

Your Warranty Agreement

Introduction

Our FAQ section has been designed to give you a brief synopsis of the cover; below is a guide only. Full Terms and Conditions apply.

Who Are Clear Cover Warranties ?

Clear Cover Warranties are the Warranty Company who have issued your cover. This provides coverage for your vehicle as outlined in this Warranty Agreement. From time to time, you may be contacted by Clear Cover Warranties or one of its providers by either email, phone, or post. On receipt of this agreement, please check your details and if any have been entered incorrectly contact info@clearcoverwarranties.co.uk.

What Is Covered ?

Under this Warranty Agreement, all Mechanical or Electrical Components are considered unless listed as specifically excluded within the Cover or the Terms and Conditions. Each Agreement has a specific claim limit, pre-agreed hourly labour rate, and further benefits section. Any of the above can be either upgraded or increased by contacting info@clearcoverwarranties.co.uk.

What Is Not Covered ?

It is physically impossible for all Warranty Agreements to cover everything. Therefore, we strongly suggest that you read the terms and conditions in full. Items that are listed as excluded or are in breach of the Terms and Conditions are not covered; this includes but is not limited to incorrect maintenance, pre-existing faults, etc.

How Do I Make a Claim ?

If you experience an issue, please contact us on info@clearcoverwarranties.co.uk or 03300 101 765. You will be advised of our Claims Procedure, please ensure this is followed accordingly. Failure to do so, will invalidate your Claim with us. This Procedure can be found within your Warranty Agreement. If you have any questions or concerns, always contact us and we will happily assist you.

What Is My Responsibility ?

It is important that you make sure that your vehicle is legal and roadworthy. For example, all vehicles must hold a Valid MOT Road TAX, be serviced / maintained in accordance with manufacturers' recommendations. All Service records and invoices must be held by the agreement holder and may be requested during the course of a claim being received. If your vehicle does not have an up-to-date service, you will be responsible for bringing the service history up to date, this includes Engine, Drive and (Automatic and Manual) Gearbox if required.

The Warranty Agreement -

The Warranty Agreement is not an insured product. Your Warranty is an agreement between Clear Cover Warranties and the named agreement holder. Clear Cover Warranties will always deal with its customers and any claims in a fair and reasonable manner.

How Do I Cancel The Cover ?

You have 14 Days from inception of the Warranty Agreement to cancel. To do this, the purchaser must contact the administration team via email at info@clearcoverwarranties.co.uk. Any requests for a refund outside of the 14 Day cancellation period will not be accepted, nor will be accepted if you have used the Warranty Agreement.

Claims Procedure -

Step 1 - In the event of a fault with your vehicle, inform our Claims Department immediately. The Team will advise you of the Claims Process outlined here. Shortly after, please arrange to take your vehicle to a reputable VAT Registered Garage. If you require any assistance in this matter, then please contact our Claims Department who will be happy to assist in this matter.

Step 2 - Once the vehicle is at a VAT Registered Garage, the vehicle owner must authorise the initial diagnosis. You are welcome to provide them with your warranty documents. Once the fault has been determined, please provide Clear Cover Warranties Limited with an itemised quotation, diagnostic report, etc.

Step 3 - It may be necessary for parts to be dismantled, whilst this is permitted and will not invalidate your warranty agreement; the vehicle owner is responsible for giving permission regarding this.

Step 4 - Once all relevant information has been received, it will be reviewed by the Claims Department and an outcome provided.

Step 5 - In the event that we approve the repair, we will issue a Repair Confirmation Form. This will outline the approval in relation to your Claim. Once a Repair Authorisation has been issued, it will remain valid for 45 days. After this, the Repair Confirmation Form is automatically withdrawn.

What To Do With Your Invoice and Repair Confirmation Form

- a. Ensure that the Vehicle Registration is clearly marked on the invoice.
- b. Provide Necessary Bank Details.
- c. Ensure that the VAT Number is clearly marked on the invoice.

Please ensure that all details for reimbursement are sent to claimspayments@clearcoverwarranties.co.uk.

PLEASE NOTE

Failure to follow the Claims Procedure will result in the claim being refused.

In the event repairs are completed without authorisation from Clear Cover Warranties Limited, the Claim will be refused.

Recovery

In the event you require vehicle breakdown assistance, please contact the team on 03300 101 765

The team will assist in recovering the vehicle to the location of your choosing. Whether this is a residential, business or Garage address.

Please see your Recovery Terms and Conditions for full information and details regarding the Breakdown assistance.

As one of the UK's most comprehensive Warranties, the Warranty lists so many parts - over 10,000 in fact - that it is impossible to list them all. Almost all of the vehicle's parts are covered against mechanical breakdown or electrical failure.

Most Parts Under These Sections Are Included -		
Air Conditioning Systems		
Braking System		
Camshaft Timing - Belt & Chains		
Casings		
Coil Springs and Shock Absorbers		
Cooling Systems		
Drive Systems		
Electrical and Electrical Parts		
Engine		
Fuel System		
Gearbox and Transmission		
Hybrid and Electrical Vehicle Transmission Parts		
Ignition System		
Steering System		
Supercharger		
Suspension		
Turbocharger		
Wheel Hubs and Bearings		

Whilst we have listed some of the of the covered components, we provide comprehensive warranty cover for all Mechanical and Electrical Components within the vehicle, unless is listed specifically as excluded below -

Excluded Components		
Aerials	All Manifolds, Swirl Flaps and Mechanisms	Brake Cables, Brake Linkages, Friction Materials
Hoses, Pipes and Cables	Engine and Gearbox Mountings	Air Bags & Air Bag Systems (Unless Selected as an Optional Upgrade)
All Lights, Light Units, Bulbs and Bulb Holders	All Serviceable Components and items that require periodic replacement	Coolers, including EGR Coolers
Exterior / Interior Trims	Car Telephone Systems	External Gearbox Linkage
All Wiring, Wiring Looms, Connectors and Harnesses	Chassis	Front and Rear Windscreen, including heater elements
All Locks, Lock Barrels, Mechanisms, Units and Pumps	Ancillary and Auxiliary Components	Front and Rear Wiper Linkage
Bodywork and Fixings	Fuel and Additive Tanks / Lines and injector nozzles	Bolts, Fixings, etc.

Excluded Components		
Heated and Air-Conditioned Seat Elements (Unless Selected as an Optional Upgrade)	Manual / Automatic Handbrake and Mechanisms	Power Hood & Power Hood Mechanisms (Unless Selected as an Optional Upgrade)
Key and Remote Key Fobs	Oil Supply and Feed Lines / Pipes	Perished Pulley Dampers
Steering Lock, Barrel and Mechanism	Mirror Glass, Mirror Units (If impact damage is present)	Sunroofs, Windscreens, Windows, and any other Glass. (Unless Selected as an Optional Upgrade)
Rubber & Rubber Perishables	Seat Belt Webbing, Pretensioners, Seat Runners, Buckles and Fixings	LEDs, Xenon Starter Units, Gas Filled, Light Units
Convertible Roofs, Motors, etc. (Unless Selected as an Optional Upgrade)	Tracker Systems	All Radar, Lidar and Assistance Systems
Cosmetic Damages (Including Paintwork, Bodywork, etc.)	Road Wheels, Tyres, etc.	Keys and Remote Key Fobs

In addition, we offer the following extra benefits to our customers. While these are not included under standard warranties, we are pleased to extend them to you. Below, you will find a list of the valuable benefits included with your coverage.

Your Warranty Agreement - Additional Benefits

Option	Coverage - Claim Benefit
Agreement Transfer*	£50
Air Conditioning Re-Gas**	£50
Air Suspension	£250
Battery Cover (Initial Six-Months)	£75
Catalytic Converter	£125
Clutch	£250
Consequential Damage	Yes
Cylinder Head Skim	£50
Diagnosis**	Up to 1 hour
Diesel Particular Filter	£375
European Cover	Yes - 30 Days
Exhaust System (Excluding Manifolds)	£125
Flywheel	£250
Injector Cover (Once Per Agreement)	£375
Instrument Cluster / Gauges (Repair or Replace)	£125

Option	Coverage - Claim Benefit
Multimedia (Factory Fitted)	£250
Software Update / Re-Programming**	£50
Sundries**	Up To £25
Wear and Tear	No
Wheel Alignment**	£25

* Please Refer to the Relevant Terms Regarding the Agreements Transfer.

** As Part Of A Valid Repair.

Prices displayed above include Parts, Labour and VAT.

The above-listed can only be claimed once during the duration of the Warranty Agreement and are Full and Final Settlement. All Further Benefits are part of your Warranty Agreement Claim Limit.

General Warranty Terms and Conditions -

- This Warranty Agreement Provides coverage for the Components listed within the Warranty Agreement, in the event of Sudden and Unforeseen Mechanical or electrical Failure or Breakage.
- Clear Cover Warranties Limited does provide coverage for General Wear and Tear within your Warranty Agreement.
 - Under the Warranty Agreement Driver / User Abuse & Neglect is excluded.
- The Warranty Agreement is designed to reimburse you for the Failed Component/s, associated labour, and VAT subject to the following -
 - The Components being considered under the cover listed within your Agreement.
 - Following the Correct Claims Procedure.
- The Total Claim benefit payable in any single occurrence will be up to the Claim Limit as shown on the Warranty Agreement / Certificate.
 - If an individual component has a stated Claim Limit as shown in the Agreement / Certificate, this will be the maximum amount payable. This includes Parts, Labour, Diagnosis, and VAT.
 - Any additional benefits will form part of a Valid Claim and Maximum Claim Limit. This includes but is not limited to Diagnosis, Working Materials, Vehicle Hire Car, etc.
 - In the event of multiple faults occurring, being reported or diagnosed at the same time, we reserve the right to treat these combined faults as a single claim.
- If at the point of purchase, an “ Add-On “ (Or additional extra) is purchased, it will be assessed in accordance with all relevant Terms and Conditions. This includes, but is not limited to ICME Labour Time, Auto Data Labour Times, Pre-Agreed Labour Rate, etc.
 - Additionally, an Add-on may contain its own individual Claim Limit. This will be noted upon your Warranty Certificate Page.

6. The Claim Limit - The Maximum amount we will pay towards a Valid Claim as specified in your Warranty Agreement / Certificate.
 - a. There is no limit to the amount of claim that can be submitted under the Warranty Agreement, with the exception that the total amount of claims cannot exceed the Current Market Value of the Vehicle. This is determined by HPI or equivalent.
7. This Warranty Agreement will only pay for the reported problem. Subject to the failure of the failed component being covered by your specific level of cover as outlined in your Warranty Agreement / Certificate.
 - a. It will not consider contribution towards additional items / components found during the following circumstance -
 - i. During the authorised repair of your vehicle.
 - ii. Through fault code readings.
 - iii. Vehicle Health Check.
 - iv. Servicing.
8. In the event your Vehicle is sold, we can consider transferring the Warranty Agreement. This being on the following basis -
 - i. The Vehicle is sold to a Private Individual.
 - ii. The Warranty Agreement has no outstanding or ongoing claims.
9. This Warranty Agreement must be paid in full by the issuing dealer, in order to validate your cover. Until payment is received, the cover is not valid, and claims will not be considered. In the event 14 days pass without payment for the Warranty, you will be notified of the Agreement's cancellation and direct you back to the Supplying Dealer.
 - a. The exception to full payment is if the Customer is set up on a Direct Debit Plan directly with Clear Cover Warranties Limited. However, in the event of a Claim, the Agreement cannot be cancelled, and full payment will be due in accordance with the Direct Debit Plan.
10. You have 14 Days from inception of the Warranty Agreement to cancel. To do this, the purchaser must contact the administration team via email at Info@ClearCoverWarranties.co.uk. Any requests for a refund outside of the 14 Day cancellation period will not be accepted, nor will be accepted if you have used the Warranty Agreement. We reserve the right to decline any claim within the first 14 days of the Warranty Agreement, without having to disclose the reason.
11. For Warranties purchased outside our Approved Dealer Network, including Agreements purchased directly from Clear Cover Warranties Limited, the policy will start 21 Days after the Date of Purchase. No Claims can be made nor will be considered during this time.

General Warranty Agreement Exclusions -

12. Any Components listed under the Excluded items section will not be considered
13. This Warranty Agreement does not cover bodily injury/death, accidental damage or any other damage however caused.
14. This Warranty Agreement does not cover Vehicles used for Hire and/or Reward. This includes but is not limited to - Transport of Goods, Taxi Service, etc.
 - a. In the event a Vehicle is used for Hire and/or Reward, Clear Cover Warranties Limited must be notified and the required premium paid for. This is an additional cost.
15. The Warranty Agreement does not cover Light Commercial Vehicles (Over 3,500 KG).
16. The Warranty Agreement does not cover or form any part of your Road Risk Insurance Policy. Therefore, it does not provide any coverage in the event of an accident or natural disaster.
17. The Warranty Agreement does not provide coverage for any component that has been modified and deemed at fault, directly or indirectly because of the modification.
18. No part of this Warranty Agreement may be altered without the written authorisation of the Director of Clear Cover Warranties Limited.
19. The Warranty Agreement will not provide reimbursement for any repairs, where it is established, the Claims Process has not been followed.
20. This Warranty Agreement will come to an end if any attempt is made to commit fraud.
21. This Warranty Agreement will not be considered or pay towards a second repair of a component.
22. This Warranty Agreement will not provide coverage or consideration in the event of Poor Workmanship.
23. This Warranty Agreement provides coverage for Seals (Including Oil, Coolant, Etc.), & Gaskets. Up to 125,000 Miles or 12-Years.
24. This Warranty Agreement does not provide coverage for Poor Vehicle Preparation, Inherent / Pre-Existing Faults of any description.
25. This Warranty Agreement does not provide coverage for a failure of a component due to lack of lubrication.
26. This Warranty Agreement does not provide coverage for the incorrect fuel or grade of fuel used within the vehicle.
27. Injector Replacement or Repair, (Singularly or cumulatively) will be limited to one claimable occurrence within the Agreement duration.
28. In the event a failed component is refused, on the basis of the component or circumstance being excluded, we cannot consider consequential damage caused by this component. Additionally, Components replaced out of Good Practice cannot be considered.
29. This Warranty Agreement does not include coverage for non-metallic Engine or Gearbox Components. Additionally, any consequential damage from these components will not be considered.

30. Under the Customers Agreement the following faults / circumstances are excluded and not considered -
- a. Carbonisation Including Carbon Build Up, Build Up, etc.)
 - b. Collision
 - c. Components that require replacement due to lack of recorded maintenance.
 - d. Corrosion
 - e. Cross Contamination (Including but not limited Parts, Fluid Contamination, etc.)
 - f. Cracked Engine Block or Cylinder Head
 - g. Damage due to incorrect fluid levels.
 - h. Driver Neglect & Abuse
 - i. Extreme Driving (including but not limited to Track Days, Off-Road, etc.)
 - j. External Damage
 - k. External Factors (Including but not limited to Fire, Theft, etc.)
 - l. Faulty Workmanship or Parts
 - m. Freezing, Frost, Ice, Snow
 - n. Increase Oil Consumption
 - o. Manufacturer Recalls & Technical Bulletins
 - p. Resealing of Components
 - q. Sealing Components
 - r. Seized Components or Blocked Components
 - s. Water Damage & Water Ingress
31. This Warranty Agreement does not provide coverage for Serviceable Components. Serviceable Components are specifically excluded. Additionally, General Maintenance Procedures and adjustments are specifically excluded. These being either Components or actions carried out within a Routine Service or listed within a Vehicles Service Schedule. The following list is an example, but not limited to these components - Anti-Freeze, Brake Fluid, Brake Pads, Discs, Shoes, Bulbs, Exhaust Systems, Drive Belts, Filters, Fluids, Oil, Wiper Blades, etc.

Claims Process & Assessment -

32. If your vehicle should suffer a mechanical or electrical fault / breakdown, you should call us to report the problem. We will explain the Claims Process to you. This process is as follows -
- a. The Vehicle must be taken to a VAT-Registered Garage.
 - b. The initial diagnosis must be authorised by the Vehicle Owner.
 - c. Once the diagnosis has been completed, please ensure you obtain an itemised quotation and evidence indicating the fault.
 - d. Either the Agreement Holder or Repairing Garage must submit the itemised quotation & additional evidence to our Claims Department for review.
 - e. Upon an initial review, additional information or specific evidence may be requested. This must be supplied to advance the claim further.
 - f. Once received, the Team will review the claim and provide the outcome.

33. **Please Note** - No Work or Repairs should be carried out unless authorisation has been granted by Clear Cover Warranties Limited.
 - a. If dismantling of a Component is required to either diagnose a fault or obtain evidence, this is permitted under the Customers Warranty. But it must be authorised by the Vehicle Owner.
34. You are responsible for any initial diagnosis. In the event of a Valid Claim, this can be reimbursed up to 1 Hour at your pre-agreed labour.
 - a. If dismantling of your vehicle is required to ascertain the cause of failure, you must give permission for such action to be carried out. Clear Cover Warranties Limited cannot authorise dismantling or diagnosis. However, if a claim is accepted under the Warranty Agreement, the dismantling will be considered within the Claim Payment. This will be up to the Specific Claim Limit &/or confirmed by Industry Standard Auto ICME Data Repair Times (using sites such as Auto Data, etc.).
35. In any circumstance, the Burden of Proof shall rest upon the Customer. The Claim only to be considered if the Customer or Repairing Garage has provided sufficient evidence and/or requested information.
 - a. Clear Cover Warranties Limited Reserve the right to state if the evidence / information submitted is sufficient.
36. Once you open a claim, you have a maximum of 45 Days or up to the expiry date of your Warranty Agreement, whichever is sooner, to comply with and complete the Claims Process.
 - a. If you exceed the stated time frame, the claim will become invalid. In addition, we will not accept any future claim for the same fault, component or repair.
37. In the event of a Claim being made under Warranty, Clear Cover Warranties Limited reserves the right to -
 - a. Appoint the Repairer of the Vehicle.
 - b. Have the Vehicle examined by an independent assessor. The result of which is binding, by all parties.
 - c. All Components relating to a reported / authorised repair must be retained and made available for inspection (if required), until such time that the claim is settled.
38. Repair Times will be assessed and agreed using industry standard Auto ICME Data Repair Times. Using such services as Auto Data, Tech4Tech, etc.
39. This Warranty Agreement is designed to return your vehicle to its condition, prior to the covered failure. Where there is significant improvement to your vehicle and/ or specific components, we may ask for a contribution due to betterment. The Percentage Contribution Payable by you will be based on the age and mileage of the vehicle at that time.
40. This Warranty Agreement will only pay for Motor Factor/Pattern Parts, Reconditioned/Exchanged Parts and in exceptional circumstances secondhand parts. All Components will be agreed at Trade Prices.
41. You may insist on the fitment of a genuine manufacturer component to your vehicle. However, you will be responsible for the cost difference between the sourced/ authorised component and the genuine component.
42. You will be responsible for Labour Costs, which exceed the Hourly Allowance as per the Warranty Schedule, which is payable on this repair agreement. This allowance includes VAT.

43. The Agreement will not accept liability for any costs submitted after a claim has been authorised or if an authorised repair has been completed.
44. The Agreement will not accept liability for additional costs, such as but not limited to - Storage Costs, Vehicle Hire, Fixed Penalty Notice, Admin Charges, Loss of Use, Inconvenience, Commercial Losses or any other incidental or consequential damages, etc.
45. The Agreement will not accept liability for Further or Misdiagnosis, in any circumstance.
46. The Agreement is only liable for Claims that are completed within the Warranty Duration.
47. From the date you have logged a claim and there has been no further correspondence, within 45 Days we will assume that you are not pursuing the claim, and we will claim the claim accordingly. From this point, the Claim cannot be reopened.
48. Timing Belts are not covered by this agreement in the event they are being replaced as part of a Routine Scheduled Service Procedure for your Vehicle, or as Part of Good Workshop Practice whilst undertaking a related repair.
 - a. However, this Warranty Agreement will consider the Timing Belt in the event of a Sudden Failure.
 - b. It is a condition of the Warranty Agreement that the Timing Belt must be replaced in the past and must be replaced in the future at the correct manufacturer's specified intervals. Proof being retained for submission to Clear Cover Warranties, in the event of a Premature Component Failure
49. The Warranty Agreement does not provide coverage in the event of a Timing Chain Rattle and/or stretch.

Customer's Responsibility (This is Very Important)

50. You are responsible for ensuring that your vehicle is maintained in accordance with the Manufacturers Recommendations. You have a maximum of 1,000 Miles or 30 Days from the manufacturer's recommendation, whichever is sooner, to have the service completed. If you exceed this allowance, the Warranty Agreement will come to an end.
 - a. All relevant vehicle Service invoices must be retained in the event of a Claim being submitted under the Warranty Agreement.
 - b. This includes Automatically and Manuals, Gearbox, Haldex Services, etc.
51. Engine, Manual & Automotive Gearbox Claims will be refused, if the necessary previous service requirements have not been adhered to and taken place at the specified time.

Claims Payment Terms -

52. Upon Completion of an authorised repair, please submit the relevant document to the Claims Payments Department. This includes, but not limited to -
 - a. Invoice - Detailing Parts, Labour, VAT, Vehicle Registration, etc.
 - b. The Authorisation Form - Containing the Necessary Bank Details.
 - c. If reimbursement is paid by a Dealer or Customer, Proof of Payment must be provided.

53. The invoice must be submitted within 45 day of the date on the issued Repair Confirmation Form. If the documents are not submitted, the Claim will be closed and no reimbursement can be made.
54. Once the necessary information is received, the Claims Payments Team will advise the Payment Date for reimbursement or payment of an outstanding invoice.
 - a. Please allow 7-Working Days from the date you are notified of for the payment to show in your account.

Fixed Admin Scheme -

55. In the event your Agreement is listed as an “ Admin Scheme, “ Clear Cover Warranties Limited are not liable for any claims or claims payments. They are acting as administrators for the Warranty Agreement.
56. In the event of a Complaint or Concern, Clear Cover Warranties Limited will outline the authorisation and address any concerns. But for a formal complaint, you are required to contact the Selling Dealer.

Complaints Procedure -

57. We aim to provide all Customers with a High Standard of Service, at all times. However, if you are unhappy with the service provided for any reason, have cause for a Complaint or would like to submit a Claim Dispute, please email us on complaints@clearcoverwarranties.co.uk.
 - a. Upon receipt, you will receive an acknowledgement within 48-Working Hours and will outline the necessary steps in your complaint.
 - b. A formal response will be issued within 14-Working Days.
 - c. Additionally, in the event a Final Resolution is issued; this will be noted in the beginning in a correspondent. Otherwise, all correspondence should be taken as an informal response to your concerns
58. All components relating to a reported repair must be retained and made available for inspection, in the event of a Claim Dispute or whereby litigation notice is service.
 - a. Upon this, Clear Cover Warranties Limited has the right to issue an independent inspection of the components. The report will be binding on both parties.
 - b. In the event of any dispute between parties relating to this agreement, it is mutually agreed that before embarking on litigation proceedings, the parties involved will attempt to resolve the matter through negotiations or alternative dispute resolution by appointment of a mediator / arbitrator.
 - c. If either party unreasonably refuses to invoke the mediation/arbitration process, the other party can, on giving notice, rescind this term.