

## CLEAR COVER WARRANTY

### AGREEMENT SUMMARY

Our Clear Cover Warranty provides you with protection against loss due to the mechanical or electrical failure of parts at your listed labour rate up to the claim limit for parts, labour and VAT.

Our agreements run for various periods – please see your agreement documentation for the precise duration of your own agreement.

**This agreement does NOT renew.**

This is a comprehensive cover that is designed to protect all mechanical and electrical components for failure including wear and tear unless listed in the exclusion section. Terms and conditions apply.

Included within your Clear Cover Warranty is 3 months Key Care and 12 months Road Rescue assistance.

### PERIOD OF COVER

The agreement will start from the date shown and will run for the period identified on the front page of the agreement.

### ELIGIBILITY

Vehicles that exceed 10 years or 100,000 miles at inception are not eligible for this agreement. Exclusions apply to all vehicles. Any vehicles that exceed 85,000 miles and 7 years at the point of a claim will activate the additional exclusion section. You will be covered by this agreement once the agreement application form has been received and accepted by us and the relevant payment has been paid. No claim will be paid until full payment has been received for the agreement. The Auto Group Corporate a trading style of TAG Warranties Limited will only pay for the reported problem, if covered by the agreement. We will not pay for additional items identified during fault code readings, road testing, health

## WHAT IS COVERED

CLEAR COVER	CATEGORY A Maximum claim benefit	CATEGORY B Maximum claim benefit
ABS (anti-lock braking system)	Yes	Yes
Air conditioning	Yes	Yes
Air conditioning re-gas*	Yes	Yes
Anti-roll control bar	Yes	£750
Battery cover (first 6 months) including electric and hybrid vehicles	£750	£75
Casings (if damaged by an internal component)	Yes	Yes
Catalytic converter	Yes	£250
Central locking	Yes	Yes
Clutch	Yes	Yes
Consequential damage*	Yes	Yes
Cooling systems	Yes	Yes
Diagnosis*	2 hours	1 hours
Diesel Particulate Filter (DPF)	£500	£250
Drive train	Yes	Yes
Dual mass	£500	No
Electronic Control Unit (ECU)	Yes	Yes
Engine	Yes	Yes
European cover (excluding recovery)	Yes	Yes
Fuel systems	Yes	Yes
Fusebox and relays	Yes	Yes
Gearbox (manual and automatic)	Yes	Yes
Injector cover	Yes (maximum of two)	£250
Instrument gauges	Yes	£150
Multimedia/sat nav (factory fitted including touch screens)	£750	£500
Power steering (including electric and hydraulic)	Yes	Yes
Software update/re-programming*	£125	£100
Sundries (i.e. oil, filters, anti-freeze)	£100	£100
Turbo and superchargers (factory fitted)	Yes	Yes
Vehicle hire (24 hours after claim has been accepted)*	£40 (max 5 days)	£40 (max 5 days)
Wear and tear	Yes	No
Wheel alignment*	£50	£50
Wheel bearings	Yes	Yes

Please note category A are vehicles under 85,000 miles and under 7 years at inception of the warranty, any vehicle exceeding 85,000miles and/or 7 years revert to category B. Terms & Conditions apply. \*As part of a valid claim. Included within your Clear Cover Warranty is 3 month Key Care and 12 month Road Rescue assistance.

## **PARTS EXCLUSIONS**

### **(APPLY TO ALL VEHICLES UP TO 85,000 MILES)**

All light units, bulbs and bulb holders, service components and items which require periodic replacements, wiring looms and harnesses, ancillary components, bodywork, bolts, fixings, brake cables, brake linkage, frictional materials, hoses and pipes, car telephone systems, chassis, exterior trim/interior trim, fuel tank/lines, gaskets, oil seals and oil leaks, keys and remote key fobs, LED,

xenon start units, air-bags and air-bag systems, manual handbrake and mechanism (all components), mirror glass, mirror units if impact has caused damage to the motor unit, perished pulley dampers, road wheels and tyres, seat belt webbing, pretensioners, seat runners, buckles and fixings, sunroofs, windcreens, windows and any other glass, towing equipment, heater elements, cleaning of fuel lines, panoramic sunroof, locks.

## **ADDITIONAL PARTS EXCLUSIONS**

### **(VEHICLES THAT EXCEED 85,000 MILES)**

Aerials, manifolds, swirl flap mechanisms and motors, electric handbrake mechanism, engine and gearbox mountings, exhaust system and mountings, external gearbox linkage, front and rear windscreen heater elements, front and rear wiper linkage, oil supply and feed pipes.

## CLAIMS PROCEDURE

**Step 1.** If you have a fault with your vehicle please arrange to take it to a reputable VAT repairer. If you are unsure of who to use for your repair then please telephone our claims team on **0333 323 0383** who will be happy to direct you to a local specialist where possible.

**Step 2.** Provide your repairer with a copy of your cover document and ask them to call us on **0333 323 0383** or email us on **info@theautogroup.co.uk**, preferably after diagnosis has taken place (customer is responsible for giving permission for initial diagnosis).

**Step 3.** It may be necessary for parts to be dismantled. If we approve your repair, we will pay for this work up to the amount shown in the agreement table. If we do not approve the repair then you will be responsible for the costs involved.

**Step 4.** If in the event we approve the repair, we will issue a repair confirmation from. PLEASE NOTE: your excess amount (shown on your agreement certificate) will be deducted from the overall amount we agree to pay. You will be responsible for paying any further amount required by your repairer.

**Step 5.** Once a repair authorisation form has been issued, it remains valid for a period of 3 months. After this period, the repair authority is automatically withdrawn and you will be unable to claim for the repair. (Please refer to point 18 in the Terms and Conditions)

### What to do with your invoice:

- (a) Ensure that the repair authorisation number is clearly marked on the invoice
- (b) Ensure any service invoices are included (if requested)
- (c) State clearly who we are to pay
- (d) Send to the following address

**The Auto Group Corporate, Unit 8, Abbots Business Park, Primrose Hill, Kings Langley, Hertfordshire, WD4 8FR**

Or email us on: **claims@theautogroup.co.uk**

### PLEASE NOTE:

For a valid claim to be considered all information must be received prior to the expiry date of the agreement.

1. You will be responsible for any excess (shown on your cover document) and any work completed which was not authorised or covered by this agreement.
2. If a repairer has been instructed outside of our network, then please make sure the repairer contacts us before any works are carried out so we can advise them of the correct procedure and the invoicing arrangements if authorised.
3. Failure to follow the claims procedure will result in the claim being rejected.

### Your Right to Cancel

You have the right to cancel this agreement within 14 days of receipt of the agreement document without giving any reason and to receive a full refund from the selling agent. You should contact the selling dealer and The Auto Group Corporate by recorded delivery letter, fax or email. If you wish to cancel this agreement after the 14 day cooling off period, you must send a recorded delivery letter to The Auto Group Corporate. If you cancel the agreement after the 14 day cooling off period, there will be no refund available. We will cancel this agreement with immediate effect if you are suspected of any fraudulent activity.

### What to do if you have a Complaint

We will always try to give you a quality service. If you think we have let you down, please write to:

**The Auto Group Corporate,  
Unit 8 Abbots Business Park,  
Primrose Hill,  
Kings Langley,  
Hertfordshire, WD4 8FR**

Alternatively, you can contact us by email at: **complaints@theautogroup.co.uk**.

## CLEAR COVER

### TERMS AND CONDITIONS

1. This agreement is provided by The Auto Group Corporate, to cover the sudden and unforeseen mechanical or electrical failure or breakage of an item as covered by the Clear Cover options, which causes either the sudden stoppage of its function or has been caused by general wear and tear up to 85,000 miles.
2. This agreement will reimburse you for the failed component/s, labour and VAT, subject to complying with the correct claims procedure and the failed component/s being covered under the terms of your specific agreement.
3. The total claim benefit will be up to the claim limit as shown on your agreement certificate including labour, all parts and VAT.
4. Vehicles that exceed 10 years or 100,000 miles at inception are not eligible for this agreement. Exclusions apply to all vehicles. Any vehicles that exceed 85,000 miles and 7 years at the point of a claim will activate the additional exclusion section. (a) You will be covered by this agreement once the agreement application form has been received and accepted by us and the relevant payment has been paid. (b) No claim will be paid until full payment has been received for the agreement. (c) The Auto Group Corporate will only pay for the reported problem, if covered by the level of cover selected. We will not pay for additional items identified during fault code readings, road testing, health checks, servicing or diagnosis of the reported problem. Items replaced as good practice are not covered under this agreement.
5. Legal Jurisdiction: In the event of any dispute between the parties relating to this agreement, it is mutually agreed that before embarking on litigation proceedings, the parties will attempt to resolve it through negotiations or effective dispute resolution by the appointment of a mediator/ arbitrator. If either party unreasonably refuses to invoke the mediation process, the other party can, on giving notice, rescind this term. In the event of a claim being rejected for any specified reason we reserve the right to add or subtract from our initial conclusion if more evidence should be presented. The agreement holder has 3 months to appeal the decision made by The Auto Group Corporate, failure to appeal the decision within this period will result in your request being refused. This agreement will be governed by the law of England and Wales unless the agreement was enacted in Scotland, in which case the law of Scotland applies.
6. This agreement does not cover vehicles used for hire and reward any vehicles found to be being used for hire and reward, will result in potential claims being rejected in addition to the agreement being nullified, without any refund of premium.
7. Light Commercial Vehicles are covered by this agreement. (Up to 3.500kg).
8. This agreement does not cover any form of accident howsoever caused. This would be covered by your road risk insurance policy.
9. This agreement does not cover components that have been modified from the manufacturer's original design.
10. No part of this agreement may be altered without the written consent of The Auto Group Corporate.
11. In the event of a problem occurring with your vehicle, you should stop and obtain advice from your local repairer or from The Auto Group Corporate claims department, in order to avoid additional damage, which would not be claimable under your agreement.
12. This agreement does not offer any reimbursement for any repairs that have not followed the correct claims procedure.
13. This agreement will come to an end if any attempt is made to commit fraud.
14. If the vehicle is sold or disposed of, this agreement will come to an end unless the transfer procedure is followed and the transfer accepted.
15. The agreement can only be transferred to another private individual. In the event of your death, we will transfer the remainder of the agreement to an immediate relative without charge.
16. This agreement is cancellable at any time up to 14 days by either party from the start date. If you have made a payment to the supplying dealer then you should request a refund from them. We reserve the right to decline your cancellation request and to charge an administration fee in certain cases. Cancellation requests must be received in writing from both the customer and the selling dealer.
17. In the event of a claim being presented, we reserve the right: (a) To appoint the repairer of the vehicle; (b) To have the vehicle examined by an independent assessor, the result of which will be binding on all parties.
18. The repair labour rate payable will be to a maximum of £50.00 per hour (Inclusive of VAT), unless stated otherwise on your agreement certificate. Once the repair authorisation has been given in the format of the Repair Confirmation Form it remains valid for the period of 3 months. Failure to carry out the repair work and to return all relevant documentation for reimbursement within this period will result in the authority being withdrawn.
19. This agreement will only pay for one repair on any of the parts listed (i.e. we do not pay twice for the same listed part).
  - i. In all cases where possible, we will only pay for motor factor pattern parts, reconditioned/exchanged parts and in exceptional circumstances, with your permission, second hand parts can be used. Original Equipment components will only be approved if there is no alternative. Repair times will be assessed and agreed using Auto Data/ICME repair time data.
  - ii. The liability of this agreement is to return the vehicle to its condition, prior to the failure.
20. This agreement does not cover fire, collision, frost, snow, ice, cylinder head skim, flooding, freezing, corrosion, cracked blocks, cracked cylinder heads due to lack of anti-freeze, overheating, burnt valves, all fluid leaks or faulty workmanship of any description. (with the exception of radiator and brake caliper corrosion, which is covered).

21. This agreement does not cover extreme/off road use, competitive track use, damage caused by impact or failures due to negligence.
22. This agreement does not cover exhaust emission MOT failures or vehicles owned by a garage.
23. This agreement does not cover the incorrect grade/use of fuel or any failure that has been caused by the incorrect use of fuel.
24. This agreement will not cover vehicles that have had the manufacturer warranty removed for any reason.
25. This agreement does not cover bodily injury/death, accidental damage or any other damage howsoever caused.
26. This agreement does not cover inherent faults of any description or those caused by faulty workmanship or poor preparation.
27. In most cases, an independent assessor will be used to ascertain/confirm an inherent fault.
28. This agreement will cover consequential damage if the failure of a covered component causes another covered component to fail (consequential damage does not include driver abuse/neglect or continued use after the initial event).
29. This agreement and the payment of an agreed repair may be subject to an excess. Please refer to your agreement certificate for details of this excess. In the event of an agreed repair, this excess will be deducted from the overall agreed amount paid by The Auto Group Corporate.
30. Any extra benefits reimbursed by The Auto Group Corporate will form part of the maximum payout as detailed on your agreement certificate. Your vehicle must have a valid MOT and Road Tax at the point of a claim being received. Failure to abide by this term will result in your claim being declined.
31. This agreement does not cover acts of negligence or driver abuse which render components inoperative.
32. This agreement does not cover serviceable items, components that require periodic replacement or parts found in during a service or general maintenance. General maintenance procedures and adjustments are also not covered by this agreement (i.e. those items that would normally be maintained, replaced or adjusted during the routine scheduled servicing of the vehicle). The following is an example, but not a definitive list – brake pads/shoes, brake discs/drums, drive belts, all filter types, all oils, brake fluid, anti-freeze, screen wash, wiper blades, bulbs, complete exhaust system, as part of a valid claim - please refer to the Clear Cover protection table.
33. Timing belts are not covered if they are being replaced as part of the routine scheduled service procedure for your vehicle. (However, this agreement will reimburse you for a premature timing belt failure along with the additional damage that this may cause). N.B. The timing belt must be replaced at the correct specified intervals, with proof being retained for submission to The Auto Group Corporate in the event of a premature timing belt failure claim.
34. The Auto Group Corporate reserves the right to request a copy of the vehicle inspection sheet when making a claim.
35. Engine and manual/automatic gearbox claims will be refused, if it is proven that previous scheduled oil and filter changes have not taken place at the specified time.
36. Failure caused by cross contamination of fluids is not covered by this agreement.
37. Damage caused by non-covered items and influences causing damage to covered items are not covered by this agreement.
38. This agreement does not cover any component with a Motor Manufacturer's known failure which has resulted in any form of issued Technical Bulletin, Dealer Advisory or Recalls.
39. This agreement does not cover any form of damage caused by excess carbon build up or carbon corrosion.
40. This agreement is provided by The Auto Group Corporate and does not cover General Wear and Tear or Metal Fatigue on vehicles that exceed 85,000 miles.
41. Agreements are allocated to the vehicle at the point of sale and are not transferable between vehicles.
42. **THIS IS VERY IMPORTANT:** 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 (whichever is the sooner) to have the service completed. If you exceed this, the agreement will come to an end and no refund will be given. All relevant service invoices must be issued at point of sale and must be retained as they will be required In the event of you seeking reimbursement by this agreement.
43. We accept no liability for loss of use, inconvenience, lost time, commercial losses or any other incidental or consequential damages.
44. **Complaints procedure:** If you have an enquiry or complaint please email us at [complaints@theautogroup.co.uk](mailto:complaints@theautogroup.co.uk) or write to us at:

**The Auto Group Corporate,  
Unit 8, Abbots Business Park,  
Primrose Hill,  
Kings Langley, WD4 8FR**

45. The information contained within this document is correct as of 2nd Jan 2018. The latest information can be obtained at the point of purchase or you can visit our website at [www.theautogroup.co.uk](http://www.theautogroup.co.uk).

**Dated: 19/03/2018**

This printed document is the latest version of The Auto Group Corporate warranty protection terms & conditions, and it supersedes any terms & conditions wording as detailed in your warranty document. The current terms and conditions can also be viewed at [www.theautogroup.co.uk](http://www.theautogroup.co.uk).