



VRM:



**Your Warranty
Documents**

Vehicle Cover

Contact Details

- ☎ Claims: 03330 522 702
- 📠 Breakdown: 03330 522 702
- ✉ Claims@nationalwarranties.co.uk
- 🌐 www.nationalwarranties.co.uk



Welcome to National Warranties

Congratulations and thank you for purchasing your vehicle warranty with National Warranties. We're delighted to have the opportunity to protect your investment and provide you with peace of mind.

Purchasing a warranty is an important decision, and we are honoured that you've chosen to place your trust in us. Our team is committed to delivering reliable coverage and dedicated support whenever you need it.

If you have any questions or require assistance at any time, please don't hesitate to get in touch. We're here to help.

Please keep this booklet in a safe place alongside your warranty schedule, as you may need both if you ever need to make a claim.

Inside, you'll find everything you need to know about your warranty, including:

- How to keep your warranty valid
- What is and isn't covered
- How to make a claim
- Full terms and conditions

Your warranty is designed to help reduce unexpected repair costs. You've trusted us to fulfil our obligations, and we are here to support you every step of the way.

Please Note:

This is not an insurance product and is therefore not regulated by the Financial Conduct Authority.

IMPORTANT:

All repairs must be pre authorised by National Warranties Ltd before any work begins. We cannot cover costs for repairs carried out without prior authorisation.

Thank you once again for choosing National Warranties. We look forward to supporting you on your journey.

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Additional Benefits Included with Your Warranty



In addition to the comprehensive protection provided by your warranty, your plan also includes the following features:

Important: All services listed below must be authorised in advance by National Warranties Ltd.



Roadside Assistance (24 hours a day, 7 days a week)

If your vehicle suffers a breakdown during a journey within the UK, you can contact our assistance line on 03330 522 702 at any time, day or night. We will arrange for you and your vehicle to be transported to an approved repairer, within a 40 mile radius.



Vehicle Recovery (24 hours a day, 7 days a week)

In the event of a breakdown during a UK journey, please call 03330 522 702. Subject to prior authorisation, we will organise recovery of your vehicle, along with transportation for you and your passengers, to an approved repairer within a 40 mile radius.



Enhance Your Cover

For added peace of mind, speak to us about optional additional benefits that can be included with your warranty.

Your Obligations

To keep your warranty valid, there are a few things you must do:

- ✓ Have your vehicle serviced regularly as per the manufacturer's guidelines by a VAT registered garage. you've got 28 days or 1000 miles (Which ever comes first) from the service due date to have it completed. Your vehicle must also be kept in a roadworthy, legal condition and insured, Valid MOT and Taxed.
- ✓ Keep hold of the service invoices as we may require them if you need to make a claim
- ✓ Carry out any routine maintenance as required. We won't pay for any repairs if your vehicle isn't maintained properly.
- ✓ Follow the claims process in this document. Its really easy but we cannot stress how important this is for your claim to be considered. If you need assistance, please call us on 03330 522 702
- ✓ Don't ignore any warning lights that appear on your vehicle as you could make the problem worse which may affect our decision. Any faults which might be covered must be reported to us immediately.

YOUR COVER WILL BE INVALIDATED IF YOU DON'T COMPLY WITH THESE OBLIGATIONS!

Drive with complete peace of mind!

Our UK leading warranty covers over 10,000 parts, Yes, almost your entire car protecting you from mechanical, electrical, and electronic failures. Repairs? We've got you covered!

Unexpected vehicle repairs can arise at any time and, without a warranty in place, can quickly become expensive. Our comprehensive warranty is designed to give you confidence on the road, covering thousands of mechanical and electrical components and providing a wide range of valuable benefits when you need them most.

In addition to extensive cover, you'll have access to our friendly and knowledgeable team, who are always on hand to guide you through the claims process and answer any questions. We're committed to making everything as straightforward and stress free as possible, so you can drive with complete peace of mind knowing your vehicle is well protected.

We will contribute towards the cost of repairs, including parts, labour, and VAT, up to the maximum value of your claim. Here is a summary of the main areas covered. Please refer to the relevant sections of this booklet for full details, conditions, and any exclusions that may apply.

Important: Terms and conditions apply. Please refer to your warranty schedule for full information, or contact us directly if you would like further advice or clarification.



Most parts under these sections are included:

See relevant section in the policy booklet for specific details

- Air Conditioning System
- Main 12 Volt battery – for the first 6 months of your cover & Capped at £150)
- Braking system
- Camshaft timing Belt / Chain Including Rattle
- Casings
- Clutch / Flywheel
- Coil Springs and Shock Absorbers
- Cooling System
- Diagnosis Costs – (One hour on a valid claim)
- DPF / Catalytic Converter
- Drive System
- Electrical and Electronic Parts
- Engine
- Fuel System
- Gearbox and Transmission
- Hybrid and Electric Vehicle Power Generation and Transmission Parts
- Ignition System
- Oil or Fluid Leaks – (Covered up to 10 years or 100,000 miles excluding fuel)
- Remote Key Fobs or Key Cards
- Steering System
- Supercharger
- Suspension
- Turbo Charger
- Injectors
- Wear and Tear (Covered up to 125,000 Miles unless Stipulated in your Schedule)
- Wheel Hubs and Bearings



For vehicles of Any Age and Any Mileage:

Wear and tear is included on all covered parts until your vehicle reaches 125,000 miles. At this point, the wear and tear element ceases but everything else remains the same.

Restrictions / Limitations See Details Below:

- 1 Vehicle Entertainment**
Original in Vehicle Entertainment: Sat Nav, Infotainment and telephone up to £750 inc VAT
- 2 Clutch and Flywheel Repairs**
Capped up to the Value of £750 inc VAT, Covered up to 125,000
- 3 DPF / Catalytic Converter.**
Capped up to the Value of £750 inc VAT (Repair or Replace).
- 4 Turbocharger / Supercharger**
Capped up to the Value of £750 inc VAT, Covered up to 100,000
- 5 Injectors.**
Capped up to the Value of £750 inc VAT, Covered up to 125,000
- 6 Timing Chain Repairs**
Capped up to the Value of £750 inc VAT, Covered up to 100,000

The above limitations and restrictions apply unless you upgrade your coverage to remove them.

Upgraded plans pay claims up to the policy limit.

Ask us how to remove these limitations.

Naturally there are some scenarios that we just can't cover, These are:

- Any part listed under the part, fault and repair exclusions see relevant section of this book
- You are not honouring your obligations, see relevant section
- Any vehicle which is not kept in a roadworthy condition and does not meet current legislation.
- Any repairs which haven't been authorised by us prior to work being carried out
- Any faults that were present when your cover started
- Any repairs not regarded as a mechanical breakdown or electrical . electronic failure e.g. service, MOT, health check or other general maintenance work, or parts that haven't failed but are recommended by the manufacturer to replace or maintain as good working practice.
- Wear and tear over 125,000 miles or any part that reaches the end of its working life
- Whilst consequential damage is included in our cover level, please note that the following exclusions apply. Consequential damage is defined as damage to any other part (or parts) caused by a failed covered component. Consequential damage is capped at £1000 inc VAT. We can only pay towards consequential damage caused to covered parts.
- We cannot pay for any damage if the vehicle is continued to be used after the fault becomes apparent
- Any liability for bodily injury, accident / road hazard damage, death, damage to other property, loss of earnings, out of pocket expenses, theft, war, riot, vandalism, or adverse weather conditions; any loss caused directly or indirectly by a repairer; or losses covered under any other type of insurance, warranty, finance agreement, guarantee or repair including manufacturer warranties and your motor insurance.
- Any loss where the odometer has been tampered with, altered or disconnected to affect the mileage

We also can't cover vehicles under the following sections:

- Commercial vehicles (including car derived vans) over 3,500kg. Please note that commercial vehicles are capped at 2,000 miles per month unless stated otherwise.
- Modified vehicles unless approved in writing by us within 14 days from the date of your cover starts
- Custom built vehicles or vehicles that are used for commercial or business use, dispatch, taxi hire and reward, driving school tuition, chauffeuring, off road use or illegal purposes, road racing, track days (timed or untimed), rallying pace making, speed testing or any other competitive event.
- Any vehicle owned by a company, person, or employee in the motor trade.
- Insurance write Offs - Any vehicle previously written off by an insurance company.

These are the parts or faults that are excluded from our warranty. They're mostly bodywork, trim, general maintenance and serviceable items

service and consumable items - including but not limited to

- X Brake Pads & Discs, Brake Shoes/Drums
 - X Tyres
 - X Bulbs
 - X Spark Plugs
 - X Fuses
 - X Brake Calipers
 - X Seized Components (Any)
 - X Air Conditioning Re Gas
 - X Hoses, Pipes and Cables
 - X Blockages (All)
 - X Perishable Rubber Items Including Bushes
 - X Fuel Tanks and Clearing of Fuel Lines
 - X Connectors (All)
 - X Air Bags (All)
 - X Auxiliary Drive Belts
 - X Hardware (i.e bolts and fixings)
- X Engine and Turbo** - Sprockets, pulleys, burnt valves and valve seats, cracked blocks or cylinder heads, cylinder head skimming or replacing, burnt / carbonised valves or removal of carbon deposits, core plugs, cambelt damage, if the cambelt and associated parts haven't been replaced inline with the manufacturers recommendations. engine and gearbox mountings.



X Steering - Leaks

X Electrical or Electronic Items - Heating elements, glow plugs, connectors / terminals, wiring, all ancillary batteries, software, and software updates, reprogramming or adjustments, tracker system, heads up unit display, radio recoding, light units including ballast module. Tyre pressure sensors. All radar, lidar and assistance systems.

X Electric / Hybrid Vehicles - Electric charging cable, socket, wiring and HV cabling, HV battery housing, HV cells, modules and HV battery cooling and venting.

X Bodywork and Trim - Paintwork, bodywork, chassis, interior, seats and frame, upholstery, convertible roof frame and mechanism, sunroof systems and cassettes, wheels. Glass, air vents, locks and catches mirror units.

X Negligence or Driver Abuse - Incorrect or insufficient oils or lubricants / fluids and overheating

X Any Additional Charges - Loss of use, storage, inconvenience, late fees or commercial losses are excluded.

X Misdiagnosis If a mechanic incorrectly identifies the cause of a fault and the repair doesn't cure the fault (or creates new issues).

X Ancillary items - Water ingress, corrosion, oxidation, faulty workmanship or parts, manufacturer recalls, radiators, A/C condenser, exhaust systems, all manifolds and swirl flap mechanisms, emissions, carbon build up, repairs to rectify issues such as high oil consumption, or poor fuel economy, oil or fluid contamination including staining or misting, sludge / silt or other waste, waste disposal, keyblades, sealing materials and compounds.

Important: All repairs must be authorised by us before work can commence. Failure to do so will result in us being unable to pay your claim

Follow the steps below

1 If a fault becomes apparent. Your vehicle will need to be booked in at a garage for diagnosis and estimate for repair

Following diagnosis please email the diagnostics report and estimate for repair with the registration number the vehicles is registered to and a breakdown of parts, labour costs/hours including VAT to **claims@nationalwarranties.co.uk**. Please contact us before progressing with the repairs as we are unable to consider your claim afterwards

3 When our liability is established, we'll provide an email detailing the approved repairs

Important: Should you instruct the repairer to commence work without our authorisation, you do so in the knowledge that your claim will be declined due to denying us the opportunity to inspect the vehicle and determine the cause of the failure. You are responsible for any excess parts and labour charges, plus any repairs which aren't covered under your plan.

How to Receive Payment

Following the repair, you or the repairer must send a copy of the repair invoice to **claims@nationalwarranties.co.uk**, along with any additional documents we have requested.

Please ensure the invoice is made out to National Warranties Ltd. If it is not, we will be unable to reimburse the VAT element.

Please note that we do not offer non release vehicle payments.



Claims: 03330 522 702



Breakdown: 03330 522 702



Claims@nationalwarranties.co.uk



www.nationalwarranties.co.uk

Dashboard Warning

- If a warning light indicates a fault with your vehicle you should stop using and read the manufacturer's service information, you should only continue to use it if the manufacturer's service information says it is safe to do so.
- A dashboard warning light or a fault code in your vehicle' on board diagnostic (OBD) system may indicate a fault, but is not in itself proof of the breakdown or premature failure of any part, but should be investigated at the earliest opportunity and report the matter to us.
- You should stop using it if there is any other indication of a problem, such as an unusual noise or vibration or if any water or fluid is leaking from the vehicle. If you make a fault worse by continuing to use your vehicle, we will not pay towards repairs.
- If you become aware of a problem, if it is safe to do so, immediately take your vehicle to a repairer
- Do not agree to any repair work until we have authorised the repairs and given you a claim approval
- If your vehicle cannot be driven to a repairer, and you are away from your home, you may use our emergency 24/7 roadside assistance and recovery service. To use this service, phone **03330 522 702**.

Information from your repairer

When you take your vehicle to a repairer, please ask them to provide a full diagnostic fault report and email it to **claims@nationalwarranties.co.uk**. We must receive this information within 7 days of you first reporting the fault. Alternatively, your repairer can call our Claims Office on **03330 522 702**, where we will advise them of the next steps.

Please ensure that the following information is supplied:

- Your vehicle registration number, along with your name and address
- A description of the suspected faulty part, including part numbers if possible
- The date the part failed
- An itemised repair estimate, clearly showing any diagnostic charges including parts, labour and VAT
- Any printed on board diagnostic (OBD) reports

IMPORTANT: It is your responsibility to authorise any diagnostics or dismantling of your vehicle that may be needed to identify the cause of a problem. Your warranty will only cover the cost of diagnostics and dismantling if we agree that these costs can be included in your claim. If not, you will be responsible for paying these charges.

Once we receive all required information, we will confirm to you and your repairer whether the repair costs are covered under your warranty. If they are, we will authorise the claim amount. If necessary. You are responsible for any costs that exceed the approved amount.

REMEMBER: YOUR CLAIM CAN ONLY BE PAID IF THIS PROCESS IS FOLLOWED CORRECTLY. PLEASE NOTE OUR STANDARD TERMS FOR PAYMENT DATES

In addition to the terms on the previous page, there are some other important things you need to be aware of when requiring claims assistance:

Claim Conditions

1. We reserve the right to contact garages to discuss potential liabilities, and nominate the garage and or the supplier of the parts. We also reserve the right to use guaranteed reconditioned or exchange parts, and to send any parts away for reconditioning or inspection
2. Where the repair or replacement of the parts or assemblies brings about improvement or betterment of the vehicle, we reserve the right to require a contribution from you towards the cost of the repair at our reasonable discretion. We will discuss this with you before the repairs commence, taking into account the current age and mileage and the cost of restoring the vehicle to its pre breakdown condition.
3. If the cause of the failure is not evident from the diagnosis, your vehicle may need to be stripped or disassembled to some extent for a claim to be considered. This will only be done on your authority and the cost will remain your responsibility until the claim is authorised.
4. To establish liability, there may be times when we need to instruct an independent assessor to inspect and report on their findings. The results of these findings are final and binding on all parties. If, following specific arrangements, the vehicle is not available or the assessor is unable to carry out the report (for instance if the vehicle is not stripped), we will deduct fees for the second inspection visit from the authorised claim amount.
5. Repair times are calculated inline with the repair times definition on the contents page at the agreed labour rate. Our liability will be based on the repair times as shown for the specific repair.
6. All faults must be registered with us immediately.
7. You may be required to provide proof of servicing with a recent service invoice from a VAT registered garage before a repair can be considered.
8. You have 45 days from the date of the authorisation to complete the repairs and submit the invoice to us for payment. After this time, the claim will be cancelled and no reimbursement is possible.
9. This warranty is limited to one repair of each covered part. If more than one part has failed at the time your claim is agreed, it will be dealt with as one claim.
10. In the event of a false or fraudulent claim, your warranty will be invalidated. We also reserve the right to prosecute in all cases.

General Conditions

1. No part of this document may be altered without our consent. Your warranty is in addition to any legal rights that may apply.
2. Your warranty is governed by English law and this is the law we use unless you ask us for another and we agree to it within 30 days of the date that your cover starts. Any communications regarding your cover will be in English.
3. You must give us all the information and help that we require in order to provide service under your plan. This also applies where we wish to enforce any rights against any manufacturer, repairer, supplier or other party.
4. You must comply with all of the terms and conditions of this warranty, including 'Your Obligations'. Any liability we may have depends on your compliance with these terms and on the truth of your statements.
5. If you give us incorrect information, we may consider your application fraudulent and reserve the right to cancel it with no reimbursement. Where we have made any payments as a result of your dishonesty or exaggerated behaviour, your cover will be invalidated with immediate effects and you will again not receive any reimbursements. We also reserve the right to take legal action against you to reclaim any repair payments made. Any legal proceedings will be held in the courts of England and Wales.
6. You must allow us free access to examine the vehicle at all times.
7. You are responsible for authorising the repairer to commence the work required and for paying the costs involved if the work proves that the repair is outside of our liability.
8. Subject to our approval and at our absolute discretion, we'll offer you the opportunity to upgrade your cover (where eligible) within 4 weeks of you taking it out, and also the opportunity to renew up to 30 days before your cover ends. If you'd like to be notified with these communications, we will assume you have given us permission to contact you by taking out this warranty.
9. We will not tolerate abuse, slander, false allegations or otherwise untoward behaviour under any circumstances and may cancel your cover at our discretion if any such behaviour occurs. In these instances, we also reserve the right to begin legal proceedings to reclaim costs for any damages incurred should we deem necessary.
10. We reserve the right to retract a claim authorisation without having a given reason

Payments and premiums

If you are upgrading or renewing your cover with us directly, we can take payment by debit or credit card. If you choose our monthly payment option, the initial minimum term is 12 months.

Transferring your cover to a new owner

If you sell your vehicle, you can apply to transfer your cover to the new owner providing they don't work in the motor trade. A £25 admin fee applies please email accounts@nationalwarranties.co.uk with the new owners details and vehicle registration number and we will contact you to take payment.

Cancellation

You may cancel your cover within 14 days of the start date. If the cover was purchased through a dealer, any applicable dealer refund warranty will apply. If it was purchased directly from us, a full refund will be provided, as long as no claims have been made during this period. After the 14 day period, refunds are no longer available. This does not apply to lifetime ownership warranties.

Discretion

We use our own discretion to ensure that you receive a fair and equitable resolution to every claim you make. If after following the complaints procedure below you feel that your complaint has not been resolved satisfactorily, our Directors will be the final arbiters for the exercise of this discretion. This does not affect your statutory rights.

Your personal data

We are the Data Controller in respect of any personal information you supply which means that we have a legitimate interest to collect, store and share your data amongst our group of companies in order to administer your cover and provide you with a service. For these reasons, we may need to share it with repairers, dealers, suppliers or other parties where required. We also use your data to contact you for purposes relating to your cover, direct marketing or to improve our services (opt-in required), or for legal, regulatory or crime prevention purposes. You have the right to access and rectify information held about you. You can change your permissions at any time too by contacting us. For full details on the data we collect, how we use it and your rights, please visit nationalwarranties.co.uk/privacy. For any data queries, please email: admin@nationalwarranties.co.uk

Complaints

Occasionally things do go wrong and there might be an instance where you're not happy with our service or the decision on your repair. Before you do anything else, please give us the opportunity to investigate and put things right by sending your complaint to admin@nationalwarranties.co.uk. Your complaint will be acknowledged within 3 working days and responded to within 14 working days, although it is usually much sooner.

In addition to the information above, please review our full Terms and Conditions.

Please note that we may occasionally amend this warranty, including updates to component coverage, wording, or to ensure compliance with new laws and regulations.

The most up to date version of our Terms and Conditions is available upon request by emailing admin@nationalwarranties.co.uk



National WARRANTIES

★★★★★
Reliable National Protection!



03330 522 702

Admin@nationalwarranties.co.uk

www.nationalwarranties.co.uk