

# National Warranties.

Product Terms and Conditions.



Version Number BS20260317

# National Warranties

## Terms and Conditions

In addition to the main terms and conditions, please read the relevant section to your specific warranty type.

### Main Terms and Conditions

1. This repair agreement provides cover for specific components listed in the agreement documentation, subject to the selected level of cover, in the event of a sudden and unforeseen mechanical or electrical failure causing immediate loss of function.
2. This agreement does not cover failures resulting from wear and tear (unless expressly included), gradual deterioration, corrosion, carbon build-up, lack of maintenance, misuse, abuse, or neglect.
3. Subject to full compliance with the claims procedure, the provider will reimburse the reasonable cost of repairing or replacing covered components, including associated labour and VAT, where the claim is accepted.
4. The maximum amount payable per claim shall not exceed the claim limit stated in the Warranty Schedule or any applicable component limit. This limit includes all costs, including parts, labour, VAT, diagnostics, recovery, hire, consumables, and any authorised expenses.
5. There is no limit to the number of claims that may be submitted. However, the total aggregate of all claims paid shall not exceed the current market value of the vehicle as determined by a recognised industry valuation source (e.g. CAP HPI).
6. Cover applies only to the specific fault reported and authorised. Any additional faults or costs identified during inspection, servicing, or repair are excluded.
7. Faults identified during servicing, MOT testing, or routine vehicle inspections are not covered.
8. Upon discovery of a fault, the vehicle must not be driven. Any damage caused by continued use shall be excluded.
9. No repair work shall commence without prior authorisation. Any repairs carried out without authorisation will not be paid.
10. Claims must be submitted by the agreement holder or a VAT-registered repairer and must include full and accurate details, including vehicle information, mileage, repair costs, and service history.
11. All stages of the claims process must be completed within 45 days of the initial report or before the agreement expiry date, whichever occurs first.
12. Failure to comply with the claims process or time limits will result in the claim being declined.
13. Where multiple faults are reported at the same time, the provider may treat them as a single claim, subject to one claim limit.
14. Diagnostic costs are the responsibility of the agreement holder and will only be reimbursed where a claim is accepted.
15. The provider reserves the right to appoint a repairer or independent assessor. The assessor's findings shall be final and binding.
16. All replaced components must be retained and made available for inspection upon request until the claim is settled.
17. Labour times will be assessed in accordance with recognised industry-standard systems (e.g. Autodata or equivalent).
18. Where a repair improves the vehicle beyond its pre-failure condition, a contribution towards betterment may be required.
19. Repairs will normally be authorised using pattern, reconditioned, or quality used parts. OEM parts will only be authorised where no suitable alternative exists.
20. Where the agreement holder elects to use OEM parts, any additional cost above the authorised amount shall be borne by the agreement holder.
21. Labour rates exceeding the maximum hourly rate specified in the Warranty Schedule shall not be covered.

22. Any additional costs submitted after authorisation or completion of repairs will not be reimbursed.
23. Only repairs completed within the active term of the agreement are eligible for payment.
24. Claims with no communication for a period exceeding six (6) weeks will be treated as withdrawn.
25. Damage arising from accidents, collisions, or impact is excluded.
26. Vehicles or components modified from the manufacturer's original specification are excluded unless agreed in writing.
27. Failure to comply with these terms and conditions will invalidate the claim.
28. Any fraudulent act or misrepresentation will result in immediate termination of the agreement.
29. The agreement may be transferred to a new owner, subject to no prior claims and payment of an administrative fee of £25.
30. The agreement may be cancelled within 14 days of the start date. A full refund will only be issued where no claim has been made. After 14 days, no refund shall be payable.
31. The same component failure will not be covered more than once within any 12-month period.
32. Damage caused by fire, flood, freezing, corrosion, or water ingress is excluded.
33. Engine or cylinder head damage resulting from incorrect antifreeze levels is excluded.
34. Pre-existing faults or defects present prior to the start date are excluded.
35. Faulty workmanship or defective repairs are excluded.
36. The provider shall not be liable for incorrect diagnosis or ineffective repairs carried out by a repairer.
37. Damage arising from off-road use, motorsport, excessive speed, or similar use is excluded.
38. Damage caused by contamination, carbon build-up, or lubrication failure is excluded.
39. Emissions-related failures identified during MOT testing are excluded.
40. Injector claims are limited to one claim during the agreement term.
41. This agreement does not cover death, bodily injury, or damage to property other than the vehicle.
42. Consequential losses relating to non-covered components are excluded.
43. Damage caused by negligence, misuse, or abuse is excluded.
44. Service items and routine maintenance components are excluded.
45. Engine and gearbox claims will be declined where servicing has not been carried out in accordance with manufacturer recommendations.
46. Damage caused by non-covered components affecting covered components is excluded.
47. The vehicle must be maintained in accordance with the manufacturer's schedule. A maximum delay of 750 miles or 28 days is permitted. Failure to comply will result in termination of the agreement.
48. Loss of use, inconvenience, storage charges, or commercial losses are not covered.
49. Manufacturer recalls, design defects, or technical service bulletins are excluded.
50. The provider reserves the right to supply quality used parts where appropriate.
51. Cover is not valid until the premium has been paid in full.
52. No liability is accepted where the supplying dealer fails to remit payment.
53. The provider reserves the right to decline the agreement within 14 days of inception.
54. Agreements purchased outside of a dealer network will commence 21 days after purchase.
55. Repair invoices must include full claim details and authorisation codes.
56. Invoices must be submitted within 45 days of claim approval or before expiry, whichever occurs first.
57. Catastrophic failures of engine, turbo, or drivetrain components are excluded within the first 14 days or 1,000 miles, whichever occurs first.
58. Payment will only be made once all required documentation has been received and verified.
59. Complaints must be submitted in writing.
60. Disputes will be reviewed within 14 working days of receipt.
61. Mediation or arbitration must be attempted prior to the commencement of legal proceedings.
62. This agreement shall be governed by and construed in accordance with the laws of England and Wales (or Scotland, where applicable).
63. A claim will be deemed opened once a fault is reported.
64. The vehicle must be kept in a roadworthy condition at all times, including maintaining valid

- MOT (where required) and vehicle excise duty.
65. The provider reserves the right to request evidence of ownership, servicing, MOT, taxation, and insurance at any time.
  66. The agreement will terminate immediately in the event of fraud, non-payment, material non-disclosure, or breach of these terms.
  67. This agreement provides cover for a wide range of mechanical, electrical, and electronic components, subject to the terms, conditions, and exclusions stated herein.
  68. Wear and tear is included on covered components up to 125,000 miles, except where excluded due to misuse, neglect, or lack of maintenance.
  69. Consequential damage caused by a covered component failure is included up to £1,000 (including VAT), provided the vehicle is not driven after the fault becomes apparent and only where the damaged components are themselves covered.

## **Limitations**

1. Battery: Covered for 6 months from inception, up to £150 (including VAT).
2. Clutch and Flywheel: Maximum £600 (including VAT).
3. DPF / Catalytic Converter: Maximum £750 (including VAT).
4. Turbocharger / Supercharger:
5. Up to 100,000 miles: up to the claim limit
6. Over 100,000 miles: capped at £750 (including VAT)
7. Injectors:
8. Up to 125,000 miles: capped at £750 (including VAT)
9. Over 125,000 miles: capped at £350 (including VAT)
10. Timing Chain: Maximum £400 (including VAT) up to 100,000 miles.
11. Working Materials (oils, fluids, filters, gaskets, seals): Covered at reasonable cost where part of an approved claim.

## **Additional Cover**

1. 12V Battery: Up to £150 (including VAT) for the first 6 months.
2. Wear and Tear: Included up to 125,000 miles on covered components.
3. Diagnostic Costs: Up to one (1) hour where the claim is accepted.
4. Oil or Fluid Leaks: Covered up to 10 years or 100,000 miles (excluding fuel leaks).
5. In-Car Entertainment Systems: Up to £500 (including VAT).
6. Remote Key Fobs / Key Cards: Up to £250 (including VAT).

## **Vehicles Not Covered**

1. Commercial vehicles exceeding 3,500kg gross vehicle weight.
2. Commercial vehicles exceeding 2,000 miles per month unless agreed in writing.
3. Modified vehicles unless approved in writing within 14 days of inception.
4. Vehicles used for hire and reward, taxi services, driving tuition, motorsport, track use, or competition.
5. Custom-built or commercially operated
6. Vehicles owned, operated, or maintained by motor trade professionals.

## **Aggregate Terms and Conditions, in addition to the main terms and conditions**

1. For the purposes of this agreement, the Aggregate Claim Limit represents the maximum total benefit payable under The One for the entire duration of the agreement.
2. The Aggregate Claim Limit shall not exceed the current retail value of the vehicle, as determined at the time of each claim using CAP HPI or an equivalent recognised industry valuation guide.
3. All claim payments made under this agreement, whether for parts, labour, VAT, diagnosis, recovery, car hire, consumables, or any other authorised costs, shall be aggregated and offset

against the Aggregate Claim Limit.

4. Once the Aggregate Claim Limit has been reached or exceeded, no further claims shall be payable, and the agreement shall be deemed to have expired at this date if before the end of the initial term.
5. The Aggregate Claim Limit applies regardless of the number of claims submitted and operates independently of any individual claim limit or component specific limit.
6. National Warranties Ltd reserves the right to reassess the vehicle's retail value at the time of each claim to determine the remaining aggregate benefit available.
7. Where the estimated cost of a valid claim would cause the Aggregate Claim Limit to be exceeded, National Warranties Ltd liability shall be restricted to the remaining balance of the Aggregate Claim Limit, with any shortfall payable by the warranty holder.
8. No entitlement shall arise for any unused portion of the Aggregate Claim Limit, and no cash alternative or refund shall be provided.
9. The Aggregate Claim Limit does not constitute a guaranteed minimum payout and is subject to all exclusions, conditions, and compliance requirements contained within this agreement.
10. Termination of this agreement for any reason, including but not limited to expiry, fraud, non-payment, or breach of terms, shall immediately extinguish any remaining aggregate benefit.

### **Lifetime Ownership Terms and Conditions, in addition to the main terms and conditions**

1. For the purposes of this agreement, "Lifetime Ownership" shall mean the continuous period during which the original warranty holder remains the legal owner and registered keeper of the insured vehicle.
2. This repair agreement is valid only for the Lifetime Ownership of the warranty holder's ownership of the vehicle and shall automatically terminate upon the sale, transfer, disposal, repossession, returned to the seller or any change in legal ownership of the vehicle.
3. Continuous eligibility for Lifetime Ownership warranty is conditional upon all of the following being met at all times:
  - a. The warranty holder remains the legal owner and registered keeper of the Vehicle;
  - b. The Vehicle is serviced annually in strict accordance with the manufacturer's servicing schedule and requirements, including all applicable time and mileage intervals.
  - c. The Vehicle is maintained in a roadworthy condition at all times, including holding a valid MOT certificate (where required) and valid vehicle excise duty; and
  - d. The Vehicle is continuously covered by a valid and active motor insurance policy that complies with all legal requirements applicable in the United Kingdom.
4. Failure to meet any condition set out in clause 73 shall result in the immediate termination of Lifetime cover, with no entitlement to further claims from the date of non-compliance.
5. The Lifetime benefit does not extend to any subsequent owner, and no automatic right of transfer applies unless expressly stated elsewhere within this agreement.
6. Any change in ownership shall immediately invalidate this agreement, and no further claims shall be payable from the date ownership ceases.
7. Termination of this agreement for any reason, including but not limited to fraud, non-payment, material non-disclosure, or breach of any term or condition, shall immediately extinguish any remaining Lifetime Ownership benefit.
8. No refund, compensation, or alternative benefit shall be payable in respect of any unused portion of Lifetime warranty following termination.
9. Lifetime Ownership is defined as continuous ownership up to a limit of 20 years.
10. Death of Warranty Holder - In the event of the death of the warranty holder, this agreement shall automatically terminate on the date of death. Lifetime Ownership benefits shall not transfer to the estate, personal representatives, beneficiaries, or any other party. No further claims shall be accepted or payable from the date of death, regardless of whether the vehicle remains registered to the estate or is subsequently sold or transferred. Any approved but unpaid claims at the date of death shall lapse, and no refund, compensation, or alternative benefit shall be due.

## **Motorcycle Terms and Conditions, in addition to the main terms and conditions**

Additional Benefits : The following components are covered subject to the stated limits, conditions, and eligibility criteria. All claim limits are inclusive of VAT.

1. Battery: The battery is covered for a period of six (6) months from the warranty start date. The maximum claim contribution is £50.
2. Clutch Friction Plate and Flywheel: Coverage includes the clutch friction plate material and flywheel assembly. The maximum claim contribution is £400
3. DPF / Catalytic Converter: Cover applies to the repair or replacement of the DPF or catalytic converter. The maximum claim contribution is £250.
4. Fuel Injectors. Fuel injectors are covered subject to vehicle mileage at the time of claim: Up to 125,000 miles: maximum contribution of £450. Over 125,000 miles: maximum contribution of £350
5. Timing Chain Rattle - Timing chain rattle is covered up to a maximum vehicle mileage of 100,000 miles at the time of claim. The maximum claim contribution is £300
6. Working Materials - Working materials are covered only as part of a valid and approved claim and cannot be claimed independently. This includes: Oils and Fluids, Oil Filters, Gaskets and Seals
7. All claim limits stated above are inclusive of VAT.
8. Any costs exceeding the stated limits are the responsibility of the warranty holder.
9. Coverage is subject to the terms, conditions, and exclusions outlined in this warranty booklet.
10. Mileage and time-based limits apply as specified above and must be met at the time of claim

## **Caravan Terms and Conditions, in addition to the main terms and conditions**

1. This Warranty provides cover against sudden mechanical or electrical failure of covered components occurring during the Warranty Period, subject to the terms, conditions, and exclusions set forth in this Agreement.
2. Components Covered
  - a. The Warranty covers over 8,000 caravan components.
  - b. It is not feasible to list all covered components individually; however, the Warranty generally includes most mechanical, electrical, and electronic components that fail due to a breakdown.
3. Eligibility
  - a. This Warranty applies only where all of the following conditions are met:
  - b. The caravan is privately owned and registered in the United Kingdom
  - c. The caravan is not used for hire, reward, rental, or any commercial purposes
  - d. The caravan has not been structurally altered or modified from the manufacturer's original specification.
  - e. Any modification discovered during the Warranty Period may invalidate cover.
4. Specific Component Cover
  - a. Body Leaks - Cover is provided for caravans up to 7 years old for water ingress occurring through permanently sealed seams or joints forming part of the manufacturer's original construction.
  - b. Window Blind Tension - Cover is limited to mechanical failure only. Physical or accidental damage is excluded.
5. Exclusions
  - a. This Warranty does not cover the following
    - i. Pre existing and known faults, including:
    - ii. Any component identified as requiring repair or replacement during a previous service or inspection but not rectified
    - iii. Advisory items noted on inspections
    - iv. Issues recommended for repair that have not yet failed
6. Roadside Assistance and Recovery (UK)
  - a. Availability - Roadside Assistance and Recovery is available 24 hours a day, 7 days a week



- within the United Kingdom.
- b. Service Provision - If your motorhome suffers a mechanical breakdown during a UK journey, and upon verification of cover, we will arrange for:
    - i. Recovery of your motorhome
    - ii. Transportation to a suitable or approved repairer, or to a place of safety, at our discretion.
  8. This Warranty does not cover the recovery, transportation, or associated costs of any equipment being towed by the motorhome, including but not limited to trailers, training trailers, and horse boxes.
  9. European Recovery Cover
    - a. Coverage Period - The Warranty includes up to 28 days of European recovery cover per Warranty
    - b. Conditions
      - i. You must notify us in writing at least 48 hours prior to travel outside the United Kingdom
      - ii. Cover applies only to countries within the approved European travel area
      - iii. Claims will be processed in accordance with the procedures applicable to UK claims.
  10. Optional Additional Cover
    - a. For additional peace of mind, Car Warranty Cover for an additional vehicle may be purchased at competitive rates.
    - b. Terms and conditions for optional additional cover apply separately and must be read in conjunction with this Warranty

### **Breakdown Cover - What is Covered:**

Up to the Claim Limit on your warranty including VAT

1. Roadside assistance and repairs, where possible and practical.
2. Recovery service to the nearest garage within 40 miles of the breakdown.
3. Driver cover applies to any authorised driver who is legally permitted to drive.
4. The vehicle (car, van, motorcycle, caravan, or motorhome) must be roadworthy and legally allowed on the road.
5. Unlimited call outs are provided during your cover period; however, this excludes repeated call outs for the same fault.
6. Vehicle Eligibility Covers cars, vans, and motorcycles up to: 3.5 tonnes, 5.5 metres in length, 2.55 metres in width. Also includes caravans, trailers, and motorhomes with living accommodation, provided they fall within the stated size and weight limits.
7. Tyres and Wheels, Cover includes punctures and wheel changes, provided that the vehicle: Has a locking wheel nut key, Has a serviceable and accessible spare wheel/tyre, Allows wheel nuts to be removed manually at the roadside. If a repair or replacement cannot be completed at the roadside, recovery will be provided to the nearest garage within 40 miles.
8. Fuel, Battery & Breakdown Issues. Incorrect fuel, running out of fuel, or flat electric battery: Recovery to the nearest garage within 40 miles, Charges apply for fuel or electric recharge
9. Keys & Access, Assistance is provided if keys are: Locked inside the vehicle Lost or damaged, Charges apply for replacement keys
10. AdBlue (Diesel Vehicles) If you run out of AdBlue, assistance will be provided., Charges apply for AdBlue fluid.

### **Breakdown Cover - What is NOT Covered:**

The following or in addition to the general exclusions of your warranty.

1. Repeat movement for the same fault - Transporting your vehicle more than once for the same issue, such as moving it between garages or from your home to a garage after initial recovery.

2. Oversized vehicles - Any vehicle exceeding: 3.5 tonnes, 5.5 metres in length, 2.55 metres in width
3. Multiple call-outs for the same fault - More than one assistance request for an unresolved or recurring issue.
4. European cover and home start - Breakdowns occurring outside the UK or at your home address are not included.
5. Faults caused by human error - This includes, but is not limited to, flat batteries caused by leaving lights, radios, or other electrical components on.
6. Additional and consequential costs - The warranty does not cover: Replacement parts, fuel, or materials, Any consequential losses, Food, drink, or phone expenses, Specialist recovery equipment or service charges, Any fines or penalties, regardless of cause
7. Adverse conditions and inaccessible vehicles - Vehicles that are: Stuck in mud, sand, water, or affected by severe weather, Immersed or immobilised, Located in areas that are unsafe, illegal, or inaccessible, On private property without access permission, Stranded on a transporter or trailer that cannot be safely recovered
8. Specialist repairs - Breakdowns requiring repair at a specialist garage.
9. Illegal or unroadworthy vehicles - Any vehicle that is not road legal or has a known fault prior to breakdown.
10. Unrepaired or abandoned vehicles - Claims where the vehicle is not permanently repaired, including repeat call-outs after temporary fixes, or where the vehicle is scrapped or disposed of following assistance.
11. Storage fees - Any costs related to vehicle storage.
12. Unspecified losses - Any loss or expense not explicitly covered under this warranty.

**National Warranties reserves the right to change, amend, or update these Terms and Conditions without notice**