



Silver

Warranty Agreement



Protection for the road ahead...

0800 368 7420





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Ver CW/TMO/25/SILVER/K.11



“...Please activate your online account by following the instructions which were sent to you in our welcome email & text message. From there you will be able to access your warranty documents, confirm or change your details as required and have more accessibility and control over your warranty...”

Introduction



Centurion Warranties is pleased to welcome **You** and will be on hand to assist **You** with **Repairs** that may become necessary to the listed **Covered Parts** subject to the terms, conditions and processes explained on the following pages of this **Warranty Agreement**.

If **Your Vehicle** suffers a **Breakdown**, **We** will do **Our** utmost to cover the costs involved for **Repairs** subject to them being included within this **Warranty Agreement**.

Our aim will always be to ensure **Your Vehicle** is returned to service as quickly and cost efficiently as possible, with as little inconvenience caused to **You**.

Where possible and providing **We** have authorised **Repairs**, **We** will always try to arrange reimbursement of the associated costs directly with the **Repairer**. If **We** can recommend a **Repairer** through **Our Repair Network**, **We** will assist getting **You** booked in, but if this is not possible or **You** decide to use **Your** own **Repairer**, it is important to ensure they are **VAT** registered so they are able to produce and submit a valid and itemised **Repair** invoice. So that **We** can help **You** as best as **We** can, and in all circumstances, it is vitally important that **You** and **Your Repairer** telephone **Us** prior to starting any **Repair** work. **We** will not be able to settle any **Repair** costs if **You** do not follow the correct '**Repair Process**' which is detailed on pages 14 & 15.

The primary contract for **Repair** will always be between **You** and the **Repairer** (it is **Your Vehicle**) so if they ask **You** to settle their invoice first, all **You** will need to do is forward **Us** their **Repair** invoice (which must be invoiced and addressed to **Us**) **We** will then settle any authorised costs directly with **You**.

It is of course very important for **You** to understand the level of protection that this **Warranty Agreement** provides. No **Warranty** will be able to cover every single **Failure** or eventuality on a used **Vehicle**, so please take a few minutes of **Your** time to familiarise **Yourself** with the level of cover **We** are able to provide **You** with so **You** will then know what it is **You** can expect of **Us**.

THE MOTOR OMBUDSMAN

We subscribe to The Motor Ombudsman (TMO) '**Vehicle Warranty Products Code of Practice**'. Should **You** not be happy with any decision that **We** make and **You** have already addressed the matter to **Us**, **You** may then ask the TMO to review **Your** case. The TMO is a free and impartial Alternate Dispute Resolution (ADR) service. Please see '**Advice & Service**' pages 16 & 17 for further information.

If **You** have any questions at all about **Your Warranty Agreement** or require any assistance, please contact **Us** and **We** will do **Our** very best to help **You**.

FREEPHONE 0800 368 7420

We hope **You** enjoy many months of safe, enjoyable and trouble free motoring...



THE MOTOR
OMBUDSMAN



Motor Industry Code of Practice for

Vehicle Warranties



"...We would like to offer you a very warm welcome. The following pages summarise the main important aspects of your warranty cover, but please make sure you take the time to read the rest of this warranty agreement in full so you are aware of what it is we are here to help you with..."

Agreement Summary



Warranty The **Dealers Application**, this **Warranty Agreement** and **Your** confirmed numbered **Warranty Schedule** will form the basis of **Your** cover with **Us**. The contract of sale of **Your Vehicle** and this **Warranty**, is solely between **You** and the **Dealer**. **Your Warranty Schedule** will detail **Your** level of component cover, length of cover and **Claim Limit** as well as any **Warranty Extras** that have been included for **You** by the **Dealer**. This is specific to both **You** and **Your Vehicle**. If **You** sell **Your Vehicle** privately and **We** subsequently exercise **Our Discretion** in agreeing to transfer the balance of this **Warranty Agreement** to a new private owner, **You** will no longer benefit from any cover with **Us** (retrospectively or current) **We** must, in all circumstances, be notified of a fault with **Your Vehicle** before the expiration date of **Your** cover with **Us**. **We** will not be able to accept any costs for a **Repair** if **You** report a fault to **Us** once **Your** cover has expired (whether the fault happened before the expiry date or not).

We will cover the mechanical or electrical **Failure** (in engineering terms) of the **Covered Parts** (providing the affected part was fitted as original equipment at the time of manufacture) as per terms and conditions; page 20, point 21 – '**Mechanical Breakdown**'. This means the **Sudden/Unexpected Failure** or **Breakdown** of a component resulting in the stoppage of its function with no other contributing factors. This is also known as a surprise defect or instantaneous **Failure** of a component. **Wear & Tear Failures** are included from day 91 onwards providing **Your Vehicle** has covered more than 1,200 miles from the recorded and verified inception mileage stated on **Your Schedule**. **Wear & Tear** cover will automatically end upon **Your Vehicle** becoming 10 years old and it recording 100,000 miles (whichever occurs sooner)

WEAR & TEAR SPECIFIC EXCLUSIONS – 'WORN OUT'

We do not provide cover for burnt or **Worn Out** friction materials or linings, burnt out, carbonised or pitted valves, worn or perished dampers, worn or perished rubber mounts, worn or perished gaskets and seals or worn or stretched auxiliary/timing chains. **We** also won't be able to cover any **Covered Part** which requires replacement due to carbon build up, corrosion, freezing, oxidation, blockages, contamination, or any waste matter that prevents a component from working correctly.

Repairs **We** will only pay for costs that **We** have authorised so please make sure **You** contact **Us** with details of any fault(s) before any **Repair** work is started.

If **You** have given any permission to the **Repairer** to commence and complete work on **Your Vehicle** prior to seeking **Our** approval, **You** do so with the knowledge that **We** reserve the right to decline paying for any expenses incurred as **You** will have effectively denied **Us** the opportunity to inspect the fault and verify the cause of **Failure** that may have occurred.

OUTSIDE OFFICE HOURS EMERGENCY REPAIRS

We will use **Our Discretion** in considering retrospective claims for emergency out of hours **Repairs** (those that have been carried out at roadside which enable **You** to continue an essential journey or to ensure **You** and **Your Vehicle** are safe) providing **You** contact **Us** at **Your** earliest opportunity upon **Our** offices reopening. It would help **Us** to help **You** if **You** could take photos/videographic evidence of **Your Vehicle**, **Your** location and retain any failed parts as well as keeping any breakdown recovery agent(s) reports, so that **You** may forward these to **Us** as soon as **Our** offices reopen.



Agreement Summary (continued)

Contacting **Us** first means that **We** can protect **Your** interests as well as **Ours**, ensuring any estimate for **Repair** work is deemed fair and/or necessary as well as **Us** possibly being able to source a more economical, guaranteed form of **Repair**. In certain circumstances **We** may need to inspect **Your Vehicle** to establish the precise cause of **Failure**. If any **Dismantling** is required, **You** will have to provide **Your** own, initial authorisation to the **Repairer** to complete this which then enables an **Independent Engineer** to submit their findings to **Us**. If any **Dismantling** is required to perform a **Repair** or **Assessment** and this is subsequently part of the removal and refitting time of an agreed **Repair** – these costs will be covered by **Us** (up to the **Claim Limit** including all **Covered Parts**, **Labour** charges, **Warranty Extras** and **VAT**) providing **We** subsequently authorise costs towards **Repair(s)**, and such **Dismantling** costs are deemed fair and reasonable in accordance with the manufacturer's published times to remove and refit components.

We may request photographic or video evidence of a **Failure** to help expedite the **Repair** process. **We** may require additional information (e.g. proof of tax, insurance, MOT, **Your Vehicle's** V5C) but will confirm this with **You** if that is necessary.

The maximum amount **We** will pay towards a **Repairer's** hourly chargeable **Labour** rate is dependent on the level of cover **You** have, and is shown against **Your** particular **Warranty** cover on the relevant page(s) within this **Warranty Agreement**.

Servicing Your Vehicle should have undergone a Pre-Delivery Inspection (PDI) and service prior to **You** taking delivery of it and any fault(s) that the **Dealer** found, fixed prior to handover at their own cost. If **You** have no record of this service having been performed, it is **Your** responsibility to ensure that such a service is performed in accordance with the manufacturer's recommendations within 30 days or 1,000 miles (whichever occurs sooner) from the inception of **Your Warranty Agreement**.

All future services should be carried out in accordance with the manufacturer's recommendations and **You** must retain all invoices as proof as **We** may need to see these in support of any costs for **Repair**. This includes but is not limited to cam belts (also known as

timing belts) which must be changed in accordance with the manufacturer's recommendations. The gearbox oil and filter must also be changed as described by the manufacturer. **We** will need to see proof of these services having been performed if any claim for **Repair** involving the cam belt or gearbox is made.

We do not provide cover for general preventative maintenance/service or serviceable item(s) or parts notified to **You** as needing replacement at the time of any non-scheduled health check(s) **We** will, at **Our Discretion**, assess any request **You** make for **Repairs** at the time of a scheduled service (providing such a service is due in accordance with the manufacturer's recommendations) or at the time **Your Vehicle** is presented for an MOT (providing it is within 14 days of the anniversary of the previous MOT being passed) providing a **Covered Part** has broken and caused **Your Vehicle** to fail an MOT. MOT Advisories are not covered by **Us**. If **You** request **Us** to pay for a **Repair** at the time of an MOT – the maximum amount **We** will consider is detailed against 'MOT Cover' under the appropriate level of **Warranty** cover **You** have (as described within this **Warranty Agreement**). Normal terms and conditions apply as read within this **Warranty Agreement**. Please refer to page 20, point 23 - 'MOT Failure Contribution(s)' for further details.

Any charges for work that are not **Covered** by this **Warranty Agreement** will need to be paid for by **You**.



“...These are general guidelines that your warranty agreement requires you to follow, which will in turn help us to help you if your vehicle suffers a breakdown and you need to talk to us about getting your vehicle repaired...”

Important:

DO - Stop using **Your Vehicle** as soon as **You** notice a problem. Any continued use of the **Vehicle** in a damaged condition could cause additional **Repair** work and a higher **Repair** bill that will have to be paid by **You**. Providing **You** speak to **Us** first, **We** can help **You** get **Your Vehicle** booked into a **Repairer** and ensure that any **Repair** costs quoted are fair and reasonable. **We** will always protect **Your** interests as much as possible.

DO – Contact **Us** on **0800 368 8808** before any **Repairs** are started. **We** will also need to run through Data Protection (DPA) and claim validation processes with **You** first and prior to **Us** being able to authorise any **Repair(s)**.

DO - Make sure **Your Vehicle** is taxed, insured and MOT'd at all times. This **Warranty Agreement** extends to provide cover for mechanical or electrical **Breakdown/Failure(s)** of the **Covered Parts** occurring through normal road use only. Therefore, in accordance with current laws and regulations and the extent of cover **We** provide to **You**; for a **Failure** to have happened, **Your Vehicle** cannot be 'SORN' (Statutory Off Road Notification) and must have been used on the public highway meaning all of the above should be in effect. If **You** ask **Us** to pay for **Repairs** and it is established **Your Vehicle** was declared as SORN, was not insured and/or MOT'd and/or taxed at the time **You** reported a fault to **Us** – **We** will not pay towards any associated **Repair** cost as **You** would be deemed to have been using **Your Vehicle** illegally, also meaning that a **Failure** should not have arisen at that particular moment in time as **Your Vehicle** should not have been driven.

DO - Make sure **You** service **Your Vehicle** at the appropriate intervals defined by the manufacturer and retain all **VAT** invoices (**We** may need to see these to validate a claim for **Repair** costs) **We** do not accept 'Service Book Stamps' as proof of a service having been performed to **Your Vehicle**.

DO - Make sure that any **Repair** document is invoiced and addressed to **Us**. If it isn't, **We** will not be able to reimburse any authorised and itemised **VAT** amount to **You** or **Your Repairer**.



Common Terminology

The following terminologies are listed alphabetically to help **You** understand more about **Us** and this **Warranty Agreement** and should be used in conjunction whilst reading any information about this **Warranty Agreement**, during **Your** communications with **Us**, as well as any references about **Us** or the products and services **We** provide and publish on **Our** website. Please see 'Terms and Conditions' pages 18 - 23 for full details. The terminologies that follow will appear in bold with a capital letter throughout this **Warranty Agreement**.

Administration Fee A maximum fee of up to £40 that will be charged at **Our** sole **Discretion** to amend or change any details that **We** hold against **Your Warranty Schedule**. An **Administration Fee** will also be due for any refund requested by the **Dealer**, to **Us**, to cancel cover if a claim has been reported (but not paid) to **Us** within the first 30 days of cover.

Application This is the information submitted to **Us** securely via **Our** online portal by the **Dealer** whom **You** purchased **Your Vehicle** from.

Breakdown/Failure The following examples provided are not definitive nor exhaustive and may not be representative of every individual scenario. They are shown to help provide a possible example of some of the different types of **Failure** that can occur:

- **Sudden/Unexpected** - As per terms and conditions (page 20, point 21 – 'Mechanical Breakdown') this means the **Sudden/Unexpected Failure** or **Breakdown** of a component resulting in the stoppage of its function with no other contributing factors. This is also known as a surprise defect or instantaneous failure of a component.
Example: a clutch diaphragm spring on a clutch pressure plate has **Suddenly** and **Unexpectedly** broken and is not showing any nominal signs of **Wear & Tear**. None of the surrounding clutch components are showing any evidence of advanced or commensurate

wear, and the clutch drive plate friction material is not significantly worn. These types of failures are covered from day 1 of **Your Warranty** cover.

- **Wear & Tear** - This refers to the expected gradual deterioration of a component, commensurate with the age and mileage of the **Vehicle**, that may not have necessarily resulted in the complete stoppage of its function or physical breakdown, but is showing signs of general wear, deterioration and/or fatigue which limits its designed functional purpose. **Example:** Multiple clutch diaphragm springs on a clutch pressure plate have broken or sheared due to ongoing use and the unit is showing signs of normal deterioration (**Wear & Tear**) The surrounding clutch components will also be showing signs of commensurate wear. In this instance the friction material of the clutch drive plate may be significantly worn but importantly, would still be deemed to have had a serviceable life left in it had it not been for the **Failure** described. This eventuality would be covered providing the **Warranty** has run for more than 90 days and the **Vehicle** has covered more than 1,200 miles from the start of **Your Warranty** cover.
- **Worn Out** - This refers to a component that has gradually come to the end of its effective working life without any **Sudden Failure** or outside influence and simply has no serviceable quantity or offering remaining. **Example:** The driver experiences 'clutch slip' and upon **Dismantling** the clutch assembly, the clutch drive plate is worn (or very close to being worn) to the rivets. In this instance, the clutch has failed due to the friction material of the drive plate having simply **Worn Out** and reaching the end of its normal and expected serviceable life and requires replacement. This eventuality is not covered by this **Warranty Agreement**.



Cancellation If during the first 14 days of cover, **You** decide to cancel **Your Warranty** (and **You** have paid any separate monies to the **Dealer** for **Your Warranty**) and providing **We** have not paid any monies towards a **Repair**, **You** will be entitled to a full refund from the **Dealer**. **We** are not able to refund any monies directly to **You**, as **We** will have invoiced the **Dealer** directly, and it is the **Dealer** who pay **Us** for **Our** services. After 14 days and up to day 30, **We** will use **Our** sole **Discretion** to finalise such request(s), and/or possibly decline any **Cancellations** and/or charge an **Administration Fee** if **We** deem it applicable (in any event, this will be no greater than £40) **You** may cancel **Your Warranty** at any time after this, but there will be no refunds due.

Claim Limit The maximum amount that is covered per **Repair** occasion includes: the **Covered Parts**, **Labour** charges, **Warranty Extras** and **VAT**. **You** may ask **Us** to pay for an unlimited number of **Repairs** over the duration of **Your Warranty** cover but the cumulative amount **We** may pay will not exceed the market value of **Your Vehicle** at the time of the latest **Repair**. **We** will refer to live industry data (e.g. Glass's Market Value Assessor, Haynes E3 Technical or Autodata) to obtain such information as is necessary.

Consequential Damage This means a listed **Covered Part(s)** that has subsequently failed and needs to be **Repaired** or replaced following the **Failure** of another **Covered Part** (the part that first failed) **We** will only cover **Consequential Damage** to other **Covered Parts**; e.g. If **We** authorise a **Repair** following a cam belt **Failure** and the loss of timing has caused damage to other engine parts (valve to piston contact, bent valves or guides etc) **We** will cover the **Repair** cost up to the maximum **Claim Limit** as shown on **Your Warranty Schedule**. **Consequential Damage** caused to non-covered components by either covered or non-**Covered Parts** are not covered by this **Warranty Agreement**.

Covered Part(s) Components covered by **Your Warranty** are described under the appropriate pages of this **Warranty Agreement** by referring to the level of cover detailed on **Your Warranty Schedule**. Any part(s) not specifically listed as covered or any part(s) specifically listed as excluded are not covered by **Us**. **We** will use **Our** sole **Discretion** to source replacement guaranteed parts from a network of reputable parts suppliers across the UK. In all circumstances, the liability of this **Warranty Agreement** is to return the **Vehicle** to the condition it was in prior to a **Failure** happening. **We** do not pay for original manufacturer parts unless the '**Main Dealer**' **Warranty Extra** has been included and the **Repair** is being carried out through **Our Repair Network**, or if it is the only option available for **Repair**.

Dealer This is the business or professional as described on **Your Warranty Schedule** whom **You** purchased **Your Vehicle** from and who submitted **Your** details for **Warranty** cover to **Us** using their own account via **Our** secure online **Dealer** portal.

Diagnostics **We** will cover the cost of computer **Diagnostics** up to the limits detailed against **Your** particular **Warranty** cover (as detailed within this **Warranty Agreement**) providing the test reveals a fault code. **We** do not cover the cost of '**manual**' workshop time to diagnose a fault. To enable **Us** to reimburse any authorised costs, **We** will require proof of **Diagnostics** being completed in the form of a printout, screenshot (or similar) of a report which must be dated and detail **Your Vehicle's** registration number or VIN. **We** will only cover a maximum of 2 charges for computer based **Diagnostics** in any 12 months period of cover for charges incurred which do not lead to a **Repair** that **We** authorise.



Common Terminology (continued)

Discretion / Discretionary An important part of **Your Warranty** is that it operates contractually and legally on a **Discretionary** basis meaning that **We** will use this **Discretion** to ensure that **You** receive a fair and equitable resolution to any request **You** make to **Us** under this **Warranty Agreement**. This **Warranty Agreement** is not an insured product and as such falls outside the scope of regulation under the Financial Conduct Authority (FCA) or Financial Ombudsman Service (FOS) Instead it falls within the jurisdiction of Trading Standards and the Judicial Court System of England and Wales. In the event of any dispute, **You** should in the first instance email **Us** quoting **Your Warranty Schedule** number explaining the problem and **We** will do **Our** very best to resolve any complaint directly with **You**. This does not affect **Your** statutory rights.

Dismantling Sometimes, it may be necessary for **Your Repairer** to undertake **Dismantling** to **Your Vehicle** to ascertain what has happened/the parts that require replacement. It isn't always possible for **Us** to authorise **Repair(s)** until such time as everyone knows what parts have failed. If **Dismantling** is required, **You** will need to give **Your** preliminary authorisation to the **Repairer** so they may try to establish what has caused the **Failure**. If **Dismantling** is required to perform a **Repair** or **Assessment** and this is subsequently part of the removal and refitting time of an agreed **Repair** – these costs will be covered by **Us** (up to the **Claim Limit** including all **Covered Parts**, **Labour** charges, **Warranty Extras** and **VAT**) providing **We** subsequently authorise costs towards **Repair(s)** and such **Dismantling** costs are deemed fair and reasonable in accordance with the manufacturer's published times to remove and refit the associated components.

Excess Either an amount that is initially due and payable by **You** per **Repair** or a period of time until aspects of cover or parts of **Your Warranty** cover come into force. Any **Excess** that may be applicable will be shown for **Your** reference on **Your Warranty Schedule**, or it will be detailed in this **Warranty Agreement** e.g. the time it takes for **Wear & Tear** cover to start after 90 days or 1,200 miles (both the

time and mileage must be satisfied)

Geographical Limits This **Warranty Agreement** is only valid in the United Kingdom; England, Wales, Scotland and Northern Ireland, The Isle of Man and the Channel Islands, unless specifically agreed to the contrary by **Us** in writing and noted on **Your Warranty Schedule**.

Independent Engineer/Assessment This is a third party independent expert that is not an employee of **Ours**, who is professionally qualified in motor **Vehicle** theory and practice, who has specific knowledge and a professional capability to provide their expertise relevant to **Your Vehicle** and the parts being inspected. **We** may, at **Our Discretion**, share their written report with **You** but **We** are not under any mandatory or legal obligation to do so.

Labour This refers to the authorised **Repair** time that **We** will confirm towards the rectification of a **Covered Part** failing that **We** agree to pay. **We** will calculate such times by referring to industry leading data sources such as Autodata, Haynes E3 Technical or Glass's Repair Estimate. Individual **Warranty** covers have different maximum limits per hour outside of **Our Repair Network**, these are shown against **Your** particular level of cover within this **Warranty Agreement**.

Payment Refers to the amount **We** invoice the **Dealer** for providing **Our professional** services and **Your Warranty** cover to **You**. **We** are not able to accept any **Payment** from **You** for any **Dealer** based **Warranty** services that **We** are asked to provide.

Repair(s) This is the authorised **Repair** that **We** have agreed to cover the cost of. When **We** authorise a **Repair**, **We** will issue both **You** and the **Repairer** a claim reference number that should be itemised on the **Repair** account, which must be presented to **Us** for settlement within a maximum of 3 months from the time of any such authorisation being given. Upon receipt of ALL the required documentation and information, **We** will reimburse either **You** or the **Repairer** via BACS Payment. **We** do not issue cheques.



Repair Network Means **Our** network of approved **Repairers** in the UK. Should **We** authorise **Repairs** to **Your Vehicle** via **Our** network, all authorised **Repair** costs will be settled by **Us** directly to the **Repairer**. **You** are of course free to choose who **Repairs Your Vehicle**, but **We** will always be able to assist **You** better by using **Our** network. Should **You** decide to use **Your** own **Repairer**, the maximum hourly **Labour** charge listed against **Your** specific **Warranty** cover will be the maximum that **We** will reimburse for any authorised **Repairs**.

Repairer The designated and agreed company or professional that is instructed to perform mechanical and electrical **Repairs** to **Your Vehicle**. They must be **VAT** registered (unless specifically agreed otherwise by **Us** first)

Reprogramming **We** will only cover the cost of **Reprogramming** parts, up to the maximum **Claim Limit**, in conjunction with authorised **Repairs**. Different amounts are applicable subject to **Your** particular level of **Warranty** cover shown within this **Warranty Agreement**. General or routine software updates performed by a **Repairer** are not covered by **Us**.

VAT **We** will include and pay value added tax (**VAT**) on authorised **Repair** costs (up to the maximum **Claim Limit** of **Your Warranty** or **Warranty Extra**) providing the **Repair** invoice forwarded to **Us** for settlement details all the necessary legal information i.e. unique invoice number, **VAT** registration number etc. If an invoice is not addressed to **Us**, **We** will not reimburse any element of **VAT**. **You** will also need to confirm and declare to **Us** that **You** are not reclaiming any **VAT** that is itemised on the **Repairer's** account.

Vehicle This refers to the car, caravanette, motorcycle or LCV (light commercial vehicle) that the **Dealer** has detailed within their application to **Us** for **Your Warranty** cover. The **Vehicle** is identified to **Us** via its registration number, make, model and derivative and uniquely by its Vehicle Identification Number (VIN)

Warranty Agreement This document contains details of **Your** cover, the terms and conditions and **Repair** process as well as any other information related to

Your Warranty cover with **Us**. **Your Warranty** does not apply until such time as **We** have received all the relevant charges for **Our** professional services that the **Dealer** will be directly invoiced for by **Us**.

Warranty Extras These refer to areas of enhanced cover for parts and **Repairs** that are not included in the **Warranty** cover as standard. Cover for these are subject to the standard terms and conditions of cover as detailed in this **Warranty Agreement**. They are only included, providing they are detailed on **Your Warranty Schedule** and the additional amount paid. Such limits include all associated charges for a **Repair** i.e. **Covered Parts, Labour** and **VAT**.

Warranty Schedule / Warranty **Your** numbered **Schedule** detailing **Your's** and **Your Vehicle's** details including the length of cover (start and end date) the maximum **Claim Limit** per occasion including **VAT**, the commencing odometer reading at the start of cover, any special terms that **We** may impose (including any **Excess**) and any **Warranty Extras** that have been selected and included upon the **Dealer** submitting **Your** details to **Us** for **Your Warranty** cover.

We, Us, Our Means Centurion Warranties Ltd who will provide **You** with **Our** professional expertise and **Discretion** to administer the services described in this **Warranty Agreement**. **We** are registered in England at Companies House under company number 08483166. **Our** registered office address is 94 Brook Street, Erith, Kent, DA8 1JF. **Our** main trading address is detailed on **Our Website**: www.centurionwarranties.co.uk

Working Materials This includes (but is not limited to) items/ancillaries that are required to be used to complete a **Repair** e.g. filters, coolant, lubricants, refrigerants, seals, gaskets, bolts and disposal charges. **We** will cover these amounts within the maximum **Claim Limit** up to the amount shown against **Your** particular level of **Warranty** cover within this **Warranty Agreement**.

You, Your(s), Yourself Means only the person, person(s) or business that is named on the numbered **Warranty Schedule** issued to **You** via our portal.



"...Our mid range component named warranty that will provide a comprehensive level of cover for your vehicle. If you would like to upgrade, please speak to the car dealer you purchased your vehicle from within 7 days of the warranty start date..."

Silver ★ ★ ★

Please make sure **You** call **Us** before any **Repairs** are started. 'Silver' covers the parts shown here on pages 10 & 11. Any part(s) not specifically mentioned are excluded.

The maximum **Labour** rate charge accepted outside of **Our Repair Network** is **£60 + VAT** per hour.

0800 368 8808 (FREEPHONE)

Clutch Components

Clutch Cover

Clutch Drive Plate

Clutch Fork

Clutch Release Bearing

Dual Mass Flywheel

Master Cylinder & Slave Cylinder

Steering System

Hydraulic Power Steering Pump

Power Assisted Steering RAM

Power Steering Motor

Pressure Pipes

Steering Column

Steering Rack & Pinion

Cam Belt Breakage

Consequential Damage Only

Engine

All Mechanical & Electrical parts contained within the cylinder block & head assembly, including:

Camshaft(s) & Followers

Crankshaft

Cylinder Head Gasket

Distributor Drive

Fixed Flywheel

Oil Pump

Timing Chain, Gears & Tensioners

Turbo Unit (Max of £250 inc VAT)

Casings

Engine Casing

Gearbox Casing

Transfer Box Casing

Drive Train

Centre Bearing

Constant Velocity Joints

Crown Wheel

Drive Shafts & Half Shafts

Pinion Gear

Planet Gears & Carriers

Propshaft

Universal Joints

Air Conditioning System

AC Compressor / Pump

Silver also includes contributory cover for:

- **Air Conditioning Re-Gas** - Maximum **£30 inc VAT** (in conjunction with an authorised **Repair**)
- **Battery** - Maximum **£35 inc VAT** when the main charging battery requires replacement (excludes first 30 days of **Warranty** cover)
- **Computer Diagnostics** - Maximum **£60 inc VAT** (when a fault code is shown only)
- **Cylinder Head Skim** - Maximum **£35 inc VAT** (in conjunction with an authorised **Repair**)
- **Electrical Reprogramming** - Maximum **£40 inc VAT** (in conjunction with an authorised **Repair**)
- **MOT Failure** - Maximum of **£150 inc VAT**. Please refer to page 20, '23) MOT FAILURE CONTRIBUTION(S)' for full details.
- **Working Materials** - Maximum **£50 inc VAT** (in conjunction with an authorised **Repair**)

'Silver' does NOT cover Oil Leaks





0800 368 8808



support@cwuk.net

Fuel System

Air Flow Meter (MAF Sensor)

Fuel Injector(s) (Max of £150 inc VAT per claim for **Repair**. Up to 2 **Repairs** only)

Fuel Pump(s) & Injector Pump

Fuel Tank Sender Unit

Idle Control Valve

Warm Up Regulator

Wheel Bearings

Front & Rear Wheel Bearings

Wheel Hubs

Automatic Gearbox

All Mechanical & Electrical parts contained within the Gearbox, Final Drive & Transfer Box Casings, including:

Modulator Valves

Oil Pump & Servo(s)

Solenoids & Speedometer Drive

Transfer Box Components

Transfer Gears

Torque Converter

Valve Block

Electrical System

Alternator & Alternator Regulator

Central Locking Motors / Solenoids

Electric Window Motors

Engine Control Module (which is referred to as an ECM, EMU or PCM only)

Front & Rear Wiper Motors

Horn

Ignition Coils / Coil Packs

Indicator Switch

Jet Washer Motors

Relays

Starter Motor & Solenoid

Voltage Regulator

Cooling System

Cooling Radiator Fan Motor

Engine Cooling Radiator

Heater Matrix

Heater Motor

Thermostat & Housing

Viscous Fan Coupling

Water Control Valve

Water Pump & Pulley

Brake System

ABS Control Unit & ABS Pump

ABS Wheel Sensors

Brake Calipers

Brake Master Cylinder & Servo

Wheel Cylinders

Manual Gearbox

All Mechanical & Electrical parts contained within the Gearbox, Final Drive & Transfer Box Casings, including:

Gear Selector Fork(s)

Speedometer Drive

Suspension System

Front & Rear Coil Springs

Hydraulic Control Unit

Shock Absorbers

Suspension Pump & Spheres



'Silver' is issued in consideration of the full terms, conditions and processes as explained in this **Warranty Agreement**.



0800 368 7420

“...Warranty Extras can be added to your warranty by the dealer you purchased your vehicle from. The limits vary depending on your particular level of warranty cover and provide an extra, invaluable level of protection...”

Warranty Extras



The following **Warranty Extras** are subject to an additional charge and **Payment** from the **Dealer** being received by **Us** and are only included within **Your Warranty** cover providing they are shown on **Your Warranty Schedule**.

The amounts shown are inclusive of all **Covered Parts**, **Labour** charges and **VAT**.

Silver	
1. Air Bag System	£250* (optional upgrade)
2. Alarm System	£250* (optional upgrade)
3. Emissions	£250* / £500* (optional upgrades)
4. Enhanced Battery Cover	£150* (optional upgrade)
5. Enhanced Turbo Cover	Up to the Overall Claim Limit (optional upgrade)
6. Hybrid / EV Pack	£750* (optional upgrade)
7. Main Dealer Pack	Up to the Overall Claim Limit (optional upgrade)

Up to the Overall Claim Limit = If included, this Warranty Extra will payout up to the overall Claim Limit shown on the Warranty Schedule

* = Unless the Claim Limit on Your Warranty Schedule states less



1. Air Bag System: If a **Failure** occurs, this **Warranty Extra** will cover the cost of **Repair** or replacement (up to the limits shown) to all integral part(s) of the air bag system.

e.g. Air Bag Module, SRS Control Module (SRSCM), impact sensors.

2. Alarm System: This **Warranty Extra** will cover the cost of **Repair** or replacement (up to the limits shown) to all integral components of the **Vehicle's** alarm system (manufacturer's original equipment only).

e.g. Control Module, Key Receiver, Shock & Impact Sensors, Proximity Sensors, Siren.

3. Emissions: (as per the selected limit shown on **Your Warranty Schedule**). This **Warranty Extra** covers for the cost of **Repair** (up to the limits shown) to all parts that affect the CO/CO2/NOx or emissions output of Your Vehicle.

e.g. Diesel Particulate Filter (DPF), Catalytic Converter, Lambda Sensor(s), O2 Sensor(s), NOx Sensor(s), Ad-Blue Pump & System, EGR Valve & Dephaser, Solenoids/Valves. Excludes pipes, hoses, Failure due to carbon buildup & cleaning of parts.

4. Enhanced Battery Cover: This **Warranty Extra** will cover the cost of a replacement battery (up to the limits shown) when the main charging battery stops functioning correctly. Hybrid Vehicle cell batteries are not covered by this **Warranty Extra**. **Excludes the first 30 days of cover**

5. Enhanced Turbo Cover: This **Warranty Extra** will cover the amount shown for authorised turbo **Repairs**.

6. Hybrid / EV Pack: This **Warranty Extra** will cover the **Repair** or replacement (up to the limits shown) to all hybrid propulsion system components that are fitted in addition to the combustion engine, gearbox and drive train of **Your Vehicle**.

e.g. Prime mover, electric motor, DC-DC converter, DC-AV converter, controller, energy storage system (ESS)

7. Main Dealer Pack: This **Warranty Extra** will cover the cost of main dealer parts & **Labour** charges (up to the maximum **Claim Limit** detailed against **Your Warranty**) for **Repairs** that **We** authorise, providing **You** agree to **Us** booking **Your Vehicle** in for **Repair** via **Our Repair Network** only. **This Warranty Extra** does not cover main dealer charges if **You** use a **Repairer** outside of **Our** approved **Repair Network**.



"...Please make sure you follow the repair process explained below so that you can be rest assured that we can do our very best to help you..."

Repair Process



0800 368 8808



REPAIRS: 0800 368 8808

It will always be **Our** aim to get **You** back on the road as quickly as possible. **We** will do **Our** very best to make the process as simple as **We** can for **You**. Please ensure **You** follow the process detailed below so that **We** can assist **You** to the best of **Our** ability.

You must do all **You** reasonably can to ensure that **You** do not cause any additional damage to **Your Vehicle** once a fault is detected.

If **Your Vehicle** develops a fault, please follow the process explained below:

STEP 1 Stop using **Your Vehicle** immediately. Any continued use of **Your Vehicle** whilst a warning light is on, or whilst a **Failure** is apparent, could cause additional damage which could ultimately mean **You** having to pay an expensive **Repair** bill **Yourself**.

STEP 2 Call us at **Your** earliest opportunity on **0800 368 8808** or email us: support@cwuk.net to report the problem.

DO NOT authorise **Your Repairer** to proceed with any **Repairs** prior to **Us** authorising any **Repair** work as this could invalidate any claim **You** are wanting to make.

We will initially require:

- **Your Warranty Agreement** number or **Vehicle** registration number
- The current odometer reading of **Your Vehicle**
- A description of the fault

STEP 3 **We** will then book **You** into a **Repairer** as soon as possible or **You** can arrange to take the **Vehicle** to **Your** own **Repairer** (if **You** want to use **Your** own **Repairer**, please make sure **You** are aware of the maximum hourly **Labour** charge that **Your Warranty** can cover) **We** may also require a photo of the odometer reading and/or photographic/video evidence of the **Failure** to be forwarded to **Us** to enable **Our** in house advisors to fully assess the **Failure**.

STEP 4 If the **Vehicle** needs to be **Dismantled** to determine the problem, **You** will initially need to authorise this with the **Repairer Yourself**. If the **Repair** is subsequently agreed by **Us**, **We** will cover these costs in line with the manufacturer's book times to remove and refit the **Covered Parts** (up to the maximum **Claim Limit** of **Your Warranty**)

STEP 5 Once the cause of **Breakdown/Failure** is identified and before any **Repair** is started, the **Repairer** must then notify **Us** of the parts needing replacement, the associated parts and **Labour** costs as well as any other associated charges (an emailed estimate is ideal)

We will then either:

- Authorise the **Repair** in line with **Your Warranty** cover
- Assign **Independent Engineers** to inspect **Your Vehicle** to ascertain the nature of **Failure** and advise what **We** can or cannot cover once their report has been reviewed, or;
- Explain why **We** cannot assist **You**, e.g. the parts needing replacement are not covered by **Your** particular level of **Warranty** cover



Providing **We** authorise the **Repair**, **We** will issue **You** and the **Repairer** an authorisation number and confirm the **Covered Parts** and **Labour** charges that **We** have accepted. Please note that an authorisation number remains valid for 3 months only from the date it has been issued. After this time any authorisation previously given is automatically revoked.

STEP 6 If **We** have authorised a **Repair** through our **Repair Network**, **We** will settle the authorised **Repair** costs directly with the **Repairer**. If **We** authorise a **Repair** directly with **Your own Repairer**, **We** will either settle the authorised costs directly with them, or arrange to reimburse **You** the authorised amount. Please remember that if **You** have used **Your own Repairer**, the primary contract for **Repair** is between **You** and them, so they are entitled to ask **You** to pay them first. If **We** are settling **You**, simply forward **Us** the documents **We** require and **We** will arrange settlement via BACS as quickly as **We** can.

In either event the **Repairer** must forward **Us** an invoice that includes:

- A uniquely numbered and dated invoice addressed to Centurion Warranties Ltd, 1st Floor, Jarvis House, 4 Mount Ephraim Road, Tunbridge Wells, Kent, TN1 1EE
- **Your Vehicle's** registration number or VIN, the make, model and odometer reading at the time of **Repair**
- A full description of the work carried out and a breakdown of all **Covered Parts**, **Labour** and **VAT** charges shown separately
- The **Repairer's** trading name and address, **VAT** registration number and company number if applicable

VERY IMPORTANT: **Repair(s)** must be finalised within 3 months from the initial notification of the fault to **Us**. In case of any delays in obtaining or delivering the **Covered Part(s)** to the **Repairer**, or **Your Repairer** being unable to complete the **Repair(s)**, it is essential that **You** inform **Us** regularly so that **We** can accurately document this information. Failure to notify **Us** of any delays and allowing 3 months to pass since the first notification of the fault will result in the closure of **Our** file, and all subsequent costs for the related **Repair(s)** will be considered **Your** responsibility.

OUTSIDE OFFICE HOURS EMERGENCY REPAIRS:

If **Your Vehicle** breaks down outside of office hours and **You** need to have an emergency roadside **Repair** completed prior to speaking with **Us**, **You** must retain any breakdown recovery agent(s) reports or attending **Repairer** reports as well as any replaced parts for possible inspection by **Us** at a later date (It would also be helpful if **You** can record and forward **Us** photos/a video of the fault/damage/replaced parts/location of the **Breakdown**)

Please then contact **Us** as soon as **We** reopen to report the problem. **We** will then use **Our Discretion** to establish if **We** can reimburse **You** any costs that have been incurred.

Please telephone **Us** if **You** have any questions about this process and a member of the team will do all they can to help **You**.



Motor Industry Code of Practice for

Vehicle Warranties



0800 368 7420

"...We always aim to deliver the best possible service, but we recognise that sometimes things may not go according to plan. If you feel that we have not met your expectations of what your warranty should do - please contact us and give us the opportunity of putting things right..."

Advice & Service



It is always **Our** intention to provide **You** with the best possible service. If in the unlikely event **You** are unhappy about any service that **You** have received, **We** will do all **We** can to help.

YOUR STATUTORY RIGHTS - This **Warranty Agreement** is serviced by **Us**, on behalf of the **Dealer** whom **You** purchased **Your Vehicle** from and will be governed by the Law of England and Wales unless specifically agreed otherwise by **Us** in writing. Nothing detailed within this **Warranty Agreement** will reduce or affect **Your** statutory rights. If **You** require any further advice, **You** can contact **Your** local Trading Standards Department or Citizens Advice Bureau.

WHAT CAN I DO IF I AM NOT HAPPY ABOUT THE SERVICE I HAVE RECEIVED OR WANT A REPAIR DECISION REVIEWED? - In the first instance, **You** should email **Us** (support@cwuk.net) quoting either **Your Warranty** number or **Vehicle** registration number explaining what it is **You** believe is wrong and how **You** would like **Us** to put things right. **We** will acknowledge **Your** query and then reply to **You** with **Our** 'Final Response' within 7 working days.

Providing **You** are satisfied with **Our** explanation and decision, there is no need to do anything further. If however, **You** remain dissatisfied, **You** can then contact The Motor Ombudsman;

THE MOTOR OMBUDSMAN (TMO) - **We** are accredited by The Motor Ombudsman and subscribe to 'The Motor Industry Code of Practice for Vehicle Warranties'

The Motor Ombudsman provides a free and impartial service to assist consumers and businesses to resolve automotive related disputes and raise standards of service across the sector through it's comprehensive Motor Industry Codes of Practice.

If **You** have addressed any concerns to **Us** and are still not satisfied with **Our** response, **You** may then request the TMO to investigate the matter further. This is a free and impartial 'Alternative Dispute Resolution' (ADR) service.

For further details, please visit their website:

www.themotorombudsman.org

or

Telephone: 0345 241 3008



DATA PROTECTION - We are registered under the Data Protection Act, registration number ZA019170. In accordance with **Our** obligations to **You**, **You** are the only person authorised to make representations directly to **Us**. Should it be necessary for another individual to contact **Us** on **Your** behalf, **We** shall first require **Your** verbal or written request authorising **Us** to communicate with them. Please note that any information provided to **Us** will be processed in compliance with the provisions of the Data Protection Act 2018 (which has been updated to include the General Data Protection Regulation (GDPR) act 2018) for the purposes of providing this **Warranty** and the services thereof. This may necessitate providing such information to third parties. No personally identifiable information will be sent to any third party unless **We** have **Your** permission to do so.

Centurion Warranties Ltd
1st Floor
Jarvis House
4 Mount Ephraim Road
Tunbridge Wells
Kent
TN1 1EE

0800 368 7420
support@cwuk.net

To improve the service that **We** provide, **We** may record or monitor **Our** communications with **You**. **You** may ask **Us** for a copy of the details **We** hold; in which case please write to the Data Protection Officer at: Centurion Warranties Ltd, 1st Floor, Jarvis House, 4 Mount Ephraim Road, Tunbridge Wells, Kent, TN1 1EE.

We reserve the right to **Use Our Discretion** in charging **You** an **Administration Fee** if **You** request **Us** to supply **You** with any additional information that is not personally identifiable to **You**, **Your Warranty Agreement**, or, if such information **You** have requested from **Us**, is not classified as any information that **We** are legally obliged to provide to **You** free of charge in accordance with the Data Protection Act 2018/GDPR act 2018/current laws/regulation or any updates thereof.



"...We have designed this warranty agreement to deliver, what we think, is an industry leading product. The following T&C's will explain this warranty agreement in more detail. If you are unsure of anything mentioned here, please call us and we will do our very best to explain things for you..."

Terms & Conditions

This **Warranty Agreement** is provided by the **Dealer** to **You** and serviced by **Us**. The contract of sale of **Your Vehicle** and this **Warranty**, is solely between **You** and the **Dealer**. The following terms and conditions (which have been detailed alphabetically for easier reference) form part of this **Warranty Agreement** and must be adhered to, to ensure continuation of **Warranty** cover. No cover exists nor will any claim for **Repair(s)** be paid until **We** have received all **Payments** in full from the **Dealer**. If **You** have any questions or would like clarification on any term detailed below - please contact **Us** free of charge on **0800 368 7420**. **We** reserve the right to **Use Our** reasonable **Discretion** to update these terms and conditions by providing **You** 30 days prior notice to **Your** registered email or postal address.

1) ABUSE OR NEGLECT - If it is established that the **Failure** for which **You** are claiming for could have been avoided or was totally or partially caused by lack of maintenance or has been caused by any form of drive on, abuse or lack of care to **Your Vehicle**, all subsequent costs will be deemed **Your** responsibility.

2) ACCIDENT DAMAGE - **We** shall not pay for the cost of any form of **Repair** where any such damage has been caused by a road traffic accident (whether or not it has been caused by **You** or another party) or if it is established that **You** have acted negligently or against the law of the country in which the incident occurred.

3) ANCILLARIES - **Your Warranty** does not cover the cost of **Repair** or replacement to any electrical software update or the cost of any electrical **Reprogramming** unless so required due to a **Failure** that **We** authorise of a replacement **Covered Part**, for no more than the amount detailed under '**Electrical Reprogramming**' against **Your** particular level of **Warranty** cover.

4) ASSESSMENT - **We** reserve the right to inspect **Your Vehicle** at any time throughout the duration of **Your Warranty** by assigning a qualified **Independent Engineer**. First time inspection costs will be paid by **Us**. If an **Assessment** is instructed in conjunction with a **Repair**, **Your Vehicle** and any parts that are deemed to require **Repair** or replacement must be made available (upon **Our** reasonable request) to the assigned **Independent Engineer**. The decision of the **Independent Engineer** is final and binding on both parties. **We** reserve the right to exercise **Our**

Discretion in charging **You** an **Administration Fee** for second time inspections following an initial appointment not being completed as arranged or an **Independent Engineer** being denied access to **Your Vehicle**. e.g. **You** forgetting to take **Your Vehicle** to a **Repairer** for an arranged inspection and the **Independent Engineer** visiting not being able to complete a report and a charge raised to **Us** for their expense(s) to date.

5) AUTHORISATION - **Repairs** should not be carried out without prior authorisation being given in the form of an authorisation number by **Us**. If **You** have given any permission to the **Repairer** to commence and complete work on **Your Vehicle** prior to seeking **Our** approval, **You** do so with the knowledge that **We** reserve the right to decline paying for any expenses incurred as **You** will have effectively denied **Us** the opportunity to inspect the fault and verify the cause of **Failure** that may have occurred. Please also refer to '**28) - OUTSIDE OFFICE HOURS EMERGENCY REPAIRS**'

6) CANCELLATION - If during the first 14 days of cover, **You** decide to cancel **Your Warranty** (and **You** have paid any separate monies to the **Dealer** for **Your Warranty**) and providing **We** have not paid any monies towards a **Repair**, **You** will be entitled to a full refund from the **Dealer**. **We** are not able to refund any monies directly to **You**, as **We** will have invoiced the **Dealer** directly and it is the **Dealer** who pay **Us** for **Our** services. After 14 days and up to day 30, **We** will use **Our Discretion** to finalise such request(s), and/or possibly decline any **Cancellations** and/or charge an **Administration Fee** if **We** deem it applicable (in any event, this will be no greater than £40) **You** may cancel **Your Warranty** at any time after this, but there will be no refunds due.

7) CHANGE OF DETAILS - If any of **Your** details have changed since the start date of **Your Warranty**, **You** must notify **Us** immediately. **You** agree, where necessary, to provide **Us** with any supporting documentation that **We** reasonably ask to see so that **We** may retain copies for **Our** records. **We** reserve the right to use **Our** sole **Discretion** to charge an **Administration Fee** (if **We** deem it necessary) to complete any such changes.



8) CONSEQUENTIAL DAMAGE - This **Warranty Agreement** will cover **Consequential Damage** if the **Failure** of a **Covered Part** causes another **Covered Part** to fail. Damage caused by non-covered parts which cause damage to **Covered Parts** and/or non-covered parts will not be paid by **Us**.

9) DESIGN FAULTS & RECALLS - Any **Repair** required resulting from a manufacturing defect of a part that has suffered any form of **Failure** or any part that is subject to a recall notice issued by the **Vehicle's** manufacturer, is not covered by this **Warranty Agreement**.

10) DIAGNOSTICS - **We** will cover the cost of computer **Diagnostics** up to the limits detailed against **Your** particular **Warranty** cover providing the test reveals a fault code. **We** do not cover the cost of 'manual' workshop time to diagnose a fault. To enable **Us** to reimburse any authorised costs, **We** will require proof of **Diagnostics** being completed in the form of a printout, screenshot (or similar) of a **Diagnostic** report which must be dated and detail **Your Vehicle's** registration number or VIN. **We** will only cover a maximum of 2 charges for computer **Diagnostics** in any 12 months period of cover for charges incurred which do not lead to a **Repair** that **We** authorise.

11) DISMANTLING - If upon reporting a **Failure** it is necessary for **Us** to inspect **Your Vehicle**, **You** must authorise the **Repairer** to dismantle to a point necessary for an **Independent Engineer** to view the damaged components. **We** will cover the cost of these charges (included within the maximum **Claim Limit**) providing **We** authorise the associated **Repair**.

12) DUTY OF CARE - **You** must ensure that **You** always take as much reasonable care to **Your Vehicle** as possible. **You** must take all reasonable precautions to avoid further possible loss or damage occurring if a fault develops. If a fault is identified, **You** must stop using **Your Vehicle** immediately and contact **Us** on **0800 368 8808**.

13) END OF OWNERSHIP - If the **Vehicle** is sold, disposed of, handed back to the **Dealer**, leasing, finance or HPI company, this **Warranty Agreement** will come to an end unless **You** have applied for, and **We** have accepted a transfer request to a new private owner only. Any request to transfer cover must be made within 7

days of **You** no longer being the registered keeper. An **Administration Fee** applies. In the event of a death, **We** will transfer the balance of cover to an immediate relative without charge.

14) FRAUD, NON-DISCLOSURE OR MISREPRESENTATION - If during the period of cover of this **Warranty Agreement**, **You**, or someone acting on **Your** behalf, make any false statement, fraudulent claim or fail to disclose any material fact, **We** retain the right to void all **Warranty** cover immediately without refunding the **Dealer** any money.

15) GENERAL LIMITATIONS - This **Warranty Agreement** will not cover faults caused by animals, fire, frost, snow, water ingress, ice, flooding, freezing, corrosion, cracked cylinder heads and engine blocks due to a lack of anti-freeze, fluid leaks or poor workmanship. **We** will not cover **Labour** or material cost(s) for the cleaning of parts or general maintenance to any **Covered Part**. The liability of this **Warranty Agreement** is to return the **Vehicle** to its condition prior to an authorised **Repair** occurring.

16) GOVERNING LAW - This **Warranty Agreement** shall be governed by and construed in accordance with the laws of England & Wales. Any disputes arising in relation to **Your Warranty** should first be addressed to **Us**. Thereafter, if **You** remain unhappy, **You** may then ask The Motor Ombudsman to review **Your** concerns. If **You** are still dissatisfied after they have issued **You** with their decision, any further dispute should be submitted to the exclusive jurisdiction of the English court's (unless otherwise agreed in writing by **Us** first)

17) IMPROPER REPAIRS - **We** will not pay for any costs arising from any type of ineffectual, experimental or non-affective **Repair(s)**. **We** shall not pay for the same **Repair** more than once throughout the duration of **Your Warranty** cover with **Us**.

18) INCONSISTENT INFORMATION - **We** reserve the right to cancel **Your Warranty** without refunding any money, if **You** or someone **You** have allowed access to **Your Vehicle**, tampers with or disconnects the **Vehicle's** odometer. **Your Warranty** may also be cancelled if at any stage **You** or anyone acting on **Your** behalf knowingly and deliberately passes **Us** any misleading information in an attempt to validate **Your Warranty** cover or a claim for **Repair** cost(s).



Terms & Conditions (continued)

19) INCORRECT REFUELLING - Your Warranty does not cover the cost of **Repairs** following the use of incorrect fuel or grade of fuel in **Your Vehicle**.

20) LEGAL ACTION - We reserve the right to take over and carry out the defence of settlement of any claim for **Repair** that has been made under this **Warranty**. Legal action may also be taken to recover payment from **You**, a **Repairer** or a third party following inconsistent information being brought to **Our** attention following a payment being made by **Us** for **Repair(s)** under **Your Warranty** cover.

21) MECHANICAL BREAKDOWN - This means the **Sudden/Unexpected Failure or Breakdown** of a component resulting in the stoppage of its function with no other contributing factors. This is also known as a surprise defect or instantaneous failure of a component. This definition has been quantified by a fully qualified and certified automotive engineer (CAE) who is an affiliate member of the institute to the motor industry (AMIMI) a member of the society of operations engineers (MSOE) and the institute of road transport engineers (IRTE). When **We** authorise a **Repair**, such costs will be restricted to the manufacturer's time for **Repair** as detailed by industry leading data sources (such as Autodata, Haynes E3 or Glass's) or other officially recognised data sources. **Covered Part(s)** costs may be restricted to the cost of guaranteed reconditioned part(s) available through a network of reputable parts suppliers. **Failure or Breakdown** which ultimately results from **Wear & Tear** is only included from day 91 onwards and providing the **Vehicle** has covered more than 1,200 miles from the recorded and verified inception mileage stated on **Your Schedule**. Cover against **Wear & Tear Failure** automatically stops once **Your Vehicle** is 10 years old and/or has covered 100,000 miles (whichever occurs sooner) **We** don't cover any type of ineffectual **Repair(s)**, experimental or non-affective **Repair(s)** or fault(s) that were inherent at the time of purchase or costs that are greater than the maximum **Claim Limit** shown on **Your Warranty Schedule**.

22) MODIFICATIONS & NON-STANDARD PARTS - If **Your Vehicle** has been modified in any way (including software upgrades and/or re-mapping) or **You** are planning to modify it in any manner or it has any non-standard parts fitted to it, **You** must notify **Us**

immediately. If **You** intend to modify **Your Vehicle** after the start of **Your Warranty**, **You** will, at **Your** own expense provide **Us** with a qualified **Independent Engineer's** report of the work performed to enable **Us** to decide if cover will be continuous. If **You** do not provide **Us** with this information, **Covered Parts** that are directly affected by the modification will not be covered by **Your Warranty**. This **Warranty Agreement** will not cover any **Failure** caused by or contributed to by the **Failure** of a modified part (not approved by the **Vehicle's** manufacturer as standard equipment at the time of manufacture) which has been fitted to **Your Vehicle**.

23) MOT FAILURE CONTRIBUTION(S) - This additional benefit (up to the maximum limits described against **Your** particular level of cover) will automatically stop when **Your Vehicle** is 10 years old and/or has covered 100,000 miles (whichever occurs sooner) It does not include the cost of an MOT or MOT retest and shall only be applicable when the following criteria has been validated:

- a) There is a minimum of at least 6 months MOT remaining at the start of **Your Warranty**;
- b) **We** will only use **Our Discretion** in making a payment, providing the part(s) that require replacement have not been previously recorded as the cause of an MOT failure (repair immediately/major defects) or has/have been previously recorded against an MOT test as an 'Advisory' (monitor and repair if necessary)
- c) **Your Vehicle** has been presented for an MOT within 14 days from the anniversary of the previous MOT being passed.

24) MULTIPLE FAILURES - If more than one item has failed when **You** or the **Repairer** notify **Us** of a fault, or more than one **Repair** is to be performed by the **Repairer** at the same time/odometer reading of **Your Vehicle**, all associated costs for that **Repair** will be handled and dealt with as one claim for **Repair**.

25) NON-COVERED PARTS - **You** cannot claim for any costs arising from the **Repair** or replacement of any part that is not included within **Your Warranty**, or any part specifically mentioned as being excluded.



26) NORMAL WEAR & TEAR - Means the expected gradual deterioration of a component, commensurate with the age and mileage of the **Vehicle**, that may not have necessarily resulted in the complete stoppage of its function or physical **Breakdown** but is showing signs of general wear, deterioration and/or fatigue which limits its designed functional purpose. **Failure(s)** caused by **Wear & Tear** are covered from day 91 onwards and providing the **Vehicle** has covered more than 1,200 miles from the recorded and verified inception mileage stated on **Your Schedule**. **Wear & Tear** cover will automatically stop when **Your Vehicle** is 10 years old and/or has covered 100,000 miles (whichever occurs sooner)

27) OTHER GUARANTEES, WARRANTIES OR INSURANCES - If on the occurrence of a **Failure** there exists any other warranty, guarantee or insurance which would entitle **You** to reimbursement for the **Repair** that **You** are asking **Us** to pay towards, **Your Warranty** shall only contribute its rateable proportion of a loss. e.g. there are 2 live warranties from different providers for **Your Vehicle**. In such circumstances and at **Our** sole **Discretion**, this **Warranty Agreement** will only contribute 50% of the cost that **We** authorise, towards **Repair(s)**

28) OUTSIDE OFFICE HOURS EMERGENCY REPAIRS - If **Your Vehicle** breaks down outside of office hours and **You** need to have an emergency roadside **Repair** completed prior to **You** being able to speak with **Us**, **You** must retain any breakdown recovery agent(s) reports or attending **Repairer** reports as well as any replaced parts for possible inspection by **Us** at a later date (it would also be of benefit if **You** can record and forward **Us** photos/a video of the fault/damage/replaced parts/location of the **Breakdown**). **You** should then contact **Us** as soon as **We** reopen to report the problem. **We** will then use **Our Discretion** to establish and decide if **We** can reimburse **You** any costs that have been incurred.

29) PRE-EXISTING FAULTS - If it is established that the **Failure** to which **You** are claiming for existed prior to the start of **Your Warranty**, all subsequent costs for that **Repair** will be excluded from this **Warranty Agreement**.

30) QUALIFYING VEHICLES - This **Warranty** can only be applied to unmodified cars, caravans and light commercial **Vehicles** up to 3½ tons with a retail value of

£500 or more. This **Warranty** will cover **Vehicles** used for hire and reward subject to the correct information being declared during the **Dealer's Application** for **Your Warranty** cover and the associated additional **Payment** being made. Should either the **Dealer** or **You** fail to notify **Us** of the **Vehicle's** intended use for hire & reward, it may result in claims being rejected and **Your Warranty** being nullified. If this happens, **We** will advise the **Dealer** of any proportionate refund due, representative of the time **Your Vehicle** has been on cover and the cost of **Our** services to date thereof. If **You** have paid any money towards **Your Warranty** cover, **You** may then request a refund from the **Dealer** directly, any monetary arrangements between **Us** and the **Dealer** will be finalised separately. This **Warranty Agreement** will not cover **Vehicles** used in any sort of competition(s), rallies, off road use, pace making, track days or any such similar event(s).

31) REPAIR - This is the total amount of **Labour**, **Covered Parts** and **Warranty Extra(s)** including **VAT** that have been authorised by **Us** (the maximum **Claim Limit** is shown on **Your Warranty Schedule**, this includes **VAT**) If the **Repairer** charges more than the **Claim Limit** of **Your Warranty** or more than **We** have authorised, the difference will need to be paid by **You**. The cumulative total amount that **Your Warranty** will payout throughout the duration of **Your Warranty** is restricted to the market value of the **Vehicle** at the time of the latest **Repair**. Any claim that **You** make must be supported with the **Repairer's** original **VAT** receipted **Repair** account which must be uniquely numbered, dated, include **Your Vehicle** registration number and/or VIN, make & model, odometer reading at the time of **Repair** and a full detailed breakdown of the **Repair**, showing parts and **Labour** charges separately. **We** shall not be able to reimburse any **VAT** if the **Repairer's** invoice is not addressed to **Us**. All notifications for **Repair(s)** that are required must be made and registered with **Us** during the period of cover detailed on **Your Warranty Schedule**. No cover exists for any reported **Failure** outside of this time. Any authorisation given by **Us** for **Repair(s)** is valid for 3 months only and **Repairs** must be completed and an invoice forwarded to **Us** for settlement within this time frame. After 3 Months, any authorisation previously given is automatically revoked.



Terms & Conditions (continued)

32) REPAIR NETWORK - Means a network of qualified businesses whom **We** have partnered with to provide **You** the option of using as a **Repairer**. All authorised **Repairs** via **Our Repair Network** will be settled directly by **Us**. **You** are welcome to use **Your** own **Repairer** but please be aware that the primary contract for **Repair** is between **You** and **Your Repairer**, in which case **You** may be asked to settle any authorised amounts directly **Yourself**. **You** will then need to send **Us** the documentation that **We** request to enable **Us** to settle **You** the authorised **Repair** cost. Please also note that should **You** chose to use **Your** own **Repairer** outside of **Our** approved **Repair Network**, the maximum hourly **Labour** charge per hour, as detailed against **Your** specific level of **Warranty** cover will come in to force.

33) ROUTINE MAINTENANCE - Any part(s) which have not failed, suffered any **Mechanical Breakdown** or any part(s) reported at the time of a non-scheduled health check or inspection as requiring replacement as a matter of good engineering practise or preventative maintenance, are not covered by **Your Warranty**. **We** will, solely at **Our Discretion**, assess any request **You** make to **Us**, for any **Repair** cost, at the time of a scheduled service (providing such a service is due in accordance with the manufacturer's recommendations) or at the time **Your Vehicle** is presented for an MOT (providing it is within 14 days of the expiry of **Your Vehicle's** current MOT only) when a **Covered Part** has suffered a **Failure** and caused **Your Vehicle** to fail an MOT. MOT Advisories are not covered by **Us**. If **You** request **Us** to pay for a **Repair** at the time of an MOT – the maximum amount **We** will consider is detailed against 'MOT Failure' under the corresponding level of **Warranty** cover **You** have (as described within this **Warranty Agreement**) All other terms and conditions apply.

34) SETTLEMENT - When **We** have agreed to cover **Repair(s)** **We** will either settle the agreed cost to **You** or the **Repairers** via BACS payment. If **You** want **Us** to settle any third party (e.g. a family member) **We** will first require **Your** written authorisation prior to **Us** being able to release any payment (for security purposes, an email from **Your** registered user account is fine)

35) SERVICING REQUIREMENT - To maintain the validity of **Your Warranty** cover, **You** must have **Your Vehicle** serviced in accordance with the manufacturer's service schedule (this includes cam belts and gearbox oil and filter changes) by a **VAT** registered garage. **You** have a maximum of an additional 1,000 miles or 30 days (whichever occurs sooner) to have such service(s) completed. All relevant service receipts/invoices must be retained as **We** may request these to be presented to **Us** prior to settling any **Repair** costs (**We** do not accept service stamps as proof of services having been completed) **Your Vehicle** should have undergone a Pre-Delivery Inspection (PDI) and service by the **Dealer** prior to the start date of **Your Warranty**, and any fault(s) evident should have been corrected at the **Dealer's** own expense prior to handover. If **You** have no record of this being performed, it is **Your** responsibility to ensure such a service is carried out to **Your Vehicle** in accordance with the manufacturer's recommendations within 30 days or 1,000 miles (whichever occurs sooner) at **Your** own expense. This servicing requirement also applies to scheduled gearbox oil and filter changes and cam belts/timing belts which must be changed throughout the **Vehicle's** life in accordance with the manufacturer's guidelines.

36) SPECIFICALLY EXCLUDED PARTS/FAILURES - **We** do not provide cover for any part(s) not specifically detailed as included within **Your Warranty** or any part(s) specifically detailed as excluded within **Your Warranty**. **Warranty Extras** are not included unless paid for and detailed as being included on **Your Warranty Schedule**.

37) TERRITORIAL LIMITS - **Your Warranty** covers **Failures** occurring in England, Scotland, Northern Ireland, Wales, The Isle of Man and the Channel Islands only (unless specifically agreed to the contrary in writing by **Us**) Nothing detailed within this **Warranty Agreement** will reduce or affect **Your** statutory rights. If **You** require any further advice, **You** should contact **Your** local Trading Standards Office or Citizens Advice Bureau.



38) TRANSFER - Your Warranty will no longer be valid if **You** sell **Your Vehicle** to anyone connected with the motor trade. If **You** sell **Your Vehicle** privately and fail to notify **Us** within 7 days of **You** no longer being the registered keeper, all cover will cease immediately. Please telephone or email **Us** for a 'Transfer Request' form. An **Administration Fee** of £40 applies. Freephone **0800 368 7420**.

39) UNAUTHORISED REPAIRS - We will not be able to cover any costs if **You** or **Your** nominated **Repairer** have undertaken any **Repair** without **Our** prior authorisation. If **You** have given any permission to the **Repairer** to commence and complete work on **Your Vehicle** prior to seeking **Our** approval, **You** do so with the knowledge that **We** reserve the right to decline paying for any expenses incurred as **You** will have effectively denied **Us** the opportunity to inspect the fault and verify the cause of **Failure** that may have occurred. **We** will, solely at **Our Discretion**, consider 'Outside Office Hours Emergency Roadside Repairs' (as described under term 28 above) on a case-by-case basis only.

40) VAT - Will not be paid unless the **Repairer's** invoice is correctly issued to **Us**.

41) WARRANTY EXTRAS - These refer to areas of enhanced cover for parts and **Repairs** that are not included in **Your Warranty** cover as standard. Cover for these are subject to the standard terms and conditions of cover as detailed within this **Warranty Agreement**. They are only included providing they are detailed on **Your Warranty Schedule** and the additional amount paid by the **Dealer**. Such limits include all associated charges for a **Repair** i.e. **Covered Parts, Labour** and **VAT**.

42) WORN OUT PARTS - This **Warranty Agreement** does not provide cover for burnt or **Worn Out** friction materials or linings, burnt out, carbonised or pitted valves, worn or perished dampers, worn or perished rubber mounts, worn or perished gaskets and seals or worn or stretched auxiliary/timing chains. It will also not cover any listed part(s) which requires replacement due to carbon build up, corrosion, oxidation, freezing, blockages, contamination, or any waste matter that prevents a component from working correctly.

43) YOUR OBLIGATIONS - It is a term of **Your Warranty** that **You** shall, at all times, observe the laws of using **Your Vehicle** on the public highway. Cover exists for mechanical or electrical **Breakdown(s)** occurring through normal road use on the public highway only. **You** must therefore ensure that **Your Vehicle** is insured, MOT'd and licensed (taxed) in accordance with current laws and regulations at all times. If **You** claim for a mechanical or electrical **Breakdown** and it is apparent that **Your Vehicle** was SORN (Statutory Off Road Notification), or not insured, MOT'd or licensed (taxed) for road use at the time of the **Failure** being notified to **Us**, **We** will not pay any costs towards that **Breakdown** for the duration of **Your Warranty**.



Notes



Protection for the road ahead...

0800 368 7420



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