



# Premium Guarantee



... we have you covered

# PREMIUM

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

Present-day automobiles 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 Premium Guarantee, you can play it safe just in case it happens.

Claims will be subject to you complying to the Terms and Conditions detailed in this document and you should ensure that you read it carefully. If you have any questions on the contents of this Guarantee, please contact our customer services team on 03432 271 499 who will be happy to help.

You must remember to have your Vehicle regularly serviced in accordance with the service requirements of this Guarantee (please refer to page 6). Please keep this Guarantee in a safe place.

## SUMMARY OF COVER

### WHAT IS COVERED?

If during the period of Guarantee your Vehicle suffers a mechanical breakdown within the territorial limits of the Guarantee, we will cover the cost of the parts listed and the associated labour, up to the claim limit specified on the Agreement Form, but subject to any lower limits applicable to a particular part. Claims must be made in accordance with the claims procedures, terms and conditions, described in this Guarantee.

### WHAT SHOULD I DO IF MY VEHICLE BREAKS DOWN?

In the event of a claim, contact your supplying dealer or call our Claims Department on: 03432 271 499.

### WHAT IF I WANT TO USE MY LOCAL REPAIRER?

It is preferred that you use the supplying dealer or an approved repairer. However, if you want to use your local repairer, you must make sure that they are VAT registered and that they follow our claims procedures. They must send their invoice with any required supporting documentation, quoting the claim reference number, to:

**Claims Department, Autoguard Warranties Ltd,  
Building 2, 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 Guarantee, please contact the Administrators on 03432 271 499.

### WHAT SHOULD I DO IF MY DETAILS CHANGE?

It is the responsibility of the Guarantee 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 GUARANTEE IS VALID?

You should have been provided with an Agreement Form containing your Agreement 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 selling dealer.

### OTHER BENEFITS

- Vehicle recovery
- Continental use
- Transfer request

Please see page 6 for further information.

### **AUTOGUARD WARRANTIES LTD.**

This Guarantee is designed and administered by Autoguard Warranties Ltd and is a Contract for Services between You and the Service Provider.

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 claim, which might arise and could lead to the Guarantee becoming void. Please ensure you keep this document in a safe place so you can read it again if you need to.

### **DEFINITIONS**

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

#### **Administrator & Service Provider**

Autoguard Warranties Ltd,  
Building 2, Archipelago Office Park, Lyon Way,  
Camberley, Surrey GU16 7ER.

#### **ICME**

An industry reference for the confirmation of repair times and services requirements used extensively by the motor industry.

#### **Betterment**

Is a contribution from the Guarantee Holder where the repaired Vehicle ultimately will be in a better condition or have a better value than it enjoyed immediately prior to the occurrence of the claim.

#### **Claim Limit**

Is the maximum amount that can be claimed on each individual claim exclusive of VAT as stated on the Agreement Form. The maximum amount that can be claimed under the Guarantee during the period of cover is limited to the purchase price of the Vehicle in aggregate.

#### **Guarantee Holder/You/Your**

The person who purchased the Vehicle forming the subject matter of this Guarantee named in the Agreement Form.

#### **Guarantee & Service Contract**

Any reference to Guarantee within this document; Meaning, a Contract for Services that covers the Vehicle for Mechanical Breakdown as defined by the Period of Cover and Claim Limit detailed on the Agreement Form.

#### **Company/We/Us/Our**

The supplying dealer of the Vehicle and this Guarantee as specified on the Agreement Form.

#### **Consequential Loss**

Any other costs which are directly or indirectly caused by the event which led to Your claim unless specifically stated in this Agreement.

#### **Labour Rates**

Shall mean the labour rate agreed with the supplying dealer.

#### **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 Guarantee.

#### **Period of Cover**

The Guarantee commences on the date shown on the Agreement Form or with new cars on the expiry of the manufacturer's Guarantee period (maximum 3 years). The duration of your Guarantee is also stated on the Agreement Form.

#### **Agreement Form**

Confirmation of the Vehicle, the Guarantee Holder's details, Guarantee duration, type of cover selected and claim limit applicable.

#### **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.

#### **Vehicle**

Means only the Vehicle on the Agreement Form for private use supplied by us.

#### **Wear and Tear**

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

## HOW TO CONTACT US

Please read this Contract carefully and keep it safe along with the Agreement Form. You will need these documents should you need to make a claim.

Customer services / Claims department  
03432 271 499

Fax  
01276 672015

Email  
[info@autoguardwarranties.com](mailto:info@autoguardwarranties.com)

Telephone calls may be recorded for quality assurance and compliance.

## MAKING YOURSELF HEARD

It is the intention to give you the best possible service but if you do have any questions or concerns about this Guarantee or the handling of a claim you should in the first instance contact the Chief Executive Officer of the Administrators. The contact details are:

CEO

Autoguard Warranties Ltd  
Building 2  
Archipelago Office Park  
Lyon Way  
Camberley  
Surrey GU16 7ER

Tel: 03432 271 499

Fax: 01276 672015

Email: [complaints@autoguardwarranties.com](mailto:complaints@autoguardwarranties.com)

Please ensure your Guarantee 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.



*Peace of mind for motorists*

This product conforms to the Trading Standards Institute-approved Motor Industry Code of Practice for Vehicle Warranty Products.

If we cannot resolve a complaint to your satisfaction you may contact the Motor Codes Advisory and Conciliation Service on 0800 6920825, email [consumer@motorcodes.co.uk](mailto:consumer@motorcodes.co.uk) or write to Motor Industry Codes, PO Box 44755, London, SW1X 7WU.

## COMPLAINTS ABOUT THE SALE OF THIS GUARANTEE

If you have any concerns regarding the sale of this Guarantee, please in the first instance contact the selling dealer or agent.

## CANCELLATION

We hope you are happy with the cover this Guarantee provides. However, if after reading this document, this Guarantee 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 claims, if any, which may necessitate providing such information to third parties.

## COMPONENTS COVERED BY THIS GUARANTEE

ALL MECHANICAL AND ELECTRICAL COMPONENTS OF THE VEHICLE THAT WERE MANUFACTURER'S ORIGINAL FITMENTS EXCEPT THOSE LISTED BELOW.

### ADDITIONAL ITEMS COVERED

- In-car entertainment systems (ICE) and Satellite Navigation systems. Please note that these items will be covered up to 50% including VAT, of your claim limit, on original manufacturer's equipment up to a maximum of £500.
- Air conditioning; Air conditioning and climate control systems. Please note that these items will be covered up to a maximum of 50% including VAT, of your claim limit up to a maximum of £1000.
- 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 will be covered up to 50% including VAT, of your claim limit, on original manufacturer's equipment up to a maximum of £1000.

## COMPONENTS NOT COVERED BY THIS GUARANTEE

### COMPONENTS NOT COVERED BY THIS GUARANTEE

- 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 excluded from the Guarantee.
- 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.
- Minor fluid leaks, odours, external oil leaks, worn or perished seals.
- Consumable items such as, but not exclusively limited to light bulbs, drive belts, wiper blades, brake linings, brake discs, cylinders, cables, glow plugs, all pipes, all hoses and key fobs.
- Blocked, porous or seized components.
- Brake calipers and caliper motors.
- 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.
- Electrical connections, LEDs, all external lamps, wiring looms and batteries.
- Exhaust system and catalytic converters (unless an additional fee has been paid) including but not limited to manifolds, mufflers, brackets and mountings. Including de-pollution or diesel particulate filters and systems and EGR Systems.
- Cylinder block liners for Vehicles over 3000 cc.
- Carbonised, pitted, burnt or sticking components.
- Water ingress and damage caused to any component by water ingress.

## NOTE

Paint - the painting of parts replaced under Guarantee will not be covered. 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 warranted component and the Vehicle is not within 1,000 miles of its next due service.

**External oil leaks are specifically excluded.**

**Please note:** 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.

**Please note:** Where the failure has been confirmed on a diagnostic machine, the fault codes must be submitted as supporting evidence, along with the claims invoice.

**Please note:** The maximum contribution for diagnostics is £65 inclusive of VAT on a valid claim.

## 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 Guarantee plan.

### VEHICLE RECOVERY

In the event of an emergency breakdown due to the failure of one of the components covered within this Guarantee, the Guarantee holder is entitled to recovery to the nearest authorised repairing dealer. The maximum contribution per recovery will be limited to £65 including VAT. The method of recovery must prevent any further damage to the Vehicle.

### CONTINENTAL USE

The breakdown repair cost element of this Guarantee 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 claim

## 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 6000 miles or 6 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.
3. 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.

## WARNING - 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.

reimbursement in accordance with the terms of the Guarantee subject to a receipted invoice, service history and completed claim 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 Guarantee 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 Guarantee be transferred to another Vehicle or to/via any member of the motor trade. If the cover is transferred to a new owner the Guarantee will not be subject to the cancellation period.

**Note:** Renewable Agreements are non-transferable.

If there is a valid service history supplied with the Vehicle, then the manufacturer's 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 claim.

**Failure of the above service requirements will result in automatic rejection of the claim and your Guarantee cover will become null and void.**

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.**

## HOW TO MAKE A CLAIM

If you consider you have a claim **DO NOT** proceed with repairs until the claim 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 Guarantee. We will not pay for any stripping down of the Vehicle or parts to determine the cause of the failure unless we accept the claim. The most we will pay in total is restricted to the claim limit as noted on the Agreement form for a single claim and up to the Vehicle purchase price in total.

1. Your repairer must telephone the Claims Department on 03432 271 499. At that time the following information will be required:  
Agreement number  
Guarantee Holder's name  
Current mileage  
Nature of claim  
Total cost  
Service history (if applicable)
2. If the failed component is listed under this Guarantee you must obtain authority from the claims department before commencing any repairs. Admission of liability is conditional on the terms and conditions of this Guarantee being adhered to,

for example, servicing.

3. On receipt of any supporting service invoices (where required), we may approve repairs immediately; call for other estimates; nominate another repairer; investigate the claim further; or appoint an independent assessor to inspect the Vehicle and or failed components.
4. When repairs are approved a claim authorisation number will be issued for the repairs to be carried out, along with a claim form to be signed and dated by the Guarantee Holder.
5. On completion of the repairs, send the following documents to the Administrator at the address on page 2 of this Guarantee:
  - a. The repairer's VAT invoice, which must quote the claim authorisation number, Vehicle details, failure mileage and details of who to pay.
  - b. Supporting documentation as requested by the claims adviser such as the signed claim form and proof of payment for the repair.

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

## HOW TO CLAIM PAYMENT

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

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

**Please Note:** Claims documentation must be received by the Claims Department within 7 days of completion of repairs, otherwise they cannot be accepted. Claims 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 claims. VAT on repairs covered by the Guarantee is not reimbursed where you are VAT registered.

### IMPORTANT NOTE

You are covered only for the parts described in this Guarantee.

You are covered up to the claim limits shown on the Agreement Form or any lower limit that may be specified within this Guarantee.

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 Guarantee under the terms and conditions section.

The administrator cannot agree to any claim without providing a claim authorisation number. The repairer should not start any repairs without this number.

Please quote your claim authorisation number every time you contact us about your claim and make sure the repairer includes this number on his invoice.

## 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

Service date: \_\_\_\_\_

Service mileage: \_\_\_\_\_

Your next service will be due on: \_\_\_\_\_

Date: \_\_\_\_\_ Mileage: \_\_\_\_\_  
(whichever is sooner)

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### THIRD SERVICE

Service date: \_\_\_\_\_

Service mileage: \_\_\_\_\_

Your next service will be due on: \_\_\_\_\_

Date: \_\_\_\_\_ Mileage: \_\_\_\_\_  
(whichever is sooner)

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### FIRST SERVICE

Service date: \_\_\_\_\_

Service mileage: \_\_\_\_\_

Your next service will be due on: \_\_\_\_\_

Date: \_\_\_\_\_ Mileage: \_\_\_\_\_  
(whichever is sooner)

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### FOURTH SERVICE

Service date: \_\_\_\_\_

Service mileage: \_\_\_\_\_

Your next service will be due on: \_\_\_\_\_

Date: \_\_\_\_\_ Mileage: \_\_\_\_\_  
(whichever is sooner)

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### SECOND SERVICE

Service date: \_\_\_\_\_

Service mileage: \_\_\_\_\_

Your next service will be due on: \_\_\_\_\_

Date: \_\_\_\_\_ Mileage: \_\_\_\_\_  
(whichever is sooner)

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### FIFTH SERVICE

Service date: \_\_\_\_\_

Service mileage: \_\_\_\_\_

Your next service will be due on: \_\_\_\_\_

Date: \_\_\_\_\_ Mileage: \_\_\_\_\_  
(whichever is sooner)

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## TERMS OF CONDITIONS

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

1. Autoguard Warranties Ltd on behalf of the Guarantee Holder will provide administration and claims services in connection with mechanical breakdown as set out in the Guarantee 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 Guarantee will not be valid unless Autoguard Warranties Ltd receives the full fee for the Guarantee. 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 Guarantee 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 air port), 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 non-standard, customised or modified Vehicles.
3. The supplying dealer has given the Administrator Your information in order to validate the Contract of Services between You and the Administrator.
4. The Company will not pay more than the claim limit shown on the Agreement form or, if lower, in this Guarantee document.
5. No liability will be accepted for any claim 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 Guarantee until the Administrator provides a claim reference number for those repairs. No liability shall exist in respect of parts supplied, repairs carried out or any other claim under this Guarantee other than claims in accordance with the procedures set out in this Guarantee document. The Administrator reserves the right to provide replacement parts and to carry out repairs under this Guarantee or to arrange for their provision by other persons.
7. The maximum claim 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.
8. The amount of time allowed for labour will be according to ICME times and the labour rate will be specific to each dealers agreed terms. The Administrator reserves the right to examine the Vehicle and failed part, to subject them to expert independent assessment to determine the amount to be paid in respect of a claim. This will be subject to the claimable limits and the terms and conditions of your Guarantee.
9. Services must be carried out in accordance with the schedule described in the service requirements section of this Guarantee (page 6) - you must keep all the service invoices in the event of any claim.
10. 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.
11. Your Guarantee 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.
12. 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 Guarantee.
13. 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.
14. The cost of any servicing or service items.
15. The Administrator may declare void any Guarantee 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 Guarantee 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.

## TERMS OF CONDITIONS - continued

16. If you have not kept to the conditions of the Guarantee, you agree that your claim will be rejected and that your Guarantee will be cancelled.
17. If you or a repairer makes a false or dishonest claim, your Guarantee will be cancelled and legal action may be taken against you.
18. In the event of a claim the Administrator reserves the right to call for a contribution from the Guarantee 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 occurrence of the claim.
19. 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 Guarantee, the Administrator may cancel this Guarantee by giving 14 days notice by recorded delivery to the last known address of the Guarantee Holder.
21. No liability will be accepted for any consequential loss or damage to parts not covered by this Guarantee where consequential loss is caused by a covered part.
22. The Administrators reserve the right to amend the Guarantee details from each renewal year.
23. If the Administrator accepts that there is a claim under this Guarantee 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 Guarantee is voidable if You or anyone acting for You fails to disclose, misrepresents or misdescribes any material fact. If the Administrator voids this Guarantee 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 Guarantee will become void and no refund will be offered.

27. No liability will be accepted for any claim, 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.

## EXCLUSIONS

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

1. (a) Occurring during the Guarantee or Guarantee 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 Guarantee (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.
  - (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.

## TERMS OF CONDITIONS - continued

- (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.
2. Local taxes, when repairs are completed outside of the UK.
  3. Any ancillary components or equipment not listed under the "What is Covered" section.
  4. Mechanical breakdown due to lack of fuel, antifreeze, hydraulic fluids, grease or oils.
  5. Investigatory or remedial work commenced before authorisation by the Administrator.
  6. Costs incurred in routine servicing or repairs.
  7. Any parts, which have not failed but have been reported as requiring replacement during routine servicing and/or repairs or at the time an Guarantee repair is in progress.
  8. Liability, which attaches to the Guarantee Holder by virtue of an Agreement but which would not have attached in the absence of such Agreement.
  9. 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.

## PLEASE NOTE

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

Agreement Form. We may ask additional details in order for us to offer you a product to keep your Vehicle protected.

### RENEWABLE CUSTOMERS

If you are a renewable Guarantee Holder please send the following documents to the Administration Department, or email them to [admin@autoguardwarranties.com](mailto:admin@autoguardwarranties.com) no later than 30 days prior to your renewal expiry date.

- A copy of your V5 document
- Copies of the required servicing as per the servicing requirements on page 6 of this Guarantee
- A copy of the current MOT certificate

**Please Note:** Any Renewal is subject to the Administrator's acceptance of your renewal application.

**Please Note:** Renewable Agreements are non-transferable.

It is the responsibility of the Guarantee Holder to ensure that the renewal documents are received on time. If documents are not received this may result in the Guarantee not being renewed.



**AUTOGUARD**  
WARRANTIES

Building 2,  
Archipelago Office Park,  
Lyon Way, Camberley,  
Surrey GU16 7ER  
Tel: 03432 271 499  
Fax: 01276 672015



*Peace of mind for motorists*



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