

Mechanical and Electrical Breakdown Insurance

For New and Used Cars and LCV's

Welcome to your Extended Warranty

This Extended Warranty booklet sets out clearly the cover available to You.

Please read through Your Extended Warranty booklet carefully as You must comply with the terms and conditions to ensure You obtain maximum benefit.

Any questions You may have about this Policy will quickly be answered by calling Your Supplying Dealer or the Administrator directly, who will be pleased to help You.

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DEFINITIONS

Insurer/We/Us/Our International Insurance Company of Hannover Ltd,
Registered address 2nd Floor, 1 Arlington Square, Bracknell, Berkshire, RG12 1WA
Registered Number 145312 .
Duly authorised and regulated by the Financial Services Authority(FSA) under FSA registration number 202640.

Administrator Car Protect c/o MB&G Insurance Services Ltd, 21/26, Howard House, Howard Street, North Shields, Tyne & Wear NE30 1AR

You/Your/ the Insured- the beneficiary of the policy

Mechanical Breakdown- The sudden and unforeseen failure of a component, arising from any permanent mechanical or electrical defect, (for a reason other than wear and tear, normal deterioration or negligence) causing sudden stoppage of its function, necessitating immediate repair or replacement of the component before normal operation can be resumed.

Indemnity- The sole purpose of this Policy is to indemnify the Extended Warranty Policy Holder in the event of Mechanical Breakdown of the insured Vehicle as stated on the Warranty Certificate. The Insurer's liability shall be only the actual failed parts required to return the Vehicle to its pre-claim condition. This is not a service or maintenance policy.

Betterment- For the purpose of this Policy, the insurer understands "Betterment" to be a term used to describe the degree of improvement to a component(s) or vehicle from its pre-claim condition, whereby the Extended Warranty Policy Holder has directly gained from any repair resulting from an authorised claim. Any such Betterment will be the sole responsibility of the Extended Warranty Policy Holder including any applicable VAT.

Claim Limit- Is the maximum amount that can be claimed on each individual claim inclusive of VAT as stated on the Schedule.

Maximum Claim Limit- The maximum amount payable during the period of Your Warranty which shall not exceed the retail value of the Vehicle.

Schedule- The Schedule attached to this Agreement providing details of Your Vehicle, Claim Limit and duration of Your Warranty.

Agreement- Agreement between the parties listed in the Schedule for the provision of the Mechanical Breakdown Warranty described in the Agreement

Vehicle- The Vehicle specified in the Schedule being less than 3.5 tonnes and being designed to carry no more than 8 people including the driver.

Warranty- The Warranty provided in relation to the Vehicle specified in the Schedule and subject to the Terms and Conditions on page 11/12 and the other terms of this Agreement.

I.C.M.E.- The Institute of Consulting Motor Engineers

G.V.W.- Gross Vehicle Weight

Wear and Tear- the gradual deterioration associated with the normal use and age of the Vehicle and its components.

Definitions Relating to Breakdown Cover

The Insured– Any driver including the Insured who is driving the vehicle specified in the Certificate of Motor Insurance and is registered with us and who is driving with the Insured's knowledge and consent and who is a resident of The Republic of Ireland.

The Passengers– All non-fare paying passengers being transported in the Insured Vehicle at the time assistance is required.

Insured Vehicle– Any private car [not exceeding 1.5 tonnes total vehicle weight] and is 10years and under at the time of taking this Policy out, which is currently insured in The Republic of Ireland and which is driven within the terms of the current certificate of Motor Insurance relating to such car.

Territorial Limits– The Republic of Ireland and Northern Ireland.

Period of Cover – The period of Assistance Cover to which this Policy attaches, is as per the attached warranty schedule and such period is not to exceed 36 calendar months.

Certificate of Insurance

The Agreement

This insurance is an Agreement between You, the Insured, named on the Warranty Certificate, International Insurance Co. of Hannover Ltd, (the Insurer) and MB&G Insurance Services Ltd (the Administrator). The Supplying Dealer acts as Agents for the Administrator only for the purpose of providing or selling this Mechanical Breakdown Insurance Policy. This Extended Warranty Policy is valid only in Eire (see Additional Benefits for Continental use).

What is covered by Your Policy

The sole purpose of this Policy is to indemnify You against the unforeseen Mechanical Breakdown of the specifically listed parts under the level of cover You have chosen within the booklet. The Policy type, duration and maximum Indemnity will be those selected and as stated on the Warranty Certificate. No claim for payment can be released until the Administrator has received the Policy premium in full.

Law applicable to this policy

The parties to this Insurance cover can choose the law that applies to it. In the absence of any written agreement to the contrary, the laws of the Eire will apply.

APPLICABLE TO ALL COVER LEVELS

NUMBER OF CLAIMS

Within the period of insurance the number of claims are unlimited – up to the Policy limits as set out on Your Warranty Certificate. And not exceeding, in total, the retail value of the vehicle.

VAT

Where You are VAT registered the VAT element will be the Extended Warranty Policy Holders liability

CASINGS

Should the failure of a covered component result in damage to any associated casing the replacement will constitute part of the claim (within the Policy Claim Limit) provided the vehicle is not within 1000 miles of its next due service. External oil leaks are specifically excluded.

OIL SEALS & GASKETS

Camshaft seals, front crank oil seal, drive shaft oil seals, gearbox rear seal and differential pinion oil seal and other seals and gaskets are covered where removal of the engine, gearbox or differential unit is essential to effect repair (within the Policy Claim Limit) provided the vehicle is not within 1000 miles of its next due service. External oil leaks are specifically excluded.

WORKING MATERIALS

Where an authorised repair requires the replacement or topping up of oils, anti-freeze or other fluids, or replacement of the oil filter, these will also constitute part of the claim (within the Policy Claim Limit) provided the vehicle is not within 1000 miles of its next due service. External oil leaks are specifically excluded

EXCLUDING: Bodywork, paintwork, exterior trim, glass, mirrors, interior trim, door handles, and communication systems, in-car navigation equipment (unless selected as an option and the additional premium paid) and seating frames or runners. Light fittings and bulbs, wiper arms, exhaust systems, air bag systems, central locking remote control unit, seat belt systems, wheels and tyres, Diesel Particulate Filters & Sensors (unless selected as an option and the additional premium paid). Normal wear and tear/service items including but not limited to: plugs, leads, glow plugs, brake and clutch frictional material, wiper blades, cables, pipes, hoses, wiring, wiring looms and belts (timing belts are covered – please see special notes in Servicing Requirements).

In-car entertainment, Catalytic Converter and Batteries are excluded from Premier, Standard and Driveline Policies.



Premier Complete Cover

Please refer to your Schedule for the Policy individual Claim Limit

Premier Complete Cover will cover Wear & Tear **in addition** to all the stated components covered in **Premier Plus Cover**

Parts Included

ALL MECHANICAL AND ELECTRICAL COMPONENTS OF THE VEHICLE THAT WERE MANUFACTURER'S ORIGINAL FITMENTS

Additional Covered Components

- In car entertainment systems – on original manufacturers equipment ONLY
- Air Conditioning and Climate Control Systems
- Catalytic Convertors – Claims for Catalytic Convertors cannot be made on vehicles which have exceeded 100,000 miles
- The Vehicle battery

Additional Covered Components – only if selected on the schedule and additional payment has been made

Satellite Navigation Unit – original manufacturers fitment only
Diesel Particulate Filters & Sensors

Components NOT covered by the Warranty:

1. Those regarded as service items or components which are expected to require periodic replacement.
2. Wheels and tyres, spark plugs, wiper blades and arms, auxiliary drive belts, pipes and hoses, exhaust system including catalytic convertors, brake shoes, pads and discs, batteries, lamps and bulbs, fuses, wiring connections and looms, audio equipment, radio aerial masts and motors, bodywork, paintwork, all weatherstrip and seals, water ingress, door locks, handles, hinges, check straps, all glass including heater elements and aerials, trim, upholstery including seat runners and seat adjustment mechanisms, cosmetic finishers, general oil leaks or the adjustment of any component.

Timing belts: are included providing that the last due change of belt has taken place as specified by the manufacturer's schedules (proof required). Damage subsequently caused if timing belt has not been changed as specified by manufacturer is specifically excluded.

PLEASE NOTE: Those components included are warranted against mechanical or electrical failure due to sudden and unexpected circumstances.



Wear and Tear

This Policy will cover Your Vehicle against Breakdown as a result of Wear and Tear (defined as the expected gradual reduction or deterioration in operating performance and/or function of any covered part due to the age and/or mileage and/or usage of the Vehicle). In certain circumstances this results in Your Vehicle being in a better condition than it was before the Breakdown. The table below shows the amount we will pay if Your Vehicle has covered more than the stated mileage since the date of first registration at point of Breakdown.

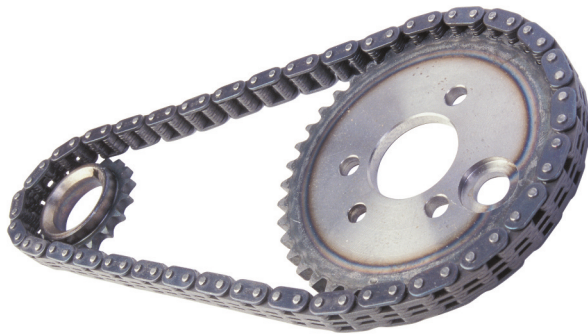
Claim Payment Contribution

Up to	100k Km	100% Parts	100% Labour
101k -	120k Km	90% Parts	100% Labour
121k -	135k Km	80% Parts	100% Labour
136k -	150k Km	70% Parts	100% Labour
151k -	170k Km	60% Parts	100% Labour
Over	171k Km	50% Parts	100% Labour

The above contribution requirement applies only to parts which have failed from Wear and Tear. Any valid claim with parts not deemed to have failed from Wear and Tear will be paid in full

IMPORTANT

It is essential that an authority number is obtained from Car Protect Claims Department before any repairs commence. Your Warranty Certificate will clearly set out the Policy Claim Limit.



Premier Plus Cover

Please refer to Your Schedule for the Policy individual Claim Limit

Parts Included

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

Additional Covered Components

In car entertainment systems – on original manufacturers equipment ONLY
Air Conditioning and Climate Control Systems
Catalytic Convertors – Claims for Catalytic Convertors cannot be made on vehicles which have exceeded 100,000 miles
The Vehicle battery is covered

Additional Covered Components – only if selected on the schedule and additional payment has been made.

Satellite Navigation Unit – original manufacturers fitment only
Diesel Particulate Filters & Sensors

Components NOT covered by the Warranty:

1. Those regarded as service items or components which are expected to require periodic replacement.
2. Wheels and tyres, spark plugs, wiper blades and arms, auxiliary drive belts, pipes and hoses, exhaust system including catalytic convertors, brake shoes, pads and discs, batteries, lamps and bulbs, fuses, wiring connections and looms, audio equipment, radio aerial masts and motors, bodywork, paintwork, all weatherstrip and seals, water ingress, door locks, handles, hinges, check straps, all glass including heater elements and aerials, trim, upholstery including seat runners and seat adjustment mechanisms, cosmetic finishers, general oil leaks or the adjustment of any component.

Timing belts: are included providing that the last due change of belt has taken place as specified by the manufacturer's schedules (proof required). Damage subsequently caused if timing belt has not been changed as specified by manufacturer is specifically excluded.

PLEASE NOTE: Those components included are warrantied against mechanical or electrical failure due to sudden and unexpected circumstances.

IMPORTANT

It is essential that an authority number is obtained from Car Protect Claims Department before any repairs commence. Your Warranty Certificate will clearly set out the Policy Claim Limit.

Premier Cover

Please refer to Your Schedule for the Policy individual Claim Limit.

Covered Components

The following specifically listed components and labour costs are covered against Mechanical Breakdown, provided that the Terms and Conditions of this Policy are fully complied with. Within the Warranty period, the number of claims are limited to the retail value of the Vehicle.

Engine

Cylinder block, crankshaft, crank bearings, big end bearings, oil pump, con rods, gudgeon pins, small end bearings, pistons, piston rings, cylinder bores, cylinder head (excluding cracks), rocker shaft, rockers, hydraulic lifters, camshaft and cam followers, push rods, camshaft bearings, inlet and exhaust valves, valve springs, valve guides, cylinder head gasket, inlet manifold, timing gears, timing chains, belt / chain tensioner, flywheel and starter ring gear (excluding sticking valves and oil leaks).

Turbocharger

The complete turbo unit is included (including the wastegate if it is an integral part of the turbo unit and cannot be bought separately, providing it is of original manufacturers equipment.)

Timing Belts

Timing belts are included providing that the last due change of belt has taken place as specified by the Manufacturers schedule (proof required). Damage subsequently caused if the timing belt has not been changed as specified by the Manufacturer is specifically excluded.

Cooling

Engine thermostat, water pump, thermostat housing, viscous fan coupling, engine oil cooler, heater matrix, radiator and expansion tank.

Fuel System

Petrol Engines: Petrol injection pump (excluding: injectors, wiring, pipes, unions, fuel tank and fuel filter). Diesel Engines: Low pressure supply pump, fuel injector governor, fuel shut off mechanism, hydraulic or electrical injection timing mechanism, high pressure fuel metering head, manifold boost pressure compensator, altitude compensator, glow plug relay.

Manual Gearbox

The following internal mechanical components are included: gears & gear clusters, speedo drive, selectors and shafts, synchromesh assemblies, bushes, ball and roller bearings, needle bearings and transfer gears (excluding oil leaks).

Automatic Gearbox

The following internal mechanical components are included: Governor, speedo drive, valve block, oil pump, gears, brake bands, servos, clutches, seals, shafts, bearings and bushes, modulator, valve and transfer gears (excluding oil leaks).

4x4 Transmission

Warranty is as listed for 2 wheel drive vehicles plus the specialist components indicated.

4x4 transfer box: The following internal mechanical components are included: Transfer gears, selectors, shafts, transfer shafts, needle and roller bearings, output shafts and bushes (excluding oil leaks).

4x4 Differential: Planetary gear assembly, crown wheel and pinion assembly, internal shafts, bearings and bushes, thrust washers, spacers, bevel gears. Includes front, rear and centre differential on 4x4 vehicles (excluding viscous couplings and fluid differentials, oil leaks).

Continuously Variable Transmission (CVT / CVX)

All internal mechanical components and seals (excluding oil leaks).

Torque Converter

All internal mechanical components and seals.

Driveline

Front and rear wheel drive vehicles: Open drive shafts including constant velocity joints, universal joints and couplings, rear wheel drive half shafts, half shaft bearings. Includes front and rear transfer shafts on 4x4 vehicles (excluding gaiters, and viscous couplings and oil leaks).

Wheel Bearings

Front and rear wheel bearings (excluding hubs).

Propshaft/s

Propshaft, universal joints and couplings, bearings, rubber couplings.

Suspension and steering

Coil springs, steering rack and pinion, power steering rack, steering box, power steering box and idler box, power steering pump and reservoir, wishbones and balljoints, hydrostatic displacer units. (excluding gaiters, oil leaks, tracking and balancing).

Clutch

Release (thrust) bearing, centre plate (including oil contamination - centre plate only) and pressure plate.

Braking

Brake master cylinder, callipers, wheel cylinders, brake vacuum pump, vacuum servo, brake bias / restrictor valve (excluding corroded or seized components).

Anti Lock Brake System (ABS)

Factory fitted anti-lock braking systems are covered. (Excluding: Wiring and connection faults).

Hydropneumatic Suspensions

Accumulator sphere, fluid pressure control valve, suspension spheres and high pressure pump. (Excluding: Gaiters, oil leaks, tracking and balancing).

ECU

Main engine electronic control unit

Air Conditioning

Factory fitted air conditioning systems are included (Excluding: Pipes, unions, wiring and receiver drier).

Electrical

Electric window motors and switches, rear windscreen wiper motor, rear windscreen washer motor, electric sunroof motor and switch, central locking systems (excluding remote control & wiring), distributor, electric ignition module, electrical radiator fan & temperature sensor, indicator and wiper switches (column stalks), heater fan motor, fuel tank sender unit & electrical fuel pump alternator, starter motor, flasher relay, front windscreen wiper motor, horn, front windscreen washer motor and ignition coil.

Regassing: Within the claim limits where the replacement of an included component requires re-gassing of the system, a maximum of €45 will be contributed (routine maintenance re-gassing is not included).

IMPORTANT

It is essential that an authority number is obtained from Car Protect Claims Department before any repairs commence. Your Warranty Certificate will clearly set out the Policy Claim Limit.

Standard Cover

Please refer to Your schedule for the Policy individual Claim Limit.

Covered Components

The following specifically listed components and labour costs are included against Mechanical Breakdown, provided that the Terms and Conditions of this Policy are fully complied with. Within the Warranty period, the number of claims are limited to the retail value of the Vehicle.

Engine

Cylinder block, crankshaft, crank bearings, big end bearings, oil pump, con rods, gudgeon pins, small end bearings, pistons, piston rings, cylinder bores, cylinder head (excluding cracks), rocker shaft, rockers, hydraulic lifters, camshaft and cam followers, push rods, camshaft bearings, inlet and exhaust valves, valve springs, valve guides, cylinder head gasket, inlet manifold, timing gears, timing chains, belt / chain tensioner, flywheel and starter ring gear (excluding sticking valves and oil leaks).

Turbocharger

The complete turbo unit is included (including the wastegate if it is an integral part of the turbo unit and cannot be bought separately, providing it is of original manufacturers equipment.)

Timing Belts

Timing belts are included providing that the last due change of belt has taken place as specified by the Manufacturers schedule (proof required). Damage subsequently caused if the timing belt has not been changed as specified by the Manufacturer is specifically excluded.

Cooling

Engine thermostat, water pump, thermostat housing, viscous fan coupling.

Fuel System

Petrol Engines: Petrol injection pump (excluding: injectors, wiring, pipes, unions, fuel tank and fuel filter). Diesel Engines: Low pressure supply pump, fuel injector governor, fuel shut off mechanism, hydraulic or electrical injection timing mechanism, high pressure fuel metering head, manifold boost pressure compensator, altitude compensator, glow plug relay.

Manual Gearbox

The following internal mechanical components are included: gears & gear clusters, speedo drive, selectors and shafts, synchromesh assemblies, bushes, ball and roller bearings, needle bearings and transfer gears (excluding oil leaks).

Automatic Gearbox

The following internal mechanical components are included: Governor, speedo drive, valve block, oil pump, gears, brake bands, servos, clutches, seals, shafts, bearings and bushes, modulator, valve and transfer gears (excluding oil leaks).

4x4 Transmission

Warranty is as listed for 2 wheel drive vehicles plus the specialist components indicated.

4x4 transfer box: The following internal mechanical components are included: Transfer gears, selectors, shafts, transfer shafts, needle and roller bearings, output shafts and bushes (excluding oil leaks).

4x4 Differential: Planetary gear assembly, crown wheel and pinion assembly, internal shafts, bearings and bushes, thrust washers, spacers, bevel gears. Includes front, rear and centre differential on 4x4 vehicles (excluding viscous couplings and fluid differentials, oil leaks).

Continuously Variable Transmission (CVT / CVX)

All internal mechanical components and seals (excluding oil leaks).

Torque Converter

All internal mechanical components and seals.

Driveline

Front and rear wheel drive vehicles: Open drive shafts including constant velocity joints, universal joints and couplings, rear wheel drive half shafts, half shaft bearings. Includes front and rear transfer shafts on 4x4 vehicles (excluding gaiters, and viscous couplings and oil leaks).

Wheel Bearings

Front and rear wheel bearings (excluding hubs).

Propshaft/s

Propshaft, universal joints and couplings, bearings, rubber couplings.

Suspension and steering

Coil springs, steering rack and pinion, power steering rack, steering box, power steering box and idler box (excluding gaiters, oil leaks, tracking and balancing).

Clutch

Release (thrust) bearing, centre plate (including oil contamination - centre plate only) and pressure plate.

Braking

Brake master cylinder, callipers, wheel cylinders, brake vacuum pump, brake bias / restrictor valve (excluding corroded or seized components).

Electrical

Alternator, starter motor, flasher relay, front windscreen wiper motor, horn, front windscreen washer motor and ignition coil.

IMPORTANT

It is essential that an authority number is obtained from Car Protect Claims Department before any repairs commence. Your Warranty Certificate will clearly set out the Policy Claim Limit.



Driveline Cover

Please refer to Your schedule for the Policy individual Claim Limit.

Covered Components

Driveline Cover is only available from Dealer outlets.

The following specifically listed components and labour costs are included against Mechanical Breakdown, provided that the Terms and Conditions of this Policy are fully complied with. Within the Warranty period, the number of claims are limited to the retail value of the Vehicle.

Engine

Cylinder block, crankshaft, crank bearings, big end bearings, oil pump, con rods, gudgeon pins, small end bearings, pistons, piston rings, cylinder bores, cylinder head (excluding cracks), rocker shaft, rockers, hydraulic lifters, camshaft and cam followers, push rods, camshaft bearings, inlet and exhaust valves, valve springs, valve guides, cylinder head gasket, inlet manifold, timing gears, timing chains, belt/chain tensioner, flywheel and starter ring gear (excluding sticking valves and oil leaks).

Manual Gearbox

The following internal mechanical components are included: gears & gear clusters, speedo drive, selectors and shafts, synchromesh assemblies, bushes, ball and roller bearings, needle bearings and transfer gears (excluding oil leaks).

Automatic Gearbox

The following internal mechanical components are included: Governor, speedo drive, valve block, oil pump, gears, brake bands, servos, clutches, seals, shafts, bearings and bushes, modulator, valve and transfer gears (excluding oil leaks).

Differential

Planetary gear assembly, crown wheel and pinion assembly, internal shafts, bearings and bushes, thrust washers, spacers, bevel gears. Includes front, rear and centre differential on 4x4 vehicles (excluding viscous couplings and fluid differentials, oil leaks).

IMPORTANT It is essential that an authority number is obtained from Car Protect Claims Department before any repairs commence. Your Warranty Certificate will clearly set out the Policy Claim Limit.

Additional Benefits

For **Premier Complete, Premier Plus, Premier and Standard** cover only.

For any of the following services please contact the Administrator for authorisation.

Vehicle Hire (for accepted claims only)

Should Your Vehicle require repair under this Policy and prior Authority has been given by the Administrator, We will pay a contribution of up to a total of €35 (including VAT) per day for a maximum of five days towards the cost of hiring a similar vehicle.

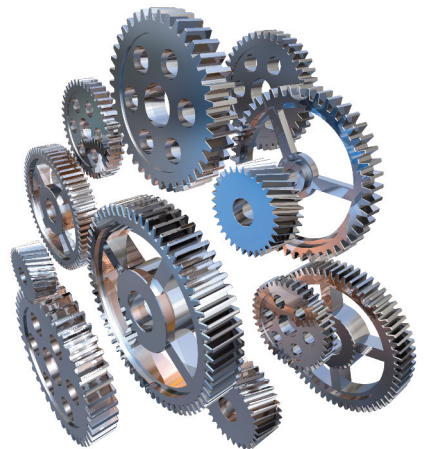
Car Hire is not available for the first 24 hours following a claim being reported to Us.

The contribution towards vehicle hire will be specifically excluded if the Vehicle is off the road and repairs are unable to commence or be completed due to the non-availability of parts or workshop facilities, or in the case of excessive labour charges.

Continental Use

The Policy has been extended to cover Mainland Europe and UK for personal trips to a maximum period of 60 consecutive days. Any Mechanical Breakdown occurring during continental use will be subject to parts/labour costs at Eire rates at the time. Car hire and recovery benefits shall not apply during continental use.

Important: Car hire expenses form a part of the overall claim amount and will be limited to the maximum Indemnity as stated on the Warranty Certificate. Please Note. All payments under Additional Benefits are inclusive of VAT, and will only be considered on production of a VAT receipt.



General Exclusions - Warranty

The Insurer will not cover claims caused by, or arising from or in connection with the following :

1. Losses arising from manufacturer's defects, inherent design faults, recall campaigns, during or after the manufacturer's warranty period.
2. Any Grey import vehicles.
3. Vehicles which have been modified or altered where the modification or alteration falls outside the approved manufacturer's specifications.
4. Any Vehicles used for competitions, pacemaking, rallies, off road use or use for a taxi or by a driving school.
5. Loss or damage where the Insurer is unable to verify the actual mileage of the Vehicle at the time of the claim.
6. Routine maintenance operations and/or adjustments of any components.
7. Damage or loss which is recoverable under any other insurance or warranty.
8. Mechanical or electrical failure resulting from:-
 - overheating, frost, corrosion, flooding, impact, fire, abuse or neglect
 - a defect which existed prior to the insurance taking effect
 - lack of coolant, lubricant or hydraulic fluids
 - incorrect servicing or faulty repair
 - an incorrect grade of lubricants, fuel or hydraulic fluids
 - ingress of foreign matter into fuel, lubricants or cooling system.

Damage to uninsured components or any consequential damage or loss.

Bodywork, channels and guides, check straps, cosmetic finishes, door locks, glass, handles, hinges, paintwork, trim, upholstery, weatherstrips and seals.

EXCLUDED VEHICLES

The following vehicles cannot be covered under this Extended Warranty insurance policy.

General

- Commercial vehicles over 3.5 tonnes GVW
- Military, Police, Ambulance and Fire Service vehicles

Specific Vehicles

• AC, Aston Martin, Bentley, BMW M Series, BMW Alpina, Bristol, Bugatti, Caterham, Cosworth, Ferrari, Ginetta, Jaguar XJ220, Lamborghini, Lancia, Lotus, Lister, Morgan, Mercedes Benz S Class (on application), Maserati, McLaren, Marcos, Maybach, Mitsubishi Evo, Noble, Porsche 911(Not Boxter or Cayman), Stretch Limo's, Rolls Royce, TVR, Westfield and Kit Cars. All US, Canadian and Australian vehicles unless built for the UK/Eire Market.

Terms and Conditions of Warranty Cover

The following Terms and Conditions apply upon acceptance of the Warranty Certificate and receipt of the Extended Warranty premium by the Administrator.

1. This Extended Warranty policy and Warranty Certificate shall be read together as one contract and any word or expression to which a special meaning has been given shall have the same meaning wherever it may appear. Only the parts specifically listed will be covered by the Extended Warranty.

2. In the event of any occurrence giving rise to a claim, You must advise the Administrator as soon as is reasonably possible, and must adhere to the claims procedure specified within this document.

3. You, shall take all reasonable steps to avoid further damage occurring.

NB: No liability for drive on damage after a fault has occurred will be considered.

4. No claims will be considered unless all servicing has been carried out in accordance with the Servicing Requirements section by a bona fide garage. The Administrator, on behalf of the Insurer, reserves the right to examine the original service invoices and subject the Vehicle and failed component/s to expert assessment.

5. On receipt of the correct premium, any liability will be subject to the limits as stated on the Warranty Certificate and in the Extended Warranty document. Where a reference is made to "retail value", it will be understood as being the retail value of the Vehicle at the time of the claim, taking into account the mileage and condition adjustments as recommended in Glasses Guide. If the total claims reach the current value of the Vehicle the Extended Warranty shall be deemed to have

expired. The Administrator on behalf of the Insurer reserves the right to decline any application.

6. The Administrator on behalf of the Insurer reserves the right to agree or nominate a repairer. Labour costs will be calculated in line with I.C.M.E. manual times when agreeing a settlement figure.

7. No liability will be accepted for any claim where it is apparent or becomes apparent that the Terms and Conditions of the Extended Warranty have not been fully complied with.

8. If You, or Your agent, makes any claim knowing it to be false or fraudulent in any respect, then this Extended Warranty shall be deemed null and void and You shall repay all sums paid in respect of any previous false or fraudulent claims. Legal action will be taken to recover costs and damages

9. The Extended Warranty will not cover any claim covered by any existing insurance policy or policies, or any agreement with any motoring breakdown organisation.

10. No refund or part return of premium is available under this Extended Warranty once the 14 day cooling off period has passed. The policy cannot be transferred to another Vehicle.

11. This Extended Warranty is in addition to Your legal rights and is not to be substituted for the suppliers liability if the Vehicle is found to be unfit for the purpose for which it was intended, or is not as described or is not of satisfactory quality.

12. Prior to sale the Supplying Dealer must conduct a pre-delivery inspection to confirm so far, as is reasonably possible that the covered components are in sound condition. You must ensure all warning lights and gauges are operating correctly at all times. No liability is accepted for drive on damage of any claim. i.e. should a low oil pressure warning light become illuminated for example, and the policy holder chooses to 'drive on' and ignore this warning light, then any subsequent resulting engine damage would not be covered by this Extended Warranty.

13. The Odometer reading quoted in no way guarantees the true distance covered by the Vehicle and is indicated only as a guide to when servicing is due. It is Your responsibility to provide proof that the service schedule has been fully complied with.

14. The geographical limit of this Extended Warranty is Eire except for use as described in "Continental Use" within the Additional Benefits section of this document.

15. No repairs may commence under the terms of the Extended Warranty unless the Administrator has issued an authority number for an agreed amount. Labour times are calculated using the I.C.M.E. standard repair times and does not include diagnosis, timing adjustments or the cleaning of assemblies or refacing costs.

Remember, NO liability will be accepted for work carried out without prior authorisation.

The Administrator also reserves the right to call for Betterment where You have directly gained from any repair resulting from an authorised claim.

16. The Administrator reserves the right to specify the use of guaranteed reconditioned, exchange units or guaranteed factor parts. The parts liability for any claim will be limited to the cost of these components.

17. The Extended Warranty does not cover Mechanical Breakdown occurring during the period of guarantee of a manufacturer or supplier, or failed parts which have been subject to recall by manufacturers, or as a result of inherent design faults, or components not originally fitted by the manufacturer.

18. No liability will be accepted for faults caused by excess wear and tear, freezing, overheating, intrusion of foreign matter, corrosion, neglect, lack of servicing, lack of lubrication or anti freeze, gradual deterioration or replacement of parts which have reached the end of their effective working lives.

19. The Extended Warranty does not apply to vehicles used for :- hire and reward, custom built or modified vehicles, vehicles over 3500 kg gross vehicle weight, vehicles used in any sort of competition, race or rally or vehicles used for commercial driving tuition.

20. No liability will be accepted for consequential damage on, or caused by parts not specifically listed in this document, faults on the Vehicle at the time of purchase, attributable to the faulty previous repair or servicing of the Vehicle, use of an incorrect grade or type of fuel or oil, faults associated with routine maintenance or servicing or progressive failures.

21. Any third party claims, consequential losses, bodily injury, road hazard or fire damage claims or losses occurring as a direct result of impact damage are not covered.

22. If it becomes apparent at any time that a Vehicle has been the subject of a total loss payment, the Administrator reserves the right to declare the Extended Warranty void and to rescind all benefits and no refund shall be given.

23. The Administrator reserves the right to ask for proof of ownership of the Vehicle covered by this Mechanical Breakdown insurance during the period of cover.

MOTOR BREAKDOWN ASSISTANCE

For **Premier Complete, Premier Plus, Premier** and **Standard** cover only.

Please check **Your Policy Schedule** to ensure **You** have the level of cover **You** need and read the following to help **You** use the service.

CAR PROTECT ASSIST

Car Protect Assist provides a 24 hour assistance service every day of the year through a network of Recovery Operators throughout the Republic of Ireland and Northern Ireland. The insurance policy is underwritten by International Insurance Company of Hanover Limited, Per White Oak Underwriting Agency Limited, 2ndFloor, 1 Arlington Square, Bracknell, Berkshire, RG12 1WA. Registered in England number 145312.

What to do if **You** Breakdown

If **Your Vehicle** breaks down please call the Car Protect Assist Motor Rescue Helpline:

Republic of Ireland 0531 3000 and choose the Breakdown option.
Northern Ireland 00353 91 501633

If **You** are unable to make a connection, please contact **Us** on +44 (0)1206 771756
Please have the following information ready to give to Our Rescue Controller when **You** call: -
Your return telephone number with area code.

Your Vehicle registration.

The precise location of **Your Vehicle** (or as accurate as **You** are able in the circumstances)

Your warranty certificate number.

A description of the problem.

Call Assist Ltd are responsible only for the cost of providing benefits available through Call Assist Ltd. If **You** make **Your** own arrangements **You** will not be reimbursed.

Car Protect Assist Cover

The Company will provide the following cover:

In the event of The Insured's Vehicle requiring assistance as having been immobilised as a result of Mechanical Breakdown, an Accident, fire, malicious damage, or any attempted theft, punctures that require assistance to fix or replace a wheel, lost keys, keys broken in the lock or locked in the car.

The Company will agree and pay for the benefits set out as follows:

One hour's free labour if the Vehicle can be repaired at the roadside.

If the Vehicle cannot be repaired at the roadside towing the vehicle to the nearest Approved Repairer or to a garage of your choice, whichever is closer.

Assistance in the event of a Breakdown at **Your Home Address**.

Labour

The cost of call out and up to one hour's labour charged by a repairer provided the repair is carried out at the scene of the Breakdown and not at the repairer's premises.

Completion of Journey

If, for whatever reason, repairs cannot be made at the scene of the **Breakdown** and **The Insured's Vehicle** has broken down away from home, The **Company** can arrange and pay for:

Onward transportation to **The Insured** and **Passengers** intended destination or to their home within the **Territorial Limit**

OR

Use of a replacement car for up to 48 hours while repairs are carried out, subject to the maximum value of €120 per 24hour period and €240 in total, where the **Breakdown** has occurred more than 20 miles from the registered **Home Address** and the **Vehicle** is repaired at a garage local to the scene of the **Breakdown**.

OR

Overnight accommodation, limited to Bed & Breakfast, for one night only whilst repairs to The Insured's Vehicle are in progress. This is subject to maximum value of €50 per person and €250 total.

Message Relay

The Company will pass on two urgent messages for **You**.

In the event of The Vehicle being repaired, **The Company** will provide the cost of public transportation for **The Insured** to collect his/her **Vehicle**.

CAR PROTECT ASSISTANCE COVER is a 24 hour accident, emergency & **Breakdown** recovery service to assist **You in Your** time of need. The choice of assistance supplied will depend on the options available to the rescue provider at the time of **Your** request for assistance. You should be aware that the cover provided will be at Call Assist Ltd's discretion as not all options are available to them at all times e.g. car hire may be impossible to obtain in the early hours of the morning.

Call Assist Ltd is responsible only for the cost of providing benefits available through Call Assist Ltd. If you make your own arrangements you will not be reimbursed.

GENERAL EXCLUSIONS – Breakdown Cover

The Company shall not be liable:

1. For any liability or consequential loss arising from any act performed in the execution of the assistance services provided.
2. To pay for expenses, which are recoverable from any other source.
3. For any **Accident** or **Breakdown** brought about by an avoidable, wilful and deliberate act committed by **The Insured**.
4. For the cost of repairing **The Vehicle** other than that outlined in the breakdown cover section of this document.
5. For the cost of any parts, keys, lubricants, fluids or fuel required to restore a vehicle's mobility.
6. For any claim caused by fuels, mineral essences or other flammable materials, explosives or toxins transported in the car.
7. For any claim arising where the **Vehicle** is carrying more **Passengers** or towing a greater weight than that for which it was designed as stated in either the Manufacturer's specifications or in Road Traffic Legislations or arising directly out of the unreasonable driving of the **Vehicle** on unsuitable terrain.
8. For any breach of this section of the Policy or failure on **Our** part to perform any obligation as a result of acts of God, Government control, restrictions or prohibitions, or any other act or omission of any public authority (including Government) whether local, national or international, or the default of any supplier, agent or other person or of labour disputes or difficulties (whether or not within **The Company**) or any other cause whatsoever where such cause is beyond **Our** reasonable control.
9. Any caravan/trailer where the total length exceeds 7metres (23 feet) and where it is not attached to the Vehicle with a standard towing hitch.
10. **Breakdowns** or **Accidents** to the caravan or trailer itself.
11. Service where glass or windscreens have been damaged.
12. Vehicles that are not secure or have faults with electric windows, sun roofs or locks not working, unless the fault occurs during the course of a journey and **Your** safety is compromised.
13. **Breakdowns** caused by insufficient fuel.
14. **Breakdowns** caused by failure to maintain the **Vehicle** in a roadworthy condition including maintenance or proper levels of oil and water.
15. Where service cannot be effected because the **Vehicle** does not carry a serviceable spare wheel, aerosol repair kit, appropriate jack or, the locking mechanisms for the wheels are not immediately available to remove the wheels.

16. Any request for service if the **Vehicle** cannot be reached or is immobilised due to snow, mud, sand or flood or where the **Vehicle** is not accessible or cannot be transported safely and legally using a standard transporter.

17. Overloading of the **Vehicle** or carrying more **Passengers** than it is designed to carry.

18. Any subsequent callouts for any symptoms related to a claim which has been made within the last 28 days, unless **Your Vehicle** has been fully repaired at a **Suitable Garage**, declared fit to drive by the **Recovery Operator** or is in transit to a pre-booked appointment at a **Suitable Garage**.

19. The recovery of the **Vehicle** and **Passengers** if repairs can be carried out at or near the scene of the **Breakdown** within the same working day. If recovery takes effect **we** will only recover to one address in respect of any one **Breakdown**.

20. Vehicles not registered with Us.

21. Any winching charges or the use of specialist equipment.

22. The cost of draining or removing contaminated fuel.

23. Storage charges.

24. Any claim within 24 hours of the time the policy is purchased.

25. More than six callouts in any one Period of Insurance.

26. Claims totalling more than €15,000 in any one Period of Insurance.

27. Any costs or expenses not authorised by **Our** Rescue Controllers.

28. The cost of food, drinks, telephone calls or other incidentals.

29. The charges of any other company (including Police recovery) other than the Recovery Operator, a car hire agency or accommodation charges which have been authorised by Us.

30. Any charges where **You**, having contacted Us, effect recovery or repairs by other means unless **We** have agreed to reimburse **You**.

31. Any cost that would have been incurred if no claim had arisen.

32. Any false or fraudulent claims.

33. Service if **You** already owe Us money.

34. Overnight accommodation or car hire charges if repairs can be carried out at or near the scene of the **Breakdown** within an agreed time.

35. Recovery of the **Vehicle** or **Your** transport costs to return the **Vehicle** to **Your Home Address** once it has been inspected or repaired.

36. Any damage to **Your Vehicle** or its contents whilst being recovered, stored or repaired and any liability arising from any act performed in the execution of the assistance services provided. **We** will not pay for any losses that are not directly covered by the terms and conditions of this policy. For example, **We** will not pay for **You** to collect **Your Vehicle** from a repairer or for any time that has to be taken off work because of a **Breakdown**.

37. Failure to comply with requests by Us or the **Recovery Operator** concerning the assistance being provided.

38. Any cost recoverable under any other insurance policy that **You** may have.

39. Fines and penalties imposed by courts.

40. Direct or indirect loss, damage or liability caused by, contributed to or arising from: -
a) Ionising radiation or contamination by radioactivity from an irradiated nuclear fuel or from nuclear waste from the combustion of nuclear fuel.

b) The radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component thereof.

c) Any results of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, military or usurped power.

41. Any cover which is not specifically detailed within this policy.

Terms & Conditions of Breakdown Cover

1. No benefit shall be payable unless **The Company** has been notified and has authorised assistance by **You** calling the emergency telephone number provided.

2. The **Territorial Limit** of Your cover are the Republic of Ireland and Northern Ireland.
3. You must quote The Policy number when calling for assistance and relevant identification produced to the repairer, recovery service or other nominated agent of **The Company**.
4. To be eligible for assistance, **The Insured** must hold a current Motor Insurance Policy.
5. **Your Vehicle** must be maintained in a good mechanical and roadworthy condition and be regularly serviced in line with manufacturer recommendations.
6. Vehicles eligible for assistance are restricted to Private Cars or Private Cars modified for commercial use.
7. If **Your Vehicle** has been modified for or is taking part in racing, trails or rallying it is specifically excluded from cover.
8. Vehicles that have modifications to wheel arches, front and rear bumpers and alterations to suspension levels (Lowering etc.) cannot be recovered by the recovery service provider.
9. **We** reserve the right to refuse assistance in circumstances where a driver is clearly intoxicated.
10. **The Insured** must be with the **Vehicle** when the repairer arrives. If **The Insured** is not with the **Vehicle** and **Our** repairer cannot assist, any subsequent assistance will be at the cost of **The Insured**.
11. If forced entry to **The Insured's Vehicle** is required because **You** are locked out, a declaration must be signed by **You** saying that **You** will be responsible for any damage caused by forced entry.
12. Replacement cars will be subject to commercial car hire criteria. These criteria may include, but are not limited to the following: full driver's licence (without endorsements), a cash or credit card deposit. These criteria are not exhaustive and may change from time to time. It is a condition that the hire car must be returned to the original pick-up point.
13. If a callout is cancelled by **You** and a **Recovery Operator** has already been dispatched, **You** will lose a callout from **Your** policy. **We** recommend **You** to wait for assistance to ensure the **Vehicle** is functioning correctly. If **You** do not wait for assistance and the **Vehicle** breaks down again within 12 hours, **You** will be charged for the second and any subsequent callouts.
14. **We** reserve the right to charge **You** for any costs incurred as a result of incorrect location details being provided.
15. **We** have the right to refuse to provide the service if **You** or **Your Passengers** are being obstructive in allowing **Us** to provide the most appropriate assistance or are abusive to **Our** Rescue Controllers or the Recovery Operator.
16. **We** must be advised immediately at the time of contacting **Us** for assistance, if **Your Vehicle** is fitted with alloy wheels.
If **We** are not advised and **We** are unable to provide the service promptly or efficiently through the agent who will be assisting **You**, **You** will be charged for any additional costs incurred.
17. The repair must be carried out if the **Vehicle** is recovered to a dealership and the dealership can repair the **Vehicle** within the terms stated. **You** must have adequate funds to pay for the repair immediately. If **You** do not have funds available, any further service related to the claim will be denied.
18. In the event **You** use the service and the claim is subsequently found not to be covered by the policy **You** have purchased, **We** reserve the right to reclaim any monies from **You** in order to pay for the uninsured service.
17. **We** reserve the right to recover **Your** immobilised **Vehicle** in accordance with and subject to any legislation, which affects drivers' working hours.
18. The transportation of livestock (including dogs) will be at the discretion of the Recovery Operator. Alternative transport can be arranged but **You** will need to pay for this service immediately by credit or debit card.
19. Regardless of circumstances, **We** will not be held liable for any costs incurred if **You** are unable to make a telephone connection to any numbers provided.
20. The policy is not transferable.
21. If, in **Our** opinion, the **Vehicle** is found to be unroadworthy due to lack of maintenance, unless servicing records can be provided, **We** may terminate **Your** policy immediately notifying **You**, by letter to **Your** Home Address, of what action **We** have taken.
24. **We** will provide cover if:-
 - a) **You** have met all the terms and conditions within this insurance.
 - b) The information provided to **Us**, as far as **You** are aware, is correct.

How To Make A Claim

1. **If at any time You suspect You have a fault covered by Your Policy first telephone: 01531 3000 during office hours where You will be advised of the best course of action to take.**

Remember: No repairs must commence until an authority number has been received from the Administrator.

You must take all reasonable steps to avoid further damage occurring.

2. The Administrator will require the following information: (Please have ready prior to telephoning)

- a) Your name, policy number and registration number.
- b) Confirmation that Your relevant service schedule has been complied with and original receipts are available.
- c) Mileage at time of breakdown.

3. Take Your Vehicle to the repairer agreed or nominated, and obtain an estimate for the repairs. The repairing garage must then telephone the Administrator quoting the above policy information and the exact cause of failure.

IMPORTANT NOTE .

You, must authorise the dismantling of any components for inspection and diagnosis & if after such dismantling has taken place no liability has been found under this policy, You, must bear this cost. If a claim is accepted under this policy by Administrator, on behalf of the Insurer, then the costs of both Dismantling & Diagnosis will form part of the total claim.

Please read the "How to Make a Claim" section thoroughly – and remember

- a) It is essential that an authority number is obtained from the Administrators Claims Department **before** any repairs commence.
- b) The above components are covered against mechanical failure due to sudden and unexpected circumstances only.
- c) Oil leaks are only covered under this policy if the removal of the engine, gearbox or differential unit is essential to effect repair.
- d) If the Administrator accepts the claim (on behalf of the Insurer) they will issue a **CLAIMS AUTHORITY NUMBER** for an agreed cost. Any amount in excess of this amount will remain Your responsibility.
- e) An original fully detailed itemised invoice and any proof of servicing requested, should be sent within 7 days to the Administrators, Car Protect c/o, MB&G Insurance Services Ltd, 21/26 Howard House, Howard Street, North Shields, Tyne & Wear. NE30 1AR. **QUOTING THE AUTHORITY NUMBER WITH A CLEAR INDICATION TO WHOM PAYMENT SHOULD BE MADE. PHOTOCOPIED INVOICES WILL NOT BE ACCEPTED.**
- f) **FRAUD** – If any claim is in any way fraudulent or if you or anyone acting on your behalf or with your knowledge or consent has used any fraudulent means, including inflating or exaggerating the claim submitting forged or falsified documents, all benefits under this policy shall be forfeited and the policy deemed Null & Void and legal action taken.
- g) Authorisation of repairs will remain valid for 30 days. If no communication is made during this period the authority will be rescinded and the claim rendered null and void.

Customer Care

In the unlikely event of a dispute occurring regarding this Policy the Insured should, in the first instance

write to

Car Protect c/o

MB&G Insurance Services Ltd

21/26 Howard House, Howard Street,

North Shields

Tyne & Wear NE30 1AR

If You still remain dissatisfied with the way a complaint has been dealt with, You may write to

Customer Care Manager,

International Insurance Company of Hannover Ltd,

2nd Floor, 1 Arlington Square, Bracknell, Berkshire, RG12 1WA,

who will provide full details of its complaints procedure and of any right the Insured may have to refer a complaint to the Financial Ombudsman Service. This procedure is in addition to any other legal rights the Insured may have to take legal proceedings.

Any telephone calls made in connection with this Policy may be monitored or recorded to assist with staff training and for quality control purposes.

If You suffer from any disability affecting Your ability to read these Policy Terms and Conditions and/or to take any action under them please contact, or arrange for some person, on Your behalf, to contact the Administrator for assistance.

COMPENSATION

International Insurance Company of Hannover Ltd, is covered under the Financial Services Compensation Scheme. This provides compensation in case any of its members are unable, in specified circumstances, to meet any valid claims under their policies. The first €2,000 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met (100% if the insurance is legally compulsory). Compensation is only available to commercial customers in limited circumstances. Further information can be obtained from the Insurer, or from the Financial Services Compensation Scheme at the following address:

Financial Services Compensation Scheme

7th Floor, Lloyds Chambers,

1 Portsoken Street, London E1 8BN. Tel: 020 7892 7300

DATA PROTECTION

Some or all of the information which You supply to the Insurer or the Administrator in connection with this Insurance will be held on their computer records to help with the administration of the Policy. It may be used for underwriting or claims purposes by the Insurer or the Administrator.

CANCELLATION

The Insured has a right to cancel cover and to receive a full refund of Premium under this Policy provided no claims are known or reported by giving written notice of cancellation within 14 days from the Start Date to

Car Protect c/o

MB&G Insurance Services Ltd

21/26 Howard House, Howard Street,

North Shields

Tyne & Wear NE30 1AR

quoting the certificate number on the Application Form. Unless the Insured exercises this right to cancel within the above period the Insured shall not thereafter be entitled to any refund of Premium

Transfer of Ownership

This Mechanical Breakdown Policy is transferable at the Insurer's discretion on the direct sale of the insured Vehicle to a new PRIVATE OWNER providing there are no pending claims on the Vehicle.

To effect the transfer this Policy, send the Policy Booklet with the Transfer Request Section duly completed and a fee of €30.00 by Recorded Delivery to:

Car Protect c/o
MB&G Insurance Services Ltd
21/26 Howard House, Howard Street,
North Shields
Tyne & Wear NE30 1AR

within fourteen (14) days of the date of the sale of the Vehicle. No transfer request can be dealt with after this period and the Policy will not be transferable on any subsequent change of ownership. (Proof must be provided that the service schedule has been complied with).

NEW OWNER

Mr/Mrs/Miss _____

Address _____

I/We have read and agree to abide by the Terms and Conditions of the Policy and request that all rights and benefits of the Policy be transferred to me/us.

New Owner Signature _____

PREVIOUS OWNER

Mr/Mrs/Miss _____

Make and model of insured _____

Registration number _____

Recorded mileage at date of transfer _____

Date of transfer _____

I/We have disposed of the Vehicle described herein and request that all rights and benefits of

Previous Owners Signature _____

Date _____

Servicing Requirements

Your Extended Warranty insurance should help You to keep Your Vehicle in good working order. It's not surprising therefore to learn that You must have Your Vehicle regularly serviced in line with manufacturer's recommendations by either the supplying dealer or a VAT registered Garage.

You must ensure that:

- Your Vehicle is serviced within 28 days or 500 Km (whichever happens first) from the time or mileage stipulated by the manufacturer.
- You keep all service invoices and receipts.
- The service details are recorded in Your manufacturer service record book.
- The service details are recorded in the Service Records section at the back of this policy booklet.

Timing Belts: Important Notice.

In the event of a claim relating to timing belt/s failure, We will require proof that the belt has been changed in accordance with the manufacturer's specification. If You are in any doubt CHANGE THE BELT/S. Belt failure will cause extensive engine damage. We cannot accept liability for any timing belt failure unless accompanied by the relevant proof, and the only acceptable proof is a bona fide garage invoice. If no proof is available the claim will be rejected.

Please Note: Failure to comply with the Servicing Requirement conditions may result in the termination of Your insurance, or the rejection of a claim.

Servicing Records

Important: It is vital that You retain all original VAT service invoices for Your own protection and in case We require to inspect them. Remember, the only proof that servicing has been carried out will be the fully detailed original VAT service invoices, indicating dates and mileages when services have been carried out.

