

The diesel particulate filter is covered for failure providing:

- 1 Following illumination of the applicable dash warning light, you drive the vehicle as specified in the manufacturer owners handbook at the required speed and distance to try and clear the filter.

- 2 If the applicable dash warning light remains illuminated, you must have the filter regenerated by a VAT-registered dealer. Please note this warranty does not cover the cost of the regeneration process and you must retain the invoice as proof this process has been followed and undertaken.
- 3 If this does not solve the problem then on approval, your Inchcape Warranty will cover the repair or replacement of the diesel particulate filter.

**Please note:** We reserve the right to provide replacement parts and to carry out repairs or to arrange for their provision by other persons.

### Infotainment Systems

We cover the following factory fitted components during the period of cover: CD player and CD autochanger, radio including DAB, DVD player including integrated rear headrest screens, speakers, TV, telephone and bluetooth device, USB audio interface and aux-in device, iPod interface (or similar providing the component is factory-fitted), satellite navigation system and traffic management, excluding discs, batteries, remote control and electronic key-fob. We will not provide cover for accidental damage, aerials, design faults and recalls, adjustments, upgrades, modifications or non-factory-fitted components and we reserve the right to provide parts or arrange for specialist repair in the event of a failure.



## Policy Premium Payments

Cover is available as an annual policy with a single upfront payment or via monthly instalments.

Where you have selected to purchase your product via monthly instalments, you have entered into an agreement to purchase an annual policy, spreading the cost over interest free instalments. You are required to continue to pay your instalments until all monies owed have been paid.

The cover level provided when opting to pay by monthly instalments is identical to that of an annual policy. You must pay the premium every month on or before the date when it is due. Payment is required for the full premium of your policy subject to the cancellation terms. Should you fail to pay a monthly premium when it is due, all cover will cease immediately from that date. Where you have made a claim against the policy, you will be asked to continue to make your monthly instalment payments.

## Warranty Conditions

The conditions of this warranty are set out below. Warranty repairs will only be carried out if you agree to these conditions. Please take time to read them.

- 1 It is your responsibility to decide whether to authorise the dismantling of your vehicle or any covered component. The administrator will only accept the cost of dismantling if it is part of an authorised warranty repair.
- 2 The administrator is not liable for any statement or representation which contradicts the conditions of this warranty unless the statement or representation is supported in writing by the administrator.
- 3 If the warranty repair is not carried out by Inchcape the warranty repair cost will not be more than the manufacturer's list prices for parts. Parts which can only be sourced from outside the UK will be reimbursed at the UK price of an equivalent part. Labour costs that are necessary to repair those parts will be reimbursed as per the repairer's warranty labour rate and actual repair times will be limited to those in the latest Glass's Guide ICME manual or the manufacturer's recommended repair times. With every claim you make, you must provide a VAT receipt from the repairer authorised to carry out the repair.
- 4 If you do not follow the manufacturer's service schedules or maintain the vehicle as recommended by the manufacturer, this warranty will not apply to the extent that the fault was the result of failure to comply with either the service or maintenance recommendations. When you have your vehicle serviced, you are allowed 1,000 miles either side of the service mileage or four weeks either side of the time period given, whichever comes first. It is important that you retain your service receipts as they may be required to validate any repair request you make. Please note that in the absence of servicing your vehicle at an Inchcape location, it must be serviced by a VAT registered dealer unless the administrator has agreed otherwise.

- 5** This warranty is valid for breakdown in the United Kingdom (which includes Great Britain, Northern Ireland, the Channel Islands and the Isle of Man). The warranty is also valid whilst your vehicle is outside the United Kingdom but within the European Union or EFTA for up to 60 days per annum.
- 6** We hope you are happy with the cover this policy provides. If after reading your policy document, however, this insurance cover does not meet with your requirements, you have the right to cancel cover within 30 days of purchase. Should you wish to cancel within this period, please contact the administrator on 0344 573 8053 for a refund of any premium you are entitled to.

If you wish to cancel your policy after this 30-day period, you may cancel your policy at any time and receive a pro rata refund of your premium based on the number of whole months remaining subject to the deduction of a cancellation fee of £30. Requests for cancellation outside of the first 30 days from purchase should be made by contacting the administrator on 0344 573 8053 or in writing to: Inchcape Warranty Administration, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG.

There will be no refund entitlement under the following circumstances:

- In the last 30 days of cover.
- If you have made a claim.
- Where the warranty has been transferred from the original purchaser.

If you have paid for your policy by instalment payments through an instalment agreement with Car Care Plan Ltd, any refund amount owed to you will be calculated in line with the following rules:

- Where you have paid all the instalment payments, we will calculate the refund as above. The refund will be paid directly to you.
- Where you have NOT paid all the instalment payments, we will calculate the refund as above and:

**1** If the refund You are eligible for is in excess of the total outstanding instalment payments You owe Car Care Plan, We will pay the difference directly to You; or

**2** If the refund you are eligible for is less than the total outstanding instalment payments you owe Car Care Plan, You will not receive a cash refund. The refund will be applied as part payment of your total outstanding instalment payments.

You will continue to be responsible for paying the remaining outstanding payments on your instalment agreement with Car Care Plan until the balance calculated at the time of notice of cancellation received by the Administrator has been settled.

Please allow up to 28 days for your cancellation and refund to be processed.

**7** This warranty does not cover the following:

- a** Any vehicle where the speedometer or odometer has been interfered with, altered or disconnected.

- 
- b** Repairs, replacements or alterations not authorised by the administrator.
  - c** Routine servicing or maintenance of a vehicle.
  - d** Repairs to vehicles which have been modified and that modification has contributed to the failure or has failed itself.
  - e** Any vehicle used for hire or reward such as taxis, courier, delivery or driving school vehicles, or any commercial vehicle with a Gross Vehicle Weight of more than 3.5 tonnes or a vehicle used in any sort of competition, including track days, rally or racing.
  - f** Vehicles that are used in a public service capacity (e.g. police vehicles or ambulances).
  - g** The gradual reduction in operating performance of any part (fair wear and tear) due to the age of the vehicle and/or the number of miles it has covered.
  - h** Any liability for death, bodily injury, or damage to other property or any loss caused directly or indirectly by the claim or event giving rise to a claim under this warranty provided that this exclusion shall not apply to any death or bodily injury caused by negligence of the Dealer or its agents.
  - i** Any damage which is due to any type of accident.
  - j** Any damage which is a direct result of negligence or of any wilful act by you or any third party other than the Dealer or its agents.
  - k** Any parts which are replaced as part of normal servicing requirements.
  - l** Any damage to parts which are being recalled by the vehicle's manufacturer or which have design faults.
  - m** Any failure caused by faults which a qualified engineer thinks could have existed before the warranty began.
  - n** Any damage to components due to the use of contaminated or incorrect fuel.
  - o** Components/repairs covered by any other existing warranties or insurances.
  - 8** This contract shall be governed by and construed in accordance with the laws of England and Wales. Any and all disputes arising in relation to this contract shall be submitted to the exclusive jurisdiction of the English courts.
  - 9** Nothing in these conditions will reduce your statutory rights relating to faulty or mis-described goods. For further information about your statutory rights contact your local Trading Standards Department or Citizens Advice Bureau.
  - 10** The warranty period appears on the Validation Certificate which will be sent to you once the warranty has been registered. The warranty will expire on the date or mileage shown in this letter, whichever occurs first. It should be noted that in the absence, for whatever reason, of the standard manufacturer's warranty period, the start date and expiry date of this warranty will remain unchanged from that detailed in the Validation Certificate.
  - 11** The administrator reserves the right to provide replacement parts and to carry out repairs under this warranty or to arrange for their provision by other persons.
-

Take the vehicle to the Inchcape dealership where you bought it, and they will confirm whether the warranty and repair request are valid and then they will handle the repair on your behalf.

If you cannot take the vehicle back to the Inchcape dealership where you bought it, please follow the instructions below:

- Take your vehicle to another reputable repairer and ask them to contact the administrator on 0344 573 8053 and give the following information:
  - a The full warranty type and number (found on the Validation Certificate).
  - b Your vehicle registration number.
  - c The date and mileage the component(s) failed.
  - d A detailed estimate of repair costs.
- Should the breakdown occur outside the UK, the following process applies:
  - a The repair must be carried out in countries who are members of the EU or EFTA.
  - b The administrator will not pay more than the equivalent UK rate for labour charges and manufacturer list prices for parts at the date of the repair.
  - c You should authorise the repair work yourself and contact the administrator for reimbursement on your return to the UK. The administrator's liability is up to any claim limit defined in this handbook.

d Reimbursement will be in sterling at the rate of exchange prevailing at the time of the repair and on receipt of a bona fide invoice.

- Please ensure that the repairing dealer does the following:

- 1 Makes a note of the warranty authority number issued by the administrator.
- 2 Carries out the repair, then make the invoice out to Inchcape and sends the invoice, claim number and service receipts (if requested) to:

Inchcape Warranty Administration  
Jubilee House  
5 Mid Point Business Park  
Thornbury  
West Yorkshire BD3 7AG.

The above procedures do not affect your statutory rights as a consumer.

### **IMPORTANT TELEPHONE NUMBERS**

Administration and Claims Helpline:

Phone: **0344 573 8053**

To make sure that you receive the highest level of service, telephone calls to the administrator are recorded.

---

## How to Make a Complaint

We hope that you will be pleased with the service we provide.

In the unlikely event of a complaint, you should contact the administrator in the first instance on **0344 573 8053**, or in writing to: The Customer Services Manager, Inchcape Warranty Administration, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG.

You can also email us at [complaints@motor-admin.com](mailto:complaints@motor-admin.com).

Alternatively you can visit our website at [www.carcareplan.co.uk/complaintsprocedure](http://www.carcareplan.co.uk/complaintsprocedure)

If you remain dissatisfied, please contact the Insurer directly by writing to:

The Insurance Manager  
Market Square House,  
St James's Street,  
Nottingham, NG1 6FG

If it is not possible to reach an agreement or your complaint has not been resolved within 8 weeks, you also have the right to ask the Financial Ombudsman Service to review your case. The right to apply to the Ombudsman must be exercised within six months of the date of our final decision. For more information You can visit the Financial Ombudsman Service website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or write to:

The Financial Ombudsman Service  
Exchange Tower, London E14 9SR

Telephone: 0800 023 4567 or 0300 123 9123

The above complaints procedure is in addition to Your statutory rights as a consumer. For further information about Your statutory rights contact Your local authority trading standards service or Citizens Advice Bureau.

We abide by the Motor Industry Vehicle Warranty Products Code of Practice which can be found on The Motor Ombudsman website at [www.TheMotorOmbudsman.org](http://www.TheMotorOmbudsman.org).

The Motor Ombudsman will offer free impartial information and if appropriate an alternative dispute resolution process in the event that you are not satisfied with the outcome of a concern.

For further information, you can visit The Motor Ombudsman website at [www.TheMotorOmbudsman.org](http://www.TheMotorOmbudsman.org) or call their Information Line on 0345 241 3008.



## Vehicle Warranties

### Demands and needs

Inchcape Warranty products meet the demands and needs of vehicle owners who wish to cover themselves against certain costs of mechanical failure of their vehicle.

### Financial Services Compensation Scheme

AmTrust Europe Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if the Insurer is unable to meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim amount, without any upper limit.

For further information about the scheme (including the amounts covered and eligibility to claim) you can contact the FSCS helpline on 0800 678 1100 or 0207 741 4100, visit the website [www.fscs.org.uk](http://www.fscs.org.uk) or write to Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU.

### Privacy and Data Protection Notice

#### 1. Data Protection

Car Care Plan Limited (the "Data Controller") are committed to protecting and respecting your privacy in accordance with the current Data Protection Legislation ("Legislation"). Below is a summary of the main ways in which the Data Controller processes your personal data. For more information please visit [www.view-privacy-policy.co.uk](http://www.view-privacy-policy.co.uk).

#### 2. Use of Your Personal Data

The Data Controller may use the personal data it holds about you for the purposes of providing insurance, handling claims and any other related purposes (this may include underwriting decisions made via automated means), for

offering renewal, research or statistical purposes and to provide you with information, products or services that you request from the Data Controller or which the Data Controller feels may interest you. The Data Controller will also use your data to safeguard against fraud and money laundering and to meet the Data Controller's general legal or regulatory obligations.

#### 3. Disclosure of Your Personal Data

The Data Controller may disclose your personal data to third parties involved in providing it with products or services, or to service providers who perform services on the Data Controller's behalf. These include group companies, affinity partners, brokers, agents, third party administrators, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, fraud detection agencies, loss adjusters, external law firms, external auditors and accountants, regulatory authorities, and as may be required by law.

#### 4. International Transfers of Data

The Data Controller may transfer your personal data to destinations outside the European Economic Area ("EEA"). Where the Data Controller transfers your personal data outside of the EEA, the Data Controller will ensure that it is treated securely and in accordance with the Legislation.

---

---

## 5. Your Rights

You have the right to ask the Data Controller not to process your data for marketing purposes, to see a copy of the personal information held about you, to have your data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to ask for a copy of your data to be provided to any controller and to lodge a complaint with the local data protection authority.

## 6. Retention

Your data will not be retained for longer than is necessary, and will be managed in accordance with the Data Controller's data retention policy. In most cases the retention period will be for a period of seven (7) years following the expiry of the contract, or the Data Controller's business relationship with you, unless the data must be retained for a longer period due to business, legal or regulatory requirements.

If you have any questions concerning the Data Controller's use of your personal data, please contact **The Data Protection Officer, Car Care Plan Limited, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG, England.**

## Consumer Insurance (Disclosure and Representations) Act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to supply accurate and complete answers to all the questions online and to make sure that all information supplied is true and correct. You must tell us of any changes to the answers you have given as soon as possible. Failure to advise us of a change to your answers may mean that your policy is invalid and that it does not operate in the event of a claim. We may also recover any money we may have paid under this policy.

Under English Law, it is an offence to make a false statement or to withhold any material information in order to obtain a schedule of insurance.

We reserve the right to decline any insurance risk or to change the Premium and the terms quoted.

---

In the event of a valid claim the following extra benefits will be provided.

### **Vehicle Replacement**

Your Inchcape dealer will supply you with a replacement vehicle, up to a mid-sized saloon, subject to availability, for up to seven days. You can only have a replacement vehicle if your vehicle is being repaired under this warranty and prior authority has been given by the administrator's Claims Department.

#### **Exclusions**

- 1** You cannot have a replacement vehicle for the first 24 hours that you are without your vehicle or during any delay the repairer may have waiting for parts or commencing repairs.
- 2** You will have to pay for fuel and insurance for the replacement vehicle.

### **Overnight Accommodation and Rail Fares**

We will pay up to £75 towards hotel expenses or a return rail ticket if the vehicle breaks down and you are unable to return home. You will need to send a receipt. You cannot claim for the cost of meals and drinks. This benefit is only available if a valid warranty claim is submitted.

### **Driving Abroad**

The warranty is valid for up to 60 days per annum (pro rata) for driving in the Republic of Ireland and mainland Europe. The administrator will not pay more than the equivalent UK cost for parts and labour.

**N.B.** These benefits will not be provided if the failure is not covered by this warranty. Payments will be limited to those levels outlined in the Validation Certificate.

**The vehicle must be serviced in accordance with the manufacturer's recommended service schedule. We strongly recommend you use an Inchcape location.**

The intervals between services must not exceed the manufacturer's stipulated maximum excess time or mileage allowances or four weeks/1,000 miles either side of the service interval. The only acceptable proof of servicing will be the fully detailed VAT service invoice(s) indicating servicing dates and mileages. You must keep these invoices for our inspection in the event of a claim.

**Failure to maintain and provide proof that the above service schedule has been completed may invalidate the warranty.**

### **Warning: Timing Belts**

(otherwise known as camshaft drive belts).

If your vehicle has a 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 and inconvenience. No responsibility will be accepted for damage caused by the failure of a worn-out timing belt, unless the timing belt has been replaced in accordance with the manufacturer's service schedule.



## Definitions

**Us/we** – means Inchcape Assist.

**You, your** – the person named on the Validation Certificate.

**Vehicle** – the vehicle covered on your warranty and the Validation Certificate.

**Breakdown** – a mechanical or electrical failure, puncture or accident, which immediately renders the vehicle immobilised.

**Territorial limits** – means Great Britain, Northern Ireland, Scotland and Wales.

## Important Note

Details of Inchcape Assist cover may not always reach us in time if there is an early claim soon after purchase of this cover. In this event we will require you to provide your full address details, your warranty type and number (from your validation certificate), and the date you purchased this cover. We will assist you as normal whilst we look for your records.

In the unlikely event it transpires your warranty has expired or is no longer valid we will invoice you for the cost of recovery.

## Call 0344 573 8054

Tell the controller who answers your call:

- You are an Inchcape customer
- Your warranty type, number and car registration number

- Where your vehicle is and what seems to be the problem (for example, if you have a puncture, tell the controller your tyre size)
- If you also intend to claim under your warranty you must telephone the administrator on 0344 573 8053 and obtain advance authorisation, before any repairs are commenced.

## STRICTLY FOR RESCUE 0344 573 8054

With Inchcape Assist as part of your warranty you will be entitled to the following Inchcape Assist services:

## Roadside Assistance and Nationwide or Local Recovery

If your vehicle breaks down due to mechanical or electrical failure, sustains a puncture or is involved in an accident, we will send help to the scene. We will arrange to pay call out fees and mileage charges needed to repair or assist with the vehicle. If, in the opinion of our recovery operator, they are unable to repair the vehicle at the roadside we will assist in the following way:

- Arrange and pay for your vehicle, you and up to five passengers to be recovered to the nearest garage able to undertake the repair.
- If the above is not possible at the time, we will arrange for your vehicle, you and up to five passengers to be transported to your home or original destination.

**Home Assist**

We will despatch one of our recovery operators to your home address or within a one-mile radius only.

Please note: Any repairs undertaken by our recovery operators at their premises are provided under separate contract, which is between you and the garage.

**Caravans and Trailers**

If your vehicle breaks down and your caravan/trailer is attached, providing it is fitted with a standard towing hitch and does not exceed 23 feet in length, your caravan/trailer will be recovered with your vehicle at no extra cost.

**Message Service**

If you require, we will gladly pass on two messages to your home or office to let them know of your predicament and ease your worry.

**Accident Cover**

If your vehicle is involved in an accident rendering it immobile or illegal to drive we will transport your vehicle to a nominated local address within the United Kingdom.

**Puncture Cover**

If your vehicle sustains a puncture and you are unable to change the wheel, service will only be provided if your vehicle is carrying a serviceable spare wheel or inflation kit. If you are not carrying a spare wheel as your vehicle was never provided with

one by the manufacturer and the inflation kit is ineffective due to a badly damaged tyre, then we will provide service under the terms of the vehicle being immobilised.

In the event your vehicle is fitted with run-flat tyres and, due to the time of day or local stock availability, a replacement cannot be found within the 50 miles the vehicle can be driven for on a run-flat tyre, you and your vehicle would be recovered to your home or original destination in the same way as any other irreparable breakdown.

**Toll Fees**

In the event of a valid claim we will pay ferry and toll fees ONLY within the confines of the United Kingdom and Northern Ireland.

---

## Exclusions

Inchcape Assist does not cover the following:

- 1** Any caravan/trailer where the total length exceeds 23 feet and where it is not attached to the vehicle with a standard towing hitch.
- 2** Contracts not registered with us.
- 3** The cost of any parts, components or materials used to repair the vehicle.
- 4** Any costs or expenses not authorised by our rescue controllers.
- 5** The cost of food, drinks, telephone calls or other incidentals.
- 6** The cost of alternative transport.
- 7** The cost of petrol, oil or insurance for a hire vehicle.
- 8** The recovery of the vehicle and passengers if repairs can be carried out at or near the scene of the breakdown within a reasonable time. If recovery takes effect we will only recover to one address in respect of any one breakdown.
- 9** Overnight accommodation or car hire charges.
- 10** Breakdowns caused by failure to maintain the vehicle in a roadworthy condition including maintenance or proper levels of oil and water. If, in the opinion of our recovery operator, the vehicle is found to be unroadworthy due to lack of maintenance, unless servicing records can be provided, we may terminate your Cover immediately notifying you, by letter, what action we have taken.
- 11** Vehicles where service cannot be effected because the vehicle does not carry a serviceable spare wheel.
- 12** Any request for service if the vehicle cannot be reached due to snow, mud, sand or flood or where the vehicle is not accessible or cannot be transported safely and legally using a standard transporter.
- 13** Any request for service if the vehicle is being used for motor racing, rallies, public hire, private hire or any contest or speed trial or practice for any of these activities.
- 14** Overloading of the vehicle or carrying more passengers than it is designed to carry.
- 15** Claims not notified prior to expenses being incurred.
- 16** The charges of any other company (including Police recovery) other than our recovery operator.
- 17** Loss or damage to the vehicle or its contents.
- 18** Direct or indirect loss, damage or liability caused by, contributed to or arising from:
  - a** Ionising radiation or contamination by radioactivity from an irradiated nuclear fuel or from nuclear waste from the combustion of nuclear fuel.
  - b** The radioactive, toxic, explosive or other hazardous

properties of any nuclear assembly or nuclear component thereof.

- c Any results of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, military or usurped power.
- 19** Any false or fraudulent claims.
  - 20** Failure to comply with requests by us or our recovery operators concerning the assistance being provided.
  - 21** Fines and penalties imposed by courts.
  - 22** Any charges where you, having contacted us, effect recovery or repairs by other means.
  - 23** Ferry and toll charges outside of Mainland UK.
  - 24** Any claims relating to the following:
    - Vehicles in excess of 35 cwt-3.5 tonnes.
  - 25** Any service or insurance cover where remedial action has not taken place following a previous breakdown.
  - 26** More than six callouts per contract per year.
  - 27** Claims totalling more than £2,500 in any one year.

### General Conditions

- 1** We will provide cover if:
  - a You have met all the terms and conditions within this contract.
  - b The information provided to us, as far as you are aware, is correct.
- 2** The driver of the vehicle must remain with or nearby the vehicle until help arrives.
- 3** We may cancel the contract by sending seven days notice to your last registered address.
- 4** There is no return of contract cost.

Inchcape Assist is administered by Call Assist Ltd.

Should you wish to contact us, please send your correspondence to:

Call Assist Ltd  
Axis Court  
North Station Road  
Colchester CO1 1UX.

INCHCAPE ASSIST Helpline  
**0344 573 8054**

**Your** Inchcape MOT Test Insurance provided with **Your** warranty has been designed to make sure **You** get the most from Your motoring with minimum inconvenience.

This section of the handbook explains how **Your** MOT Test Insurance works and the main benefits **You** now enjoy. Please ensure **You** keep this in **Your Vehicle** with **Your Validation Certificate** as **You** will need them in order to make a claim.

**Please ensure You fully understand the terms and conditions relating to the cover.**

#### **Definitions:**

**You/Your** – the person named on the **Validation Certificate**.

**Period of Cover** – means the dates shown in the **Validation Certificate**.

**Administrator** – means Car Care Plan Limited, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG.

**Vehicle** – means only the **Vehicle** as identified on the **Validation Certificate** for private use (excluding taxis, private hire, courier services, haulage or transportation of goods and motor cycles) for use on the public highway and designed to carry no more than eight people including the driver or small commercial **Vehicle** of less than 3,500kg gross weight.

**We/Us/Our** – means AmTrust Europe Limited.

#### **MOT Test Insurance**

With MOT Test Insurance (see Validation Certificate for details) You will be covered against the cost of repairing, replacing or altering the following parts of the covered Vehicle if cited on the Notification of refusal to issue a Certificate (VT30), as being the reason for the failure of the MOT test after the start of the cover.

#### **Cover includes:**

##### **Lamps, Reflectors and Electrical Equipment**

Lamps (including Xenon, HID, LED), reflectors, indicators, bulbs, headlamp levelling and cleaning devices (when fitted for HID or LED headlamps) and tyre pressure monitoring systems (TPMS) are covered for failure due to: Breakage, discolouration, misalignment, water ingress, and corrosion. Failure of the horn. Battery retaining bracket/stay/support for failure due to insecurity (please note the battery is not a covered item). Switches, instrument panel, warning lights and wiring are specifically excluded.

##### **Steering and Suspension**

Manual and power steering units, operation of steering lock (where fitted), drag links, track rods/ends, transmission shafts, CV joints and boots, shock absorbers, road springs, wishbones, anti-roll bar links, swivel joints, mountings, sub frames and wheel bearings are covered for failure due to: Wear, seizure, leakage, and insecurity. Steering wheel for cracks or fractures.

### Brakes

Brake master cylinder, wheel cylinders, calipers, discs, drums, Electronic parking brake control, Electronic Stability Control (ESC) components, load compensator, ABS, modulator/sensors/computers and brake pipes, hoses, cables are covered for failure due to wear, leakage, seizure, splits/cracks, corrosion, adjustment and electrical failure. Brake frictional material is excluded.

### Seat Belts and Supplementary Restraint System (SRS)

Mountings, belts, retractors and buckles, SRS components including airbags, seat belt pre-tensioners and seat belt limiters are covered for failure due to wear, non-function and insecurity.

### Body, Structure and General Items

Vehicle structure is covered for corrosion. Failure due to accident damage is specifically excluded. Engine mountings for excessive movement/insecure/fractured or damaged.

### Fuel and Emissions

Throttle body, airflow meter, lambda sensor, EGR valve, catalytic convertor, fuel injection ECU and DPF sensors are covered for failure to meet MOT exhaust gas emission standards. Warning lights, fuel leaks, tuning and adjustments are not covered. Any damage caused by contaminated fuel and/or inappropriate fuel is specifically excluded.

### Drivers View of the Road

Windscreen wiper arms and blades, windscreen wiper motors and washer motors.

**IMPORTANT** - Unless listed above all other components are specifically excluded.

Please note that this MOT Test Insurance does not cover the following:

- Accidental or malicious damage
- Neglect or wear and tear reported during the **Vehicle's** previous service
- Actual tuning or adjustments to the fuel system
- Windscreen, tyres, wheels and exhaust system
- The cost of MOT test, re-test and repairs not completed within 30 days of issue of the MOT Test Certificate Report VT30.

For details of the period covered please see Your **Validation Certificate**.

---

### Terms and Conditions

Please carefully read the following terms and conditions.

- 1** Inchcape MOT Test Insurance does not cover:
    - a** Any parts which have not actually failed, which are replaced or reported during routine servicing and/or repair of other parts which have failed.
    - b** Any loss in excess of the maximum claim liability of £500 (including VAT).
    - c** Liability which attaches by virtue of an agreement but which would not have attached in the absence of the said agreement.
    - d** Any Vehicle used for hire or reward (e.g. taxis, self-drive hire, driving schools, etc) or any commercial Vehicle over 3.5 tonnes GVW or a Vehicle used in any sort of competition, rally or racing of any kind.
    - e** Any liability for death, bodily injury, or damage to other property or any consequential loss of whatsoever nature arising directly or indirectly from the claim or event giving rise to a claim under this MOT Test Insurance.
    - f** Any damage occurring which is due in whole or in part to any type of accident or any act of omission which is wilful, unlawful or negligent.
    - g** Any loss, damage or failure which, in the opinion of a qualified engineer appointed by the Administrator, was caused wholly or partially from a lack of maintenance or neglect in taking reasonable preventative steps.
  - h** Any MOT test or re-test fee.
  - 2** Only one MOT Test Insurance claim is permissible per 12 months of cover.
  - 3** All claims must be supported by a VAT receipted invoice from **Your** repairer. **Vehicle** service schedule – the **Vehicle** must be serviced to comply with the manufacturer's service schedule and failure to do so will invalidate **Your** claim. If **You** fail to follow manufacturer's recommended service guidelines, this MOT Test Insurance may not apply. When **You** have **Your Vehicle** serviced, there is a maximum of 1000 miles or four weeks tolerance, whichever occurs first. It is important that **You** retain **Your** service receipts as they may be required to validate any claim **You** make.
  - 4** The reimbursement for any claim under this MOT Test Insurance shall not exceed the **Vehicle** manufacturer's list prices for parts and labour costs necessarily incurred in repair of covered components and **We** may insist upon the use of manufacturer's equivalent parts up to the maximum aggregate claim liability of £500 (including VAT) during the 12 month period of the MOT Test Insurance.
  - 5** Any exploratory dismantling charges will only be reimbursed as part of a valid claim. It is the responsibility of the **Vehicle** owner to authorise dismantling and to pay the charges if such dismantling proves that the failure is not covered by the MOT Test Insurance. The **Administrator**, on **Our** behalf, reserves the right to subject the failed parts to expert assessment.
-

- 
- 6 The MOT Test Insurance will not cover any component covered by any other existing warranties or insurances.
  - 7 If any claim is fraudulent in any respect all benefits under this cover will be forfeited. **We** shall not be liable for any statement or representation, written or verbal (by whomsoever made), which contradicts the terms and conditions in this MOT Test Insurance, unless such statement or representation is supported by **Us**, or on **Our** behalf, by the **Administrator** in writing.
  - 8 Cover under this MOT Test Insurance may only be granted to individuals residing, or corporate bodies registered in the United Kingdom. This MOT Test Insurance does not become effective until it has been registered by the **Administrator**, on behalf of **Us**, and a **Validation Certificate** has been issued.
  - 9 The MOT Test Insurance is in addition to **Your** legal rights, and does not affect **Your** statutory rights as a consumer.
  - 10 This MOT Test Insurance does not cover accidental or malicious damage or neglect or any component noted as advisory on the VT30.
  - 11 Claims cannot be made within the first 90 days of cover.

### How to Claim

In case **Your Vehicle** fails its MOT test, all **You** have to do is to ensure that Inchcape is aware **You** have MOT Test Insurance and hand over:

- **Your** MOT Test Insurance document contained within this handbook and Validation Certificate.
- The previous valid MOT Certificate and the VT30 form citing the reasons for failure.

Inchcape will then take authorisation from the **Administrator** to carry out all necessary repairs and **You** will only have to sign the repair invoice.

---



**New Owner**

Name

Address

Mileage at Transfer

Date of Transfer

**Vehicle**

Registration Number

Warranty Type and Number Warranty

Holder's Signature

I/We have read and agree with the terms and conditions of the Warranty/Assist/MOT Test Insurance and request its transfer.

I accept that Warranty Condition 6 no longer applies to this policy.

New Owner's Signature

Date

Please check that all due services have been carried out as inadequate servicing may render your warranty void.

When completed this form should be sent with your cheque for £25 to:

Inchcape Warranty Administration  
Jubilee House  
5 Mid Point Business Park  
Thornbury  
West Yorkshire BD3 7AG

Please note: Products purchased via monthly instalments can only be transferred provided any balance of monies owed has been paid in full.



Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG