

Platinum with Roadside Assistance



... The ultimate peace of mind



PLATINUM

By buying a car with Autoguard Platinum you have made the right choice

Present-day vehicles represent a high technical standard and offer a maximum in reliability. Nonetheless, costly damage to important and expensive module components can happen to anyone. With the Autoguard service contract, you can play it safe just in case it happens.

Repair requests will be subject to you complying to the Terms and Conditions detailed in this document and you should ensure that you read it carefully.

You must remember to have your vehicle regularly serviced in accordance with the requirements of this service contract (please refer to page 6).

Please keep this service contract in a safe place.

SUMMARY OF COVER

WHAT IS COVERED?

If during the period of your service contract your vehicle suffers a sudden and unexpected mechanical breakdown within the territorial limits of the service contract, we will cover the cost of the parts listed and the associated labour, up to the repair request limit specified on the agreement form, but subject to any lower limits applicable to a particular part. Repair requests must be made in accordance with the repair request procedures, terms and conditions, described in this service contract.

WHAT SHOULD I DO IF MY VEHICLE BREAKS DOWN?

In the event of a repair request call our Claims Department on: 03432 271 499.

WHAT IF I WANT TO USE MY LOCAL REPAIRER?

If you want to use your local repairer, you must make sure that they are VAT registered and that they follow our repair request procedures. They must send their invoice with any required supporting documentation, quoting the repair request number, to:

Claims Department, Autoguard Warranties Ltd, Building 5, Archipelago Office Park, Lyon Way, Camberley, Surrey GU16 7ER

WHEN IS MY SERVICE DUE?

The vehicle must be serviced in line with the manufacturer's recommended schedule.

WHO IS MY FIRST POINT OF CONTACT?

If your question relates to the information provided on the agreement form or to the cover provided under the service contract, please contact the administrator on 03432 271 499.

WHAT SHOULD I DO IF MY DETAILS CHANGE?

It is the responsibility of the service contract holder to inform Autoguard Warranties Ltd in writing of any changes or modifications to the vehicle or their personal circumstances, such as change of address, email or contact details.

HOW DO I KNOW THAT MY SERVICE CONTRACT IS VALID?

You should have been provided with an agreement form containing your service contract number plus details of the level of cover selected at the point of purchase or shortly after. If you have not received this, please contact the administrator on 03432 271

Please refer to your agreement form for confirmation of the service levels you have been supplied with or have purchased.

Please read this document carefully and make sure you understand and fully comply with its terms and conditions. Failure to do so may jeopardise the payment of any repair request, which might arise and could lead to the service contract becoming void. Please ensure you keep this document in a safe place so you can read it again if you need to.

OTHER BENEFITS

- Roadside Breakdown Assistance
- Transfer request
- Continental Use

Please see page 6 for further information.



DEFINITIONS

The words or expressions detailed below have the following meaning wherever they appear in this service contract.

We/us/our

Shall mean Autoguard Warranties Ltd, whose registered address is: Building 5, Archipelago Office Park, Lyon Way, Camberley, Surrey GU16 7ER.

You/your/yourself

Shall mean the person named on the agreement form as being the customer.

Service contract

The service contract is a contract of services between you, the legal owner of the vehicle as named on the agreement form and the administrator. It is a contract for services that covers the vehicle for sudden and unexpected mechanical breakdown as defined by the Period of Cover and the repair request limit as detailed on the agreement form.

Please note that this service contract is not an insurance product.

This service contract does not affect your legal rights under the Consumer Rights Act 2015. You can get advice about your rights from your local Citizens Advice Bureau or Trading Standards Service.

Administrator

Autoguard Warranties Ltd, Building 5, Archipelago Office Park, Lyon Way, Camberley, Surrey GU16 7ER. Registered company number 6574030.

Repair request

Shall mean the process you need to follow to notify us that your vehicle has experienced a sudden and unexpected mechanical breakdown.

Repair request limit

Is the maximum amount that can be provided on each individual repair request exclusive of VAT as stated on the agreement form. The maximum amount that can be provided under the service contract during the period of cover is limited to the purchase price of the vehicle in aggregate.

Agreement form

Confirmation of the vehicle, the service contract holder's details, service contract duration, type of cover selected and repair request limit applicable.

Consequential loss

Any other costs which are directly or indirectly caused by the event which led to your repair request unless specifically stated in this agreement.

Betterment

Is a contribution from the service contract holder where the repaired vehicle ultimately will be in a better condition or have a better value than it enjoyed immediately prior to the repair request.

Labour rates

Shall mean what a vehicle repairer can charge by the hour to cover their labour costs, subject to the maximum labour rate stated on your agreement form.

Mechanical breakdown

Shall mean internal failure which is hereby defined as the actual and sudden mechanical failure or breakdown of an item listed under the 'What is Covered' section which results in the sudden stoppage of its normal functions and which necessitates repair or replacement to resume those functions. Failure or breakdown, which ultimately results from wear and tear is excluded from the scope of cover afforded by this service contract.

Period of cover

The service contract commences on the date shown on the agreement form or with new cars on the expiry of the manufacturer's warranty period. The duration of your service contract is also stated on the agreement form.

Territorial limits

England, Scotland, Northern Ireland, Wales, Isle of Man and the Channel Islands. The vehicle is also covered in the European Union for a maximum of 60 days in any 12 months of cover.

Wear and tear

The gradual deterioration associated with normal use and age of the vehicle and its components.

Autodata

An industry reference, including but not limited to Autodata, Glasses Guide etc. for the confirmation of repair times and service requirements used extensively by the motor industry.



HOW TO CONTACT US

Please read this service contract carefully and keep it safe along with the agreement form. You will need these documents should you need to make a repair request.

If you do have any questions about this service contract you should in the first instance contact the administrators. The contact details are:

Customer services / Claims department 03432 271 499

Fax

01276 672015

Email

info@autoguardwarranties.com

Telephone calls may be recorded for quality assurance and compliance.

CANCELLATION

We hope you are happy with the cover this service contract provides. However, if after reading this document, this service contract does not meet with your requirements, please return to your supplying dealer within 7 days of issue who will give you a refund if you have purchased it separately.

DATA PROTECTION ACT 1998

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing cover and handling repair requests, if any, which may necessitate providing such information to third parties.

MAKING YOURSELF HEARD

It is the intention to give you the best possible service but if you do have any complaints regarding the sale of this service contract, about this service contract or the handling of a repair request you should in the first instance contact the Chief Executive Officer of the Administrators. The contact details are:

CFO

Autoguard Warranties Ltd Building 5 Archipelago Office Park Lyon Way Camberley Surrey GU16 7ER

Tel: 03432 271 499 Fax: 01276 672015

Email: complaints@autoguardwarranties.com Please ensure your service contract number, as found on your agreement form, is quoted in all correspondence to assist a quick and efficient

response.

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.

In the event that we cannot resolve a complaint to your satisfaction you may contact The Motor Ombudsman on 0207 344 1651, submit a case online at www.themotorombudsman.org/contact or, alternatively you can write to;

The Motor Ombudsman 71 Great Peter Street London SW1P 2BN





Motor Industry Code of Practice for

Vehicle Warranties



HOW TO MAKE A REPAIR REQUEST

If you consider you have a repair request DO NOT proceed with repairs until the repair request has been approved.

If the vehicle shows signs of an imminent failure, DO NOT continue to use it. This may aggravate the problem and cause greater damage for which we will not be liable. Your repairer must find the cause of the problem and verify if it is covered by the service contract. We will not pay for any stripping down of the vehicle or parts to determine the cause of the failure unless we accept the repair request. The most we will pay in total is restricted to the repair request limit as noted on the agreement form for a single repair request and up to the vehicle purchase price in total.

Please note: Your repairer must be VAT registered.

Your repairer must telephone the Claims
 Department on 03432 271 499. At that time the following information will be required:
 Service contract number
 Service contract holder's name
 Current mileage
 Nature of repair request
 Total cost

Service history (if applicable)

 If the failed component is listed under this service contract you must obtain authority from the claims department before commencing any repairs.
 Admission of liability is conditional on the terms and conditions of this service contract being adhered to, for example, servicing.

- 3. On receipt of any supporting service invoices (where required), we may approve repairs immediately or alternatively: call for other estimates; nominate another repairer; investigate the repair request further; request other forms of supporting evidence e.g. photo/video; or appoint an independent assessor to inspect the vehicle and or failed components.
- When repairs are approved a repair request number will be issued for the repairs to be carried out, along with a repair request form to be signed and dated by the service contract holder.
- 5. On completion of the repairs, send the following documents to the administrator at the address on page 3 of this service contract:
 - a. The repairer's VAT invoice, which must quote the repair request number, vehicle details, failure mileage and details of who to pay.
 - Supporting documentation as requested by the repair request adviser such as the signed repair request form and proof of payment for the repair.

The administrator's working hours are 9am – 5pm, Monday to Friday, excluding bank/ public holidays. Telephone calls may be recorded for the purpose of staff training and improving customer service.

HOW TO REQUEST A REPAIR PAYMENT

Once all supporting documents are received the administrator will reimburse you or the repairer, subject to the terms and conditions of the service contract. If a balance is due, you must pay it direct to the repairer.

Please Note: Repair requests are paid by bank transfer to the agreed payee so please include your bank details when sending in your documents.

Please Note: Repair request documentation must be received by the Claims Department within 7 days of completion of repairs, otherwise they cannot be accepted. Repair requests received beyond this date will be subject to review in terms of the reason for delay and it shall be at the discretion of the company to accept such repair requests. VAT on repairs covered by the service contract is not reimbursed where you are VAT registered.

IMPORTANT NOTE

You are covered only for the parts described in this service contract.

You are covered up to the repair request limits shown on the agreement form or any lower limit that may be specified within this service contract.

We may insist that your repairer use exchanged or reconditioned parts to effect a repair.

If the part to be replaced has some wear or the part improves the general condition or value of the vehicle, you may be required to pay a specified amount towards the improvement. Please refer to the betterment section of your service contract under the terms and conditions section.

The administrator cannot agree to any repair request without providing a repair request number. The repairer should not start any repairs without this number. Please quote your repair request number every time you contact us about your repair request and make sure the repairer includes this number on his invoice.



EXTRA BENEFITS

The extra benefits listed below will be made available subject to the limits specified on the agreement form, provided the parts in need of repair are covered under the service contract.

VEHICLE RECOVERY - ROADSIDE ASSISTANCE

Section A - Roadside assistance

Section B - Nationwide recovery

Section C - Homestart in the UK

Section D - European breakdown

Section E - Misfuelling Section F - Key Protection

Please see page 14 for full details

CONTINENTAL USE

The breakdown repair cost element of this service contract is extended to cover the vehicle whilst travelling within the EU for a period of 60 days during each year. The owner may authorise repair work and repair request reimbursement in accordance with the terms of the service contract subject to a receipted invoice, service history and completed repair request form being forwarded to the Claims Department. Reimbursement will be at the exchange rate current at the time of the repair.

TRANSFER REQUEST

Subject to our approval, this service contract may only be transferred with the vehicle direct to a new private owner. Application must be made to the administrator within 14 days of the change of ownership. The administrator will charge £35 for this service. Under no circumstances can this service contract be transferred to another vehicle or to/via any member of the motor trade. If the cover is transferred to a new owner the service contract will not be subject to the cancellation period. Please note that any existing faults at the time of transfer will not be covered.

Note: Maximum duration of Roadside Breakdown Assistance is 36 months (or period of cover, if less, as stated on your agreement form.)

REPLACEMENT VEHICLE HIRE

Provided that the actual repair time for removal and replacement of the covered components is listed in Autodata as being in excess of 8 hours, we will contribute up to £50 inc. VAT per day as part of the overall repair request towards the cost of hiring a replacement vehicle.

A maximum of 7 days replacement vehicle hire is available with one day being allowed per 8 hours of repair time. Delays awaiting parts or the completion of repairs is not included.

SERVICE REQUIREMENTS

The vehicle must be serviced in line with the manufacturer's recommended guidelines. If there is no valid service record book or printed service history supplied with the vehicle, then the first service must be carried out within 10,000 miles or 12 months from date of purchase (whichever comes first). The service must be completed at a VAT registered garage and must consist of the following as a minimum requirement:

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

If there is a valid service history supplied with the vehicle, then the manufacturers recommended schedule must be followed. Servicing must be completed at a VAT registered garage and fully itemised invoices must be retained. Pre-delivery inspection will not be classed as a service. If any circumstances prevent the service being carried out at the correct time, Autoguard Warranties Ltd must be informed immediately by recorded delivery.

The only acceptable proof of servicing will be the fully detailed VAT service invoices indicating servicing dates and mileages and/or a correctly completed and fully stamped service booklet.

Please retain proof of all previous service invoices for our inspection in the event of a repair request.

Failure of the above service requirements will result in automatic rejection of the repair request and your service contract cover will become null and void.



CARING FOR YOUR VEHICLE

It is your responsibility to ensure that your vehicle is maintained in a legal and roadworthy condition at all times by following the manufacturer's recommended service schedule.

Where the original service book is not available any servicing undertaken may be recorded in the section below. You should retain service invoices as these may be required for validation purposes.

OPTIONAL SERVICE RECORD

PRE DELIVERY INSPECTION / SERVICE	THIRD SERVICE
Service date:	Service date:
Service mileage:	Service mileage:
Your next service will be due on:	Your next service will be due on:
Date: Mileage: (whichever is sooner)	Date: Mileage: (whichever is sooner)
FIRST SERVICE	FOURTH SERVICE
Service date:	Service date:
Service mileage:	Service mileage:
Your next service will be due on:	Your next service will be due on:
Date: Mileage: (whichever is sooner)	Date: Mileage: (whichever is sooner)
SECOND SERVICE	FIFTH SERVICE
Service date:	Service date:
Service mileage:	Service mileage:
Your next service will be due on:	Your next service will be due on:
Date: Mileage: (whichever is sooner)	Date: Mileage: (whichever is sooner)

PLATINUM WHAT IS COVERED?

ALL MECHANICAL AND ELECTRICAL **COMPONENTS THAT WERE** MANUFACTURER'S ORIGINAL FITMENT. FOR MECHANICAL FAILURE.

ADDITIONAL ITEMS COVERED:

In-car entertainment systems (ICE) and **Satellite Navigation systems**

Air conditioning and Climate **Control Systems**

Driver Interface Systems

Any system such as (but not exclusively) MMI, I-Drive, Command, HondaLink, NissanConnect, which controls multiple vehicle functions via a central control system interface.

EGR Valves, Catalytic Converter & Diesel Particulate Filters

Batteries

Will be covered up to 6 months or 6000 miles from the date of purchase, whichever comes first. For Hybrid see page 9.

ITEMS LISTED ARE TYPICALLY COVERED FOR MECHANICAL FAILURE

*Age and mileage limitations apply, see page 10.

FNGINE Rocker Assembly

Hydraulic Followers Inlet and Exhaust Valves Valves, Springs and Guides

Cylinder Head Cylinder Head Gasket

Cylinder Bores Con Rods

Gudgeon Pins

Inlet Manifold* Flywheel

Crankshaft

Turbo

Camshaft and Followers

Timing Gears and Chains

Oil Pump, Pistons and Rings

ENGINE COOLING SYSTEM

Water Pump

Engine Cooling Fan

Thermostat

Radiator

Engine Oil Cooler and Heater Matrix

Coolant Temperature Sensor

Engine Electronic Control Unit Only

SUSPENSION

Wheel Bearings*

Coil Springs*

Active Suspension

ELECTRICAL SYSTEM TRANSMISSION / DRIVETRAIN Starter Motor and Stop/ Start Technology **Drive Shafts Universal Joints and Couplings Electric Window Motors and Switches** Suspension Sunroof Motor and Switch, Convertible Roof **Half Shafts** Motors, Switch and Sensors Manual Gearbox Front and Rear Windscreen Wipers and Automatic Gearbox Washer Motors **Torque Converter Heater Fan Motor** Differential **Multi-function Stalk Switch** Ignition Coils **FRONT AND REAR BRAKES Brake Master Cylinder** Brake Servo Anti Locking Brake System - ABS ABS Modulator Wheel Speed Sensors **STEERING** (INCLUDING POWER ASSISTED STEERING) Steering Rack Steering Box PAS Pump ectronic Power Steering **FUEL SYSTEM** Mechanical or Electrical Fuel Pumps Tank Sender Unit **HYBRID AND ELECTRIC VEHICLES** Airflow Meter NOX Sensor **Electric Drive Motor** Injectors **Power Converter** Oxygen Sensor Power Inverter Module Map Sensor **Coolant Heater Catalytic Converter**

On Board Charger

Regenerative Brake Systems (Excludes Brake

Electrical Battery Unit HVB (High Voltage

Cell Groups (Repair only, excludes Cell degradation and Cell damage due to over or under charging or water ingress)

Hybrid Vehicle Control Modules

Electric Vehicle Control Modules

Heat Exchanger

Pads & Discs)

Battery Pack)

PLEASE REFER TO PAGE 10 FOR DETAILS OF EXCLUSIONS TO COVER UNDER THIS SERVICE CONTRACT.

Diesel Particulate Filters

EGR Valves



IMPORTANT NOTE THE FOLLOWING EXCLUSIONS APPLY TO THIS SERVICE CONTRACT

COMPONENTS NOT COVERED BY THIS SERVICE CONTRACT

- Gradual deterioration of performance of a component in line with the age and mileage of the vehicle will be classed as "wear and tear" and is excluded from the service contract.
- All bodywork and trim, seat belts (any part), glass (including heated screens and door mirrors), sunroof panels, fuel tank, wheels and tyres. Air bags or disposal of air bags.
- External fluid leaks, odours, external oil leaks and seals.
- Consumable items such as, but not exclusively limited to light bulbs, drive belts, wiper blades, brake linings, brake discs, cylinders, cables, bushes, glow plugs, all pipes, all hoses, keys and key fobs.
- Blocked, porous or seized components.
- Clearing or cleaning of fuel lines or components, contamination of fuel system either by incorrect fuelling or water ingress.
- Clutch release bearing, concentric slave cylinders, centre plate and friction material.

- Batteries (if over 6 months or 6000 miles from purchase date.) For Hybrid see page 9.
- Electrical connections, LEDs, all external lamps and wiring looms.
- Exhaust system and including but not limited to manifolds, mufflers, brackets and mountings.
- Cylinder block liners for vehicles over 3000 cc.
- Carbonised, pitted, corroded, burnt or sticking components.
- Water ingress and damage caused to any component by water ingress.
- Software, firmware or "flash" updates for any component.
- · Nuts, bolts and mounting brackets.
- Brake calipers and caliper motors.
- Paint The painting of parts replaced under the service contract will not be covered.
- The cost of any servicing or service items.

NOTE

- Those components covered are covered against mechanical breakdown. The replacement of oil filters, lubricants, antifreeze and fluids is included provided the replacement is necessitated by the failure of a authorised component and the vehicle is not within 1.000 miles of its next due service.
- External oil leaks are specifically excluded.
- The maximum contribution for diagnostics is £150inclusive of VAT on a valid repair request.
- Wheel Bearing, Coil/Leaf spring and Intake Manifold (including Flap motors and runners) failure will be covered on vehicles up to 6 years old or 70.000 miles, whichever comes first.
- Where the failure has been confirmed on a diagnostic machine, the fault codes must be submitted as supporting evidence, along with the repair request invoice.
- Catalytic converter, EGR valves and Diesel particulate filters are covered for failure only.
 Faults due to corrosion, blockage or failure to re-generate are excluded.

NOTE `- TIMING BELTS

Otherwise known as camshaft drive belts. If your vehicle has a timing belt, please make sure it is in good condition and that it is checked and changed in line with the manufacturer's recommendation.

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/or incorrectly fitted timing belt.



TERMS OF CONDITIONS

This section details the terms, conditions and exclusions of this service contract:

- Autoguard Warranties Ltd on behalf of the service contract holder will provide administration and repair request services in connection with mechanical breakdown as set out in this service contract booklet and agreement form during the period of cover and will repair, or arrange for the repair of your vehicle as detailed in this booklet and the agreement form. The service contract will not be valid unless Autoguard Warranties Ltd receives the full fee for the service contract. Autoguard Warranties Ltd will not be liable if we do not receive the full fee from the dealer from whom you purchased your vehicle within 14 days, unless otherwise agreed, of you taking delivery of the vehicle.
- 2. The service contract does not apply to any vehicle(s) used for competitive and/or timed racing of any sort, (including but not limited to off-road driving, vehicles acting as a pace make and/or safety vehicles), any vehicles used by any emergency services (including but not limited to police, fire and ambulance service vehicles), any military vehicles, any vehicles used by airport authorities or their agents/servants within the territorial boundaries of the airport (including runways and any outbuildings associated with the airport), any vehicles used for hire or reward (including but not limited to taxis and self drive vehicles), any vehicles used by a driving school, any kit cars and any nonstandard, customised or modified vehicles.
- The supplying dealer has given the administrator your information in order to validate the contract for services between you and the administrator.
- The Company will not pay more than the repair request limit shown on the agreement form or, if lower, in this service contract booklet.
- No liability will be accepted for any repair request that is reported to the administrator more than seven days after the relevant fault is discovered.
- 6. No repairs may be carried out under the service contract until the administrator provides a repair request number for those repairs. No liability shall exist in respect of parts supplied, repairs carried out or any other repair request under this service contract other than repair requests in accordance with the procedures set out in this service contract booklet. The administrator reserves the right to provide replacement parts and to carry out repairs under this service contract or to arrange for their provision by other persons.

- Authorised repairs must be completed within 30 days of approval issue date. Repair request documentation must be received by the repair request department within 7 days of completion of repairs, otherwise they cannot be accepted.
- The maximum repair requests in aggregate we will pay during the period of cover is up to the purchase price of the vehicle as stated on the agreement form.
- 9. The amount of time allowed for labour will be according to Autodata times and the labour rate will be specific to each dealer. The administrator reserves the right to examine the vehicle and failed part and to subject them to expert independent assessment to determine the amount to be paid in respect of a repair request. This will be subject to the repair request limits and the terms and conditions of your service contract.
- 10. Services must be carried out in accordance with the schedule described in the service requirements section of this service contract (page 6) - you must keep all the service invoices in the event of any repair request.
- 11. The mileage quoted on the agreement form does not guarantee this is the true distance the vehicle has covered and the mileage should be disregarded.
- 12. Your service contract excludes any liability for death, bodily injury or loss of or damage to property other than the listed components or loss of use or any consequential loss of whatsoever nature.
- 13. No liability will be accepted for damage caused by:
 - Neglect;
 - · Corrosion;
 - Water Ingress;
 - Any foreign matter getting into or onto a part;
 - · Lack of servicing;
 - · Over-heating or freezing;
 - Abuse:
 - Damage to parts not covered by this service contract.
- 14. No liability will be accepted for: parts that have been fitted incorrectly, the effects of poor repairs, faults or defects at the time of the sale, parts that have been made or designed badly, parts not fitted as standard or optional extras by the manufacturer, unless cover for such items is agreed beforehand.



TERMS OF CONDITIONS - continued

- 15. The administrator may declare void any service contract where the agreement form does not correctly show the exact vehicle type, model, age and mileage. If you give incorrect information on the agreement form, your service contract may be void, or at the administrator's option, allowed to continue subject to the payment and receipt of any additional fee that may be required to reflect the correct information.
- 16. If you have not kept to the conditions of the service contract, you agree that your repair request will be rejected and that your service contract will be cancelled.
- 17. If you or a repairer makes a false or dishonest repair request, your service contract will be cancelled and legal action may be taken against you.
- 18. In the event of a repair request the administrator reserves the right to call for a contribution from the service contract holder for betterment should the repaired vehicle ultimately be in a better condition or have a better value than it enjoyed immediately prior to the repair request.
- You cannot change the terms and conditions unless you have written agreement from Autoguard Warranties Ltd.
- 20. If you are in breach of any of the terms of this service contract, the administrator may cancel this service contract by giving 14 days notice by recorded delivery to the last known address of the service contract holder.
- 21. No liability will be accepted for any consequential loss or damage to parts not covered by this service contract where consequential loss is caused by a covered part.
- 22. The administrators reserve the right to amend the service contract details from each renewal year.
- 23. If the administrator accepts that there is a repair request under this service contract but there is a disagreement in respect of the amount to be paid, the disagreement will be referred to an independent arbitrator. In these circumstances the arbitrator's award must be made before there is any right of action against the Company.
- 24. The Terms and Conditions and application details will be read as one contract. A word or expression to which a specific meaning has been attached will keep the same meaning wherever it appears unless specifically stated otherwise. A particular word or phrase, which is not defined will have its ordinary meaning.

- 25. Non-Disclosure, Misrepresentation or Misdescription - this service contract is voidable if you or anyone acting for you fails to disclose, misrepresents or misdescribes any material fact. If the administrator voids this service contract they will void it in its entirety and no cover will apply.
- 26. Should the vehicle be involved in a total loss claim via your own motor policy, this service contract will become void and no refund will be offered.
- 27. No liability will be accepted for any repair request, if at the time of the reported failure, the vehicle is being used in contravention of the current legislation with regards to MOT, Vehicle Excise Duty (Road Tax) and Motor Insurance.
- 28. Unless specifically agreed otherwise, the law that will apply is English law.
- If your vehicle is found to be fitted with any form of fuel tamper device then your service contract will be void

Exclusions

The Company shall not be liable for any repair requests arising thereby or indirectly caused or contributed by or in consequence of a loss;

- (a) Occurring during the warranty or warranty period of any manufacturers or the dealer's excess period (if any) or where faults have developed during such period prior to the commencement of the service contract (provided they were evident at that time) and which have not been completely rectified.
 - (b) Resulting from any modification to the vehicle or the substitution of components by nonstandard components or equipment not approved by the manufacturer of the vehicle.
 - (c) If the mileometer has been altered or disconnected or inoperative resulting in the misrepresentation of the vehicle's actual mileage.
 - (d) Caused by or arising from:
 - (i) Overheating, corrosion or the gradual reduction in operating performance commensurate with the age and mileage covered by the vehicle. This includes, but is not limited to:
 - (a) The gradual loss of engine compression necessitating the repair of valves or rings
 - (b) Gradual increase in oil consumption due to normal operating functions.



TERMS OF CONDITIONS - continued

- (ii) The use of a grade of fuel not recommended by the manufacturer of the vehicle or the ingress of foreign matter into fuel, lubricants or cooling system. The use of inadequate or improper antifreeze protection.
- (iii) Routine servicing maintenance or repair of the vehicle or from negligence, abuse or wilful damage.
- (iv) The subjecting of the vehicle to a load greater than that permitted by the manufacturer's recommendations.
- (v) Fire, self-ignition, lightning, earthquake, explosion, frost, storm, tempest, flood, water damage, theft or attempted theft, aircraft or other aerial devices or articles dropped there from or any extreme cause.
- (vi) Any road traffic accident, collision or fire damage; including total loss of vehicle.
- (e) Involving components subject to recall or repair or replacement by the manufacturer or attributable to a manufacturer's design defect.
- (f) Directly or indirectly caused by or arising out of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, riot, civil commotion, strikes, lockout, confiscation or detention by customs or other officials or authorities, malicious intent or vandalism.
- Local taxes, when repairs are completed outside of the UK.
- 3. Any ancillary components or equipment not listed under the "What is Covered" section.
- Mechanical breakdown due to lack of fuel, antifreeze, hydraulic fluids, grease or oils.
- Investigatory or remedial work commenced before authorisation by the administrator.
- 6. Costs incurred in routine servicing or repairs.
- Any parts, which have not failed but have been reported as requiring replacement during routine servicing and/or repairs or at the time of when a service contract repair is in progress.
- Liability, which attaches to the service contract holder by virtue of an agreement but which would not have attached in the absence of such agreement.
- Any vehicle owned by a garage or its associated companies or by the proprietor of such garage or associated companies or by an employee or

- relative of such proprietor or component breakage occurring whilst the vehicle is in the custody or control of such persons.
- 10. Any liability for death, bodily injury or loss of or damage to property other than the covered components or loss of use or any consequential loss of whatsoever nature.
- 11. Non-compliance with the conditions relating to the servicing of the vehicle.
- 12. Any faults of defects deemed to have been present at the time of service contract inception.
- 13. The cost of any servicing or service items.



Autoguard Roadside Assistance & Recovery with Call Assist

IN THE EVENT OF A BREAKDOWN CALL UK 01206 812 780 EUROPE 00 44 1206 812 780

TERMS AND CONDITIONS

IN THE EVENT OF BREAKDOWN

Call our emergency helpline on: - UK 01206 812 780 Europe 00 44 1206 812 780

Section A - Roadside Assistance (see page 16 for full details)

Section B - Nationwide Recovery (see page 17 for full details)

Section C - Homestart in the UK (see page 17 for full details)

Section D - European Breakdown (see page 17 for full details)

Section E - Misfuelling (see page 19 for full details)

Section F - Key Protection (see page 20 for full details)

Please be prepared to provide the operator with the following information:

- Your service contract number
- Your name
- Exact location of vehicle
- Nature of breakdown
- Registration Number of Vehicle

We will then arrange for one of our recovery operators to attend the given location, as quickly as possible.

Our helpline is available 24 hours a day, 365 days a year.

LEVEL OF ASSISTANCE

As defined on your Agreement Form.

CHANGE OF ADDRESS

Assistance at your home is only covered at the address registered at inception. If you change address please notify us immediately.

PERIOD OF ASSISTANCE

The roadside breakdown assistance is for the period as stated on your Agreement Form.



Call Assist Limited, Axis Court, North Station Road, Colchester, Essex CO1 1UX UK Breakdown Tel: 01206 812 780



Call Assist Limited operates the 24-hour motoring assistance helpline.

This document sets out the terms and conditions of your Autoguard recovery and it is important that you read it carefully. There are different levels of assistance available. The assistance you hold will be set out in the accompanying agreement form. If changes are made, these will be confirmed to you separately in writing. Each section of assistance explains what is and is not included. The 'What is not covered' section applies to all sections of the assistance, and there are general conditions that you must follow so you are entitled to the assistance.

MEANING OF WORDS

Wherever the following words and phrases appear in bold in this document, they will always have the following meanings.

WE, US, OUR

Call Assist Limited, Axis Court, North Station Road, Colchester, Essex CO1 1UX, Registered Company Number 3668383

In the Data Protection Act section of this service contract 'we' also means Autoguard Warranties Ltd.

VEHICLE SERVICE CONTRACT

This service contract includes breakdown assistance for the specific **vehicle** (or **vehicles**) shown on **your** agreement form. These are the only **vehicles** that this assistance applies to.

YOU, YOUR, DRIVER

The service contract holder named on the Agreement or any person driving the **vehicle**, and any passengers in the **vehicle**. (**We** will only help up to seven people, including the **driver**.)

VEHICLE(S)

Vehicle means the private car or motorcycle which is less than 16 years old (11 years within Europe) and which is:

- no longer than 5.1 metres:
- no heavier than 3,500 kilograms;
- no higher than 1.95 metres; and
- no wider than 2.1 metres:

as shown on **your** agreement form; this only applies under the vehicle service contract.

If the **vehicle you** are in breaks down while **you** are towing a caravan or trailer, **we** will recover the **vehicle** and the caravan or trailer, as long as the caravan or trailer is not more than:

- · 8 metres long:
- · 3 metres high; and
- 2.55 metres wide.

The **vehicle you** are travelling in must carry a serviceable spare tyre and wheel, and a key that will let **us** remove a wheel secured by wheel nuts for the **vehicle**, caravan or trailer, if it is designed to carry one.

If the vehicle is not carrying the equipment it is designed to, **we** will only be able to provide **you** with a local recovery.

YOUR HOME

The last address (in the UK) you gave to Autoguard Warranties Ltd as being where you permanently live or where you keep your vehicle. You must have started out from your home on your journey for assistance to apply.

BRFAKDOWN

Not being able to use the **vehicle** because of:

- · a mechanical breakdown:
- an accident:
- vandalism:
- · a fire;
- a theft or an attempted theft;
- a flat tyre;
- a flat battery;
- · it having no fuel; or
- putting the wrong fuel into it.

TERRITORIAL LIMITS

UK, which is Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

For European breakdown assistance (section D only) this also includes Andorra, Austria, Belgium, Bulgaria, Croatia, Denmark, Finland, France, Germany, Greece, Iceland, Italy, Liechtenstein, Luxembourg, Monaco, Netherlands, Norway, Portugal, Republic of Ireland, Romania, San Marino, Spain, Sweden, Switzerland, Estonia, Latvia, Lithuania, Poland, Czech Republic, Slovakia, Hungary, Slovenia, the Vatican City, Malta, the Republic of Cyprus, and other islands that belong to these countries and that are in Europe.



PERIOD OF ASSISTANCE

The period of time which the assistance applies to that is shown on **your** Agreement Form.

JOURNEY

A trip between **your** home in the UK and a place abroad, within the territorial limits. The trip must not be longer than 31 days in a row, or not more than 90 days in total during the period of assistance.

LUGGAGE

Suitcases or other bags that contain personal belongings for **your journey**.

The assistance provided under each section is governed by the general conditions and the 'What this service does not provide' section shown in sections G and H.

HOW TO CONTACT US FOR HELP

To get UK emergency help, phone: 01206 812 780. **You** may have to pay a charge if **you** use a mobile phone to call this number.

If **you** need Breakdown Assistance in Europe, please call: 00 44 1206 812780.

Text messaging is available if **you** are deaf, hard of hearing or have speech difficulties. Please text **your** full name, service contract number, vehicle registration and service contract postcode to 07537 404890..

You should have the following information available.

- The vehicle's registration number
- Your name, home postcode and contact details
- Your service contract number
- The make, model and colour of the vehicle
- The location of the vehicle
- An idea of what the problem is
- An SOS box number (if this applies).

We will take your details and ask you to stay by the phone. Once we have made all the arrangements, we will call or text you to advise who will be coming out to you and how long they are expected to take. You will then be asked to return to your vehicle.

SAFETY

Please take reasonable care at all times but stay near **your vehicle** until **our** recovery operator arrives. Once **our** operator arrives at the scene, please listen to their safety advice. If the police are present, please tell them that **you** have contacted **us** or give them our phone number to call **us** for **you**.

HELP ON MOTORWAYS

If you break down on the motorway, go to the nearest SOS emergency phone box. Ask the police to contact the 24-hour emergency helpline on the number shown above.

You will only be able to use the services we provide by contacting the emergency helpline number.

SECTION A - ROADSIDE ASSISTANCE

What is Included

- If the vehicle breaks down more than one mile from your home, we will arrange and pay for a breakdown vehicle to come to the vehicle (for up to one hour) to try to get it working again.
- If the vehicle cannot be made safe to drive at the place you have broken down, we will arrange for the vehicle, the driver and up to six passengers to be recovered to one of the following locations, taking your circumstances into account within 15 miles.
 - your original destination;
 - your original departure point; or
 - a suitable local garage for it to be repaired. You must pay the cost of any repairs*.
- If you lose or break your vehicle keys, we will pay for the call-out and mileage back to our rescue operator's base. You will have to pay all other costs.
- We will pass on up to two messages to either your home or place of work to tell them about your situation.

What is not Included

- A breakdown at or within one mile from your home.
- . Travel outside the UK.
- Anything mentioned in the 'What this service does not provide' section (Please see section G and H.)

* If the failed component falls within the scope of your service contract then the service contract repair request procedure must be followed. You may then be able to get the repair cost partly or completely refunded.



SECTION B - NATIONWIDE RECOVERY IN THE UK

The assistance in this applies as well as the assistance shown in A.

What is Included

If the **vehicle** cannot be made safe to drive at the place **you** have broken down, and cannot be repaired the same day at a suitable local garage, **we** will choose the most appropriate solution from one of the following options, taking **your** circumstances into account.

Option 1: nationwide recovery: If you ask, we will take the driver and up to six passengers, together with the vehicle, to either where you were originally travelling to or your home address. We will then arrange for the vehicle to be taken to a suitable repairer for it to be repaired at your cost, as long as this can be done in one journey.

Option 2: overnight accommodation: we will pay the costs for bed and breakfast for one night only. We will pay up to £40 (inc VAT) for each person (up to a total of £280 (inc VAT per event).

Option 3: 24-hour UK hire vehicle: we will pay (up to £100) for a hire vehicle (with an engine of up to 1600cc for up to 24 hours). You will be responsible for returning the hire vehicle and collecting your repaired vehicle. You must meet the conditions of the hire-car company to be able to hire a car.

EMERGENCY DRIVER

As well as the above, if during the journey, the **driver** cannot drive because of an injury or illness they have gained, and there is no one else able or qualified to drive the **vehicle**, **we** will provide, and pay for, a driver to finish the journey or return the **vehicle** and passengers to the place **you** were originally travelling from. **You** will need to provide a medical certificate for the driver before **we** provide this service.

What is not Included

- A breakdown at or within one mile from your home
- Travel outside the UK
- Anything mentioned in the 'What this service does not provide' section (Please see section G and H.)

SECTION C - HOMESTART IN THE UK

The assistance in this section applies as well as the assistance shown in sections A (and B).

What is Included

- If the vehicle breaks down anywhere at or within one mile from your home, we will arrange and pay for a breakdown vehicle to come to where you are for up to one hour to try to get the vehicle working again.
- If the vehicle cannot be made safe to drive at the place you have broken down, we will arrange and pay for the vehicle, the driver and up to six people to be taken to a suitable local garage (normally within 15 miles), for it to be repaired. You must pay the costs of any repairs.

What is not Included

- . Travel outside the UK.
- Anything mentioned in the 'What this service does not provide' section. (Please see section G and H.)

SECTION D - EUROPEAN BREAKDOWN

As well as the sections A,B and C, this section applies.

D1 - BEFORE TRAVEL ABROAD STARTS

The service shown under section D4 below also apply in the UK, as long as **you** break down during **your journey**.

D2 - TOWING IN EUROPE

- If your vehicle breaks down, we will arrange for an Authorised Operator to come to where the vehicle is. We will arrange and pay for your vehicle, the driver and up to six passengers to be taken to a suitable local garage (normally within 15 miles) for it to be repaired. You must pay the costs of any repairs by credit or debit card.
- After the theft or attempted theft of the vehicle or its contents, we will pay the costs of repairing the damage to your vehicle or pay for replacement parts up to £200, which are needed for emergency roadside repairs to make your vehicle secure.



What is not Included

- Any amounts for making the **vehicle** secure once **you** have returned to the UK.
- Sending you home to the UK within 48 hours of the original breakdown no matter what ferry or tunnel bookings for the homebound journey or pre-arranged appointments you have made within the UK.
- Sending you home if the vehicle can be repaired but you do not have enough money to assistance the repair.
- Anything mentioned in the 'What this service does not provide' section (Please see section G and H).

Before travelling, it is recommended that **you** consult the laws of the country **you** are planning to visit. Before **you** travel, you should make sure that **you** check the documents **you** need to carry by law.

As a guideline, **we** recommend **you** take the following documents in case **you** need them by law in the countries in which **you** might break down.

- Photocard driving licence and supporting documents
- Insurance documents
- MOT certificate
- Logbook (V5 registration document)
- If you do not own the vehicle, confirmation that you have the owner's permission to drive it.

The above is not a full list and is for guidance only.

D3 - DELIVERING REPLACEMENT PARTS What is Included

- If replacement parts are not available locally to repair the vehicle after a breakdown, we will arrange and pay to have the parts delivered to you or an agreed place as quickly as reasonably possible.
- Most European recovery operators are not equipped to repair your vehicle at the roadside. If you break down in Europe, the operator will take you and your vehicle straight to a facility for your vehicle to be examined and repaired.

What is not Included

- The actual cost of replacement parts and any customs duty. You must pay us this using a credit card or debit card or any other payment method we agree is suitable.
- Any amount for getting parts, if the replacement parts can be bought locally.
- Anything mentioned in the 'What this service does not provide' section (Please see section G and H).

D4 - NOT BEING ABLE TO USE YOUR VEHICLE What is included

what is included

If during **your** journey **your vehicle** breaks down and it is not safe to drive, and it will take at least eight hours to repair, or if it is stolen and not recovered within eight hours, **we** will arrange and pay for the most appropriate solution from one of the following options.

- Option 1: To move you, your passengers and luggage to where you were originally travelling to, and then, once your vehicle has been repaired, take you back to your vehicle or bring your vehicle to you.
- Option 2: The cost of hiring another car while your vehicle is being repaired. We will pay up to £70 a day and £750 in total, as long as you are able to meet the conditions of the hire-car company.
- Option 3: We will pay for bed-and-breakfast costs of up to £40 for each person each day (£500 in total for everyone in your group) while your vehicle is being repaired, as long as you have already paid for your original accommodation and you can't get your money back.

What is not Included

- The cost of fuel or lubricants you use in the hire vehicle.
- Replacement parts.
- Any insurance you have to pay to the hire-car company.
- The provision of rental motorcycles.
- Anything mentioned in the 'What this service does not provide' section (Please see section G and H).

D5- IF YOU BECOME ILL OR INJURED AND CAN'T DRIVE

What is Included

 If, during the journey, the driver cannot drive because of an injury or illness, and there is no one else able or qualified to drive the vehicle, we will provide, and pay for, a driver to finish the journey or return the vehicle and passengers to the place you were originally travelling from. You will need to provide a medical certificate for the driver before we provide this service.

What is not Included

 Anything mentioned in the 'What this service does not provide' section (Please see section G and H).



D6 - IF YOU CAN'T USE YOUR OWN VEHICLE TO GET HOME

What is Included

If after a breakdown **your vehicle** is still not repaired or safe to drive when it is time for **you** to go **home**, **we** will pay for (reasonable) suitable transport to get **you**, your passengers and **your** luggage to **your home**, and up to £150 towards other travel costs in the UK while **you** wait for your own **vehicle**. **We** will also pay storage charges (up to £100) while **your vehicle** is waiting to be repaired, collected or taken to the UK. **We** will then choose the most appropriate solution from the following options.

- Take **your vehicle** to **your home** or **your** chosen repairer in the UK.
- Pay the cost of one rail or sea ticket (or an air ticket if the rail or sea trip would take more than 12 hours) for you to go to get your vehicle once it has been repaired.

What is not Included

- Any costs you would have paid anyway for travelling home.
- The costs of returning your vehicle to the UK if we believe that the cost of doing so would be greater than the market value of your vehicle in the UK, after the breakdown.
- The costs of returning your vehicle to the UK if repairs can be done locally and you are not willing to allow this to happen.
- Anything mentioned in the 'What this service does not provide' section (Please see section G and H).

GENERAL NOTES RELATING TO EUROPE

If you break down on a European motorway or major road, generally we cannot help you and you will often need to get help using the SOS phones. The local services will tow you to a place of safety and you will have to pay for the service as soon as possible. You can then contact us if you need more help. We will pay up to €100 towards the costs, but we will only refund the cost when we have received a valid invoice or receipt. We will pay you in line with the exchange rate on the date of the request for service.

If you have broken down in a European country during a public holiday, many services will be closed. In these circumstances you must allow us time to help you and repair your vehicle. We will not be held legally responsible for any delays in you reaching your destination.

GENERAL NOTES

Services not Included

We can provide help for faults that are not included under this service contract or where you have made the maximum number of requests for service, or would like us to help more than six passengers as shown in this service contract. All costs must be paid for as soon as possible by credit or debit card.

SECTION E - MISFUELLING

The assistance in this section applies as well as the services shown in section A (and B, C, D).

What is Included

We will pay for the following if your vehicle is subject to misfuelling in the United Kingdom. The following services are available both on the forecourt, where safe and achievable to do so, and once the vehicle has been driven away:

- Draining and flushing the fuel tank using a specialist roadside vehicle or recovery of the vehicle, the driver and up to six passengers to the nearest repairer to drain and flush the fuel tank. Refuelling the fuel tank with up to 10 litres of the correct fuel. A maximum value of £250 per call out applies in any period of assistance. You will be responsible for paying any costs in excess of £250 per call out.
- We will only assist with up to two misfuelling call outs each year.

What is not Included

- Where the misfuelling occurs outside the United Kingdom.
- Any assistance resulting from foreign matter entering the fuel system except for diesel or petrol.
- Mechanical or component damage to your vehicle whether or not caused as a result of misfuelling, the cost of hiring an alternative vehicle in the event mechanical or component damage is sustained.
- Any defect arising directly and/or indirectly as a result of misfuelling or a defect which existed before the incident of misfuelling.
- · Fuel above the first 10 litres.
- Anything mentioned in 'What this service does not provide' section and General Conditions. (Please see section G and H).



SECTION F - KEY PROTECTION

The assistance in this section applies as well as the services shown in sections A (and B, C, D, E).

What is Included

- Theft or loss of your keys if your vehicle keys are stolen or lost anywhere in the UK, including Channel Isle and Isle of Man, you must report stolen keys to the police, obtaining a crime reference, and both lost and stolen keys to Call Assist who will arrange for a suitable contractor to attend the scene. Upon validation of your call out we will reimburse you for the cost of your key or lock replacement up to the service contract limit of £500.
- Broken or locked in keys if your keys are locked in your vehicle, house or office or broken in any lock denying you access to your vehicle, you must report this event to Call Assist who will arrange for a suitable contractor to attend the scene and upon validation of your call out we will reimburse you for the cost of gaining access and if necessary provide reimbursement for a replacement key, or repair or replacement of the damaged lock, up to the service contract limit.
- Stranded due to theft or loss of vehicle key if you are stranded more than 20 miles away from home by theft or loss of your vehicle keys and have no access to your vehicle we will pay £75.00 per day including VAT for vehicle hire, for up to 3 days. As an alternative, public transport or taxi fares may be payable. Call Assist must be notified of the circumstances first and any car hire must be arranged through them.

What is not Included

- All costs incurred where you have not notified Call Assist within 48 hours of discovery of the incident.
- Any call out for theft of keys which is not reported to the police within 48 hours of the incident and a crime reference number obtained.
- Keys lost, or broken in a lock by someone other than you.
- Keys stolen from someone other than you.
- Any call out where you cannot provide valid receipts or tickets.
- Any car hire not arranged via Call Assist.
- Any car hire charges after the third day of hire.
- The balance of transport over the maximum limit of £75 a day.

What is not Included - continued

- Any call out for replacing locks when only parts need changing.
- Any call out for damage to locks by wear and tear, mechanical or electrical breakdown, cleaning, repairing, restoring or anything which happens gradually.
- Any call out for additional or duplicate keys.
- Locks that are damaged prior to the loss or theft of keys.
- Replacement locks or keys of a higher standard or specification than those replaced.
- Charges or costs incurred where Call Assist arranges for the attendance of a contractor at a particular location and you fail to attend.
- Charges or costs incurred where you make alternative arrangements with a third party once Call Assist has arranged for a contractor to attend a particular location unless otherwise agreed by us.
- Loss or damage to any other property other than your keys and locks.
- Any loss of earnings or profit you may suffer as a result of loss or theft of your keys or any keys broken in the lock.
- Any call out arising from any deliberate or criminal act by you.
- Any call out where you have not taken all steps to safeguard the keys and locks.
- Anything mentioned in 'What this service does not provide' section and General Conditions. (Please see section G and H).



SECTION G - WHAT THIS SERVICE DOES NOT PROVIDE

THIS SECTION APPLIES TO ALL PARTS OF THIS SERVICE CONTRACT'

We will not provide assistance for the following

- Any breakdown that happens during the first 24
 hours after you take out assistance for the first
 time, except for the services shown under section
 A, which are available immediately.
- The cost of fuel or any spare parts needed to get the vehicle working again, or any costs that arise from not being able to get replacement parts.
 You will be responsible for the cost of draining or removing contaminated fuel.
- 3. The cost of paintwork and other cosmetic items.
- 4. Labour costs for more than one hour of roadside help.
- Any breakdown or recovery outside the period of assistance.
- The cost (and guaranteeing the quality) of repairs when the vehicle is repaired in any garage the vehicle is taken to.
- Any costs for vehicles, which have not been maintained and used in line with the manufacturer's recommendations.
- Any call-out or recovery costs in the UK after a breakdown where the police or other emergency services insist on the vehicle being picked up immediately by another organisation. You will have to pay, by credit or debit card, any fees to store or release the vehicle.
- 9. Any toll or ferry fees incurred by the driver or the driver of the recovery vehicle whilst transporting your vehicle unless the breakdown occurs in Europe and valid European assistance is held, in which case these fees would be included by the service contract with the repatriation of the vehicle.
- 10. Help or recovery if the **vehicle** is partly or completely buried in snow, mud, sand or water.
- 11. Damage or costs that arise from **us** trying to get into the **vehicle** after **you** have asked for help.
- 12. Losses of any kind that come from providing, or delaying providing, the services this assistance relates to. (For example, a loss of earnings, the cost of food and drink and costs we have not agreed beforehand.)
- Loss or damage to personal possessions you leave in your vehicle.
- 14. Moving animals. We will decide whether or not to move any animal from the vehicle, and if we agree to do this, it will be completely at your own risk and cost.
- 15. Any costs for vehicles that have broken down or were not safe to drive when assistance was taken

out.

- 16. The costs of getting a spare wheel or tyre for a roadside repair if the vehicle does not have one. We will not pay the costs of arranging for a wheel that is secured by locking wheel nuts to be removed, if the driver is not able to provide a key to do this.
- 17. The recovery of the vehicle and passengers if repairs can be carried out at or near the scene of the breakdown within the same working day. If recovery takes place we will only recover to one address in respect of any one breakdown.
- 18. Any costs if the **vehicle** has been altered for, or is taking part in, racing, trials or rallying.
- Any cost that you can get back under any other insurance policy or under the service provided by any motoring organisation.
- 20. Recovering the vehicle when it is carrying more than a driver and the recommended number of passengers according to the manufacturers' specifications, if there is more weight in the vehicle than it was designed to carry or you are driving on unsuitable ground.
- 21. Any request for service where **you** have not taken remedial action within two working days after a previous **breakdown** or temporary repair.
- 22. Recovery or help if the **vehicle** is heavier than 3,500 kilograms, longer than 5.1 metres, higher than 1.95 metres or wider than 2.1 metres.
- 23. Recovery or help if **you** are hiring the **vehicle** out to carry people in return for money, unless **we** have agreed this with **you**.
- 24. Vehicles that have faults with electric windows, sunroofs, wipers, heaters, de-misters or locks not working, unless the fault happens during the course of a journey and this affects your safety.
- 25. Recovery or help if the **vehicle** is being used to carry commercial goods.
- 26. Any call out that comes from:
 - any person driving the vehicle, if you know they do not have a valid licence to drive in the UK;
 - any person driving the vehicle, if they are not authorised by you to drive the vehicle or are not keeping to the conditions of their driving licence.
- 27. Any call out that comes from a poor-quality repair or a repair that has been attempted without our permission during the same trip.



- 28. Any loss or damage caused to the **vehicle** or any loss or cost arising from or contributed to by:
 - ionising radiation or radioactive contamination from any nuclear fuel or from any nuclear waste which results from burning nuclear fuel; or
 - the radioactive, toxic, explosive or other dangerous properties of any nuclear machinery or any part of it.
- 29. Loss or damage caused by war, revolution or any similar event.
- 30. Delays or failure in delivering service to you due to any extraordinary event or circumstance which is outside our reasonable control, such as severe weather conditions.
- Mobile phone, phone call and postage costs are not provided under your service contract in any circumstances.
- 32. If **you** put the wrong fuel in **your** car, **you** will be entitled to recovery only as shown in section A.
- 33. Any costs relating to the caravan or trailer if the caravan or trailer is not attached to the vehicle at the time of the breakdown
- 34. We will not provide assistance or provide any service if doing so would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

SECTION H - GENERAL CONDITIONS APPLYING TO ALL PARTS OF THIS SERVICE CONTRACT

- The vehicle must be permanently registered in the UK and, if appropriate, have a current MOT certificate and valid road fund licence or tax disc on display. The vehicle should be kept in a good condition and have been serviced regularly in line with the manufacturer's recommendations. It must be less than 16 years old since first registration (11 years since first registration if you want help within Europe).
- 2. **We** can ask for proof of outbound and inbound travel dates.
- If we arrange for temporary roadside repairs to be carried out after damage to the vehicle, or we take the vehicle to the place you have chosen, we will not be legally responsible for any more help in the same incident.
- 4. We have the right to refuse to provide a service if you or your passengers are being obstructive in allowing us to provide the most appropriate help or if you or they are abusive to our rescue controllers or our recovery operators.
- 5. We will not provide any service unless you

- contact **us** using the emergency phone numbers provided. **You** must not try to contact any agent or repairer direct.
- 6. You are responsible for keeping the vehicle and its contents safe, unless you are not able to or you have an arrangement with us or our agent. You must be with the vehicle at the time we say we expect to be there.
- You must quote your service contract number when you call for help and have the relevant documents needed by the repairer, recovery specialist or our chosen agent.
- 8. You will have to pay the cost of moving the vehicle or a repair vehicle coming out to you if, after asking for help which you are entitled to, the vehicle is moved or repaired in any other way, or you have provided location details which are incorrect. The payment must be by credit or debit card.
- 9. We are not responsible for any actions or costs of garages, recovery firms or emergency services carrying out work or acting on your instructions or the instructions of any person acting on your behalf. You are responsible for ensuring the quality of any repair.
- 10. If we pay a call out under any assistance provided by this service contract, we will be entitled to ask for all reasonable help from you to take action in your name to get back our costs from another organisation.
- 11. Costs incurred in addition to a standard **callout** where service cannot be undertaken at the roadside because the **vehicle** is not carrying a serviceable spare wheel, aerosol repair kit, appropriate jack or, the locking mechanisms for the wheels are not immediately available to remove the wheels. This exclusion does not apply to motorcycles or scooters
- 12. We have the right to choose a suitable garage that can carry out a repair, which you must pay for, as long as the garage can carry out the repairs within the time limits we have given. You must make the payment by credit or debit card.
- 13. If you agree to a temporary roadside repair, you will be responsible for any costs or any damage to the vehicle it suffers if you continue to drive the vehicle as if a permanent repair had been carried out. You acknowledge that a temporary roadside repair is aimed only to allow you to drive the vehicle to a suitable facility so a permanent repair can be carried out.
- 14. If the **vehicle** needs to be taken to a garage after a **breakdown**, the **vehicle** must be in a position that makes it reasonable for a recovery vehicle to pick it up. If this is not the case, **you** will have to pay



- any specialist recovery fees by credit or debit card.
- 15. You will have to pay, by credit or debit card, for any parts or other products used to repair the vehicle.
- 16. We will not arrange for help if we think that it would be dangerous or illegal to repair or move the vehicle.
- 17. If **you** are covered for breakdown by any other insurance policy or warranty, **you** must tell us.
- 18. If you are not willing to accept our decision or our agents' decision on the most suitable type of help, we will not pay more than £100 for any one

- breakdown and you will be responsible for any other costs due in recovering and repairing your vehicle.
- 19. We cannot guarantee that hire cars will always be available and we are not responsible if they are not available. We will do our best to arrange a vehicle of the same size as yours, but we cannot guarantee that there will be tow bars, bike racks, roof boxes, or accessories included. You must meet the conditions of a hire-car company to hire a vehicle.

TERMS AND CONDITIONS

OUR PROMISE

We want to give **you** the best possible service. If **you** are not happy with **our** service, the procedure below explains what **you** should do.

COMPLAINTS PROCEDURE

To make a complaint please write to:

Customer Services, Call Assist Limited, Axis Court, North Station Road, Colchester, Essex CO1 1UX. Please include the details of **your** service contract and in particular your service contract number, to help **your** enquiry to be dealt with speedily.

We promise to:

- · Acknowledge **your** complaint within three working days of receiving it;
- Have **your** complaint reviewed by a senior member of staff:
- Tell **you** the name of the person managing **your** complaint when **we** send **our** acknowledgement letter; and
- Respond to **your** complaint within eight weeks. If this is not possible for any reason, **we** will write to **you** to let **you** know when **we** will contact **you** again.

DATA PROTECTION ACT

YOUR PERSONAL INFORMATION

We (defined in the policy wording as Call Assist Ltd, who acts as Joint Data Controller together with Autoguard Warranties) use, maintain and collect personal information in order to provide the service detailed within this Service contract. All personal information is safeguarded with appropriate levels of security and in accordance with prevailing Data Protection legislation which may include the Data Protection Act 1998, the General Data Protection Regulation (EU) 2016/679 (the GDPR) and all other Applicable Laws in addition to any successor or replacement legislation relating to the processing of personal data.

PRIVACY NOTICE

The details provided here are a summary of how we use, collect, share, transfer and store your information. For our full Privacy Policy please follow this link - www.call-assist.co.uk/privacy-policy. Enquiries in relation to data held by us should be directed to the Data Protection Officer, Call Assist Ltd, Axis Court, North Station Road, Colchester, Essex

CO1 1UX or by emailing DPO@call-assist.co.uk. For the full Autoguard Warranties Privacy Policy please follow this link - www.autoguardwarranties. com/privacy-policy.

SHARING YOUR INFORMATION

We will only share your information in the following circumstances:

- It is with the regulatory bodies, including but not limited to the Financial Conduct Authority ("FCA"), Financial Services Authority ("FSA"), Financial Services Commission ("FSC")
- It is with fraud prevention and credit reference agencies
- It is required by law
- It has been authorised by you
- It is provided to Recovery Operators or other suppliers as required to fulfil our contractual and legal obligations in this Service contract and in which case your personal information will be limited to the minimum information ordinarily required for service provision: additionally, these suppliers will only be able to use your information to provide the specific service described in this Service contract.



YOUR RIGHTS

Under the terms of Data Protection legislation you have a number of rights in relation to the information we hold about you. This includes the right to:

- Ask for a free copy of any personal information we hold about you
- Ask for correction of any information held. Any inaccurate or misleading data will be corrected as soon as possible
- Object to the use of your personal information for direct marketing
- Withdraw any permission you have previously given to us to process your personal data except where this is critical to us fulfilling our contractual and legal obligations
- Complain to the Information Commissioner's Office at any time if you are not satisfied with our use of your information
- Ask for your personal data to be deleted or removed from our system/database. Please note that there are times when we will not be able to delete your information. This may be as a result of fulfilling our legal and regulatory obligations or where there is a minimum statutory period of time for which we have to keep your information. If we are unable to fulfil a request we will always let you know our reasons.

Should you wish to exercise any of your rights under the Data Protection legislation, please direct all enquiries to the Data Protection Officer, Call Assist Ltd, Axis Court, North Station Road, Colchester, Essex CO1 1UX: email DPO@call-assist.co.uk.

HOLDING AND COLLECTING YOUR INFORMATION

The information we hold about you is shared with us by the Autoguard Warranties and includes such personal information as your name, address, contact details, date of birth. Where relevant, we collect special categories of data such as details regarding your health.

We also collect information from a number of different sources for example: publically available sources such as social media and networking sites; third party databases available to the insurance industry; firms, loss adjustors and/or suppliers appointed in the process of handling a request for breakdown assistance.

USING YOUR INFORMATION

The main reason we hold, use and collect your personal and/or special categories of data is because we need it to manage your service contract and provide you with our services, such as handling a breakdown request.

We will also use your information where we feel there is a justifiable reason for doing so for example: to prevent and detect fraud and financial crime (which may include processes which profile you); carrying out research and analysis (including profiling); and recording and monitoring calls.

Keeping your information

Your data is considered to be an important asset to us and as such we make every effort to ensure the necessary measures are in place to prevent unauthorised or inappropriate access, use, modification, disclosure or destruction of your data.

Measures we take to keep your data secure include, but are not limited to:

- Making regular backups of files
- Protecting company file servers and workstations with virus scanning software
- Using a system of passwords so that access to data is restricted
- Allowing only authorised staff into certain computer areas in the company
- Using data encryption techniques to code data when in transit
- Ensuring that staff are only given sufficient rights to any systems to enable them to perform their job function

USE AND STORAGE OF YOUR INFORMATION

We only keep your information for as long as is necessary in providing our services to you and/or to fulfil our legal and regulatory obligations.

Your information may be transferred to, stored or processed outside the European Economic Area (EEA). We will not transfer your information outside the EEA unless it is to a country which is considered to have equivalent data protection laws or we have taken all reasonable steps to ensure the firm has suitable standards in place to protect your information. For further information, please refer to our Privacy Policy at www.call-assist.co.uk/privacy-policy.



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RENEWAL NOTICE

At the end of your service contract period, please telephone 03432 271 499 and quote your existing service contract number which is printed on your

agreement form. We may ask additional details in order for us to help you manage unexpected vehicle repair bills in the future.





Building 5, Archipelago Office Park, Lyon Way, Camberley, Surrey GU16 7ER

Tel: 03432 271 499 Fax: 01276 672 015

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