

Mechanical & Electrical Breakdown Insurance For New & Used Cars & 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

Administrator

Car Protect Warranties Limited, 12 Merrion Square, Dublin 2, Ireland

Agreement

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

Autodata

Supplier of vehicle technical and repair times data provided under licence from over 160 manufacturers.

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.

Computer virus

A set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

Electronic data

Facts, concepts and information stored to form usable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.

G.V.W.

Gross Vehicle Weight

I.C.M.E.

The Institute of Consulting Motor Engineers

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.

Insurer, Us, Our, We

Novus Underwriting Limited on Behalf of Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG.

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.

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.

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 15/16 and the other terms of this Agreement.

Wear and tear

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

You / Your / The Insured

The Policy holder as registered with Us.



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.

Insured vehicle

Any private car [not exceeding 1.5 tonnes total vehicle weight] and is 10 years 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.

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.

The passengers

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

Territorial limits

The Republic of Ireland, Great Britain, Isle of Man, Channel Islands and member countries of the European Union.

Certificate Of Insurance

The agreement

This insurance is an Agreement between You, the Insured, named on the Warranty Certificate, and the Insurer Novus Underwriting Limited on Behalf of Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG.

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 defined on your warranty Schedule. 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.



Introduction

This insurance is arranged by: Car Protect Warranties Limited & underwritten by Novus Underwriting Limited on Behalf of Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG. UK branch office 4th Floor, 34 Lime Street, London, EC3M 7AT.

Car Protect Warranties Limited is authorised and regulated by The Central Bank of Ireland. Firm Reference No.C89996. You can check our details on the Central Bank of Ireland's Register from the Central Bank website www.centralbank.ie.

Novus Underwriting Limited is an appointed representative of Direct Insurance Group Plc, which is authorised and regulated by the Financial Conduct Authority. Firm Reference No.306080. You can check Our details on the Financial Services Register from the Financial Conduct Authority website www.fca.org.uk or by calling the FCA on +44 (0)300 500 8082.

Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG of Herrengasse 11, Vaduz, FL-9490 is subject to regulation by the Financial Conduct Authority and Prudential Regulation Authority. Firm Reference No.454140. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

How To Contact Us

By telephone

Claims & technical queries line: 015313000 (Option 2)

Customer services: 015313000 (Option 3)

By email

Customer services: info@carprotect.ie

By post

For policy changes (i.e. change of address) or technical queries and claims

Car Protect Warranties Limited
12 Merrion Square
Dublin 2
D02 H798



Policy Terms & Conditions

Your insurance is made up of the following:

Policy document

The Policy document sets out exactly what is covered and not covered under the insurance, how to make a claim and other important information, and

Policy schedule

The Schedule sets out the details of You, Your Vehicle, the Period of Insurance and the Claim Limit. You should read the Policy Document and Policy Schedule together.

Certain words have special meanings. These are listed under "Definitions" and where they appear in the Policy Document they are shown with a capital letter.

Cancelling the policy

If You decide that for any reason, this Policy does not meet Your insurance needs then please contact the Administrator within 14 days from the day of purchase or the day on which You receive Your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, We will then refund Your premium in full.

You may cancel the insurance cover after 14 days by informing the Administrator however no refund of premium will be payable.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to You at Your last known address. Valid reasons may include but are not limited to:

- Where We reasonably suspect fraud
- Non-payment of premium
- Threatening and abusive behaviour
- Non-compliance with policy terms and conditions
- You have not taken reasonable care to provide accurate and complete answers to the questions We ask.

If We cancel the policy and/or any additional covers You will receive a refund of any premiums You have paid for the cancelled cover, less a proportionate deduction for the time We have provided cover.

Where our investigations provide evidence of fraud or misrepresentation, We may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when You provided Us with incomplete or inaccurate information. This may result in Your policy being cancelled from the date You originally took it out and We will be entitled to keep the premium.

If Your policy is cancelled because of fraud or misrepresentation, this may affect Your eligibility for insurance with us, as well as other insurers, in the future.



Applicable To All Cover Levels

We offer 4 levels of cover. Each policy should be read in conjunction with the information below, Your policy schedule and with the terms and conditions. It is your responsibility to familiarise yourself with the policy and its wordings, and to check your contact and vehicle details are correct as per the schedule.

Air conditioning & climate control systems

Within the claim limits where the replacement of an included component requires re-gassing of the system, a maximum of 80 Euro (plus VAT) will be contributed (routine maintenance re-gassing is not included).

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).

Electric vehicles

If You have an electric vehicle the following components will not be covered: Li-ion battery (EV battery), traction motor, traction motor inverter, VCM (vehicle control module), reduction gear, AC/DC converter, on-board charger, charge connector and cable.

Excluded from cover

The following are excluded from cover unless specifically stated as covered within a policy.

- Air bag systems.
- After market audio equipment and communication systems.
- Bluetooth Kits
- Bodywork components, exterior trim, handles, hinges & check straps, mirrors, paintwork & cosmetic finishes, weather strips & seals.
- Burnt, sticking or pitted valves.
- Central locking remote-control units, door handles, door locks, locks, lock Barrels, Keys & Fobs.
- Damage occurring as a result of water ingress or flooding.
- Diesel particulate filters & sensors (unless selected as an option and the additional premium paid). Regeneration of the DPF unit is excluded unless required as part of an authorised sensor replacement.
- Exhaust systems & catalytic converters.
- General oil leaks, oil leaks as a result of failed seals or gaskets.
- Glass including heater elements & aerials.
- Headlights, lamps & Bulbs, light fittings, tail lights & LED light units.
- Head pressure testing & resurfacing.
- In-car entertainment systems (unless selected as an option and the additional premium paid).
- In-car navigation equipment (unless selected as an option and the additional premium paid).
- Interior trim, upholstery including seating frames/runners & adjustment mechanisms, glove box mechanisms.
- Pipes & hoses.
- Radio aerial masts and motors.
- Seat belt systems.
- Service items including but not limited to: Brake drums/discs/pads/shoes, clutch frictional material, leads, glow plugs, spark plugs, wiper blades & arms, auxiliary belts (timing belts are covered, please see special notes within the servicing section of this booklet).
- Software updates.
- The adjustment or alignment of any component.
- Wear & tear, corrosion & seized components.
- Wheels & tyres.
- Wiring looms & connections, cables, wiring & fuses.



Individual claim limit

Please refer to your policy schedule for the individual Claim Limit applicable to your policy.

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.

Oil seals & gaskets

Camshaft seals, front crank oil seal, drive shaft oil seals, gearbox rear seal, differential pinion oil seal and other seals and gaskets are Only covered where removal of the engine, gearbox or differential unit is essential to effect an authorised repair (within the Policy Claim Limit).

VAT

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

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.

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 Complete Cover

Components covered by the warranty

All mechanical and electrical components of the vehicle that were manufacturer's original fitments are covered against mechanical or electrical failure due to sudden and unexpected circumstances, with the exception of those listed in the Components Not covered by the warranty section below.

Additional covered components

- Air conditioning and climate control systems
- Catalytic converters (Claims for catalytic converters cannot be made on vehicles which have exceeded 160,000 km)
- The Vehicle battery

Optional covered components

The following components are covered only if selected on the schedule and additional premium has been paid.

- Diesel particulate filters, components & sensors - (excluding regenerations).
- Hybrid battery.
- In car entertainment systems - (original manufacturers equipment only).
- Satellite navigation unit - (original manufacturers fitment only).

Components NOT covered by the warranty

- Those regarded as service items or components which are expected to require periodic replacement.
- Exclusions listed on page 6 of this warranty booklet.

Timing belts

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 the timing belt has not been changed as specified by manufacturer is specifically excluded.

Wear and tear

This Policy will cover Your Vehicle against mechanical or electrical failure 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.

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.



Premier Plus Cover

Components covered by the warranty

All mechanical and electrical components of the vehicle that were manufacturer’s original fitments are covered against mechanical or electrical failure due to sudden and unexpected circumstances, with the exception of those listed in the Components Not covered by the warranty section below.

Additional covered components

- Air conditioning and climate control systems
- Catalytic converters (Claims for Catalytic converters cannot be made on vehicles which have exceeded 160,000 km)
- The Vehicle battery is covered

Optional covered components

The following components are covered only if selected on the schedule and additional premium has been paid.

- Diesel particulate filters, components & sensors - (excluding regenerations).
- Hybrid battery
- In car entertainment systems - (original manufacturers equipment only).
- Satellite navigation unit - (original manufacturers fitment only).

Components NOT covered by the warranty

- Those regarded as service items or components which are expected to require periodic replacement.
- Stretched timing chains are excluded from cover.
- Exclusions listed on page 6 of this warranty booklet.

Timing belts

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 the timing belt has not been changed as specified by manufacturer is specifically excluded.

Dual mass flywheels

With normal Wear and Tear, in certain circumstances this results in Your Vehicle being in a better condition than it was before the Breakdown. In the case of Dual Mass Flywheels the amount Car Protect will pay for a successful claim is dependent on the vehicle mileage at the Date of Loss, and Car Protect will contribute the following towards the replacement of the Dual Mass Fly Wheel (the clutch will be provided as part of the kit).

Under 100,000 km	100% Parts	100% Labour
Between 100,000km & 150,000km	50% Parts	50% Labour
Between 150,000km & 200,000km	25% Parts	25% Labour
Over 200,000km	25% Parts	NIL% Labour

NB: Any amount above these contribution levels will be need to be paid directly by You to the Repairing Dealer.



Premier Cover

The following specifically listed components and their associated labour costs are covered against Mechanical Breakdown, provided that the Terms and Conditions of this Policy are fully complied with.

Air conditioning

Factory fitted air conditioning systems are included (Excluding: Pipes, unions, wiring and receiver drier). Re-gassing is covered only where the replacement of an included component requires re-gassing of the system. A maximum value of 80 Euro plus VAT will be contributed within the claim limits. (routine maintenance re-gassing is not included)

Anti Lock Brake System (ABS)

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

Braking

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

Clutch

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

Cooling

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

Driveline

Front and rear wheel drive vehicles: Open drive shafts including constant velocity joints, universal joints and couplings, propshafts, propshaft carrier bearings, 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).

Electrical

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

Engine

All internal lubricated components, also including 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 (excluding stretched timing chains), timing belt / timing chain tensioner, single mass flywheel and starter ring gear (excluding sticking valves and oil leaks).

Fuel system

Petrol Engines: Petrol injection pump. Diesel Engines: Low pressure supply pump, fuel shut off mechanism, hydraulic or electrical injection timing mechanism, manifold boost pressure compensator, altitude compensator, glow plug relay.



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, hydrostatic displacer units. (excluding gaiters, oil leaks, tracking and balancing).

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.

Transmission (Manual gearbox)

All internal lubricated components, also including gears & gear clusters, speedo drive, selectors and shafts, synchromesh assemblies, bushes, ball and roller bearings, needle bearings and transfer gears (excluding oil leaks).

Transmission (Automatic gearbox)

All internal lubricated components, also including the governor, speedo drive, valve block, mechatronics unit, oil pump, gears, brake bands, servos, clutches, seals, shafts, bearings and bushes, modulator, torque converter, valve and transfer gears (excluding oil leaks)

Transmission (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).

Transmission (4x4 Differential)

The following internal mechanical components are included. 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).

Turbocharger

The complete turbo unit including the wastegate and actuator are covered providing they are of original manufacturers equipment.

Wheel bearings

Front and rear wheel bearings (excluding hubs).

Dual mass flywheels

With normal Wear and Tear, in certain circumstances this results in Your Vehicle being in a better condition than it was before the Breakdown. In the case of Dual Mass Flywheels the amount Car Protect will pay for a successful claim is dependent on the vehicle mileage at the Date of Loss, and Car Protect will contribute the following towards the replacement of the Dual Mass Fly Wheel (the clutch will be provided as part of the kit).

Under 100,000 km	100% Parts	100% Labour
Between 100,000km & 150,000km	50% Parts	50% Labour
Between 150,000km & 200,000km	25% Parts	25% Labour
Over 200,000km	25% Parts	NIL% Labour

NB: Any amount above these contribution levels will be need to be paid directly by You to the Repairing Dealer.



Driveline Cover

The following specifically listed components and their associated labour costs are covered against Mechanical Breakdown, provided that the Terms and Conditions of this Policy are fully complied with.

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).

Engine

All internal lubricated components, also including the 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 (excluding stretched timing chains), timing belt/timing chain tensioner, single mass flywheel (excluding Dual Mass Flywheels) and starter ring gear (excluding sticking valves and oil leaks).

Transmission - Manual gearbox

All internal lubricated components, also including gears & gear clusters, speedo drive, selectors and shafts, synchromesh assemblies, bushes, ball and roller bearings, needle bearings and transfer gears (excluding oil leaks).

Transmission - Automatic gearbox

All internal lubricated components, also including the 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).



Additional Benefits

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.

Roadside Assistance

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. Please read pages 19 to 23 for further information regarding the level of cover provided.

This cover will only apply if the additional premium has been paid and it is shown on your Warranty Schedule.

Unlimited Mileage

All Car Protect warranty products offer unlimited mileage cover for the duration of the policy. To avail of this benefit, you must adhere to the Servicing Requirements outlined on page 30 of this booklet.

Vehicle hire

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.

Vehicle hire is only available for accepted claims where the agreed labour time exceeds 8 hours.

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.

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 an original 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, private hire, 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
- Taxis, Private hire & chauffeur, 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 & 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 or Autodata 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.



Terms And Conditions Of Warranty Cover Continued...

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. or Autodata 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. If you choose not to accept these 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 because 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

This cover will only apply if the additional premium has been paid and it is shown on your Warranty Schedule.

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. This insurance is arranged by Car Protect Warranties Limited and is underwritten by Novus Underwriting Limited on behalf of Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG. UK branch office 4th Floor, 34 Lime Street, London, EC3M 7AT.

What to do if you breakdown

If your vehicle breaks down, please call the Car Protect Motor Rescue Helpline:

015313000 (option 1)

If you are unable to make a connection, please contact us on: **+353 (0)1429 8482**

Please have the following information ready to give our controller when you call:

- Your return telephone number with area code
- Your vehicle registration number
- The precise location of your vehicle - (or as accurate as you are able in the circumstances)
- Your warranty schedule number
- A description of the problem

Car Protect Assist will only pay for costs incurred through the Car Protect Assist Network - If You make Your own arrangements, these will not be paid for.

What Assistance can be provided?

In the event of the Insured's vehicle being immobilised because of mechanical or electrical breakdown/failure only, we will pay for:

If the vehicle can be repaired at the roadside

- 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.

In the even of a breakdown at your home address

- The cost of call out and up to one hour's labour (maximum claim limit of 150 Euro)

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, We may arrange and pay for onward transportation to the Insured and passengers intended destination or to their home within the territorial limits up to a maximum of 100 Euro.

OR

Where a breakdown has occurred more than 20 miles/35km from Your registered address and the vehicle is stored overnight or repaired at a garage local to the scene of the breakdown, We will pay for a hire car for up to 48 hours while repairs are carried out.



Motor Breakdown Assistance Continued...

This is to a maximum daily cost of 50 Euro – and an overall maximum of 100 Euro in total.

OR

In the event that Repairs will take overnight – We will pay for accommodation, limited to Bed & Breakfast for one night only in the local area to the Breakdown, whilst repairs to the Insured's Vehicle are carried out.

This is subject to a maximum value of 100 Euro in total.

Message relay

Car Protect Assist will arrange for a maximum of two emergency messages to be passed on for you.

Please note

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 provided will be at the sole discretion of Car Protect Assist Limited, as not all options are available to them at all times and locations.

Car Protect Assist Limited is responsible only for the cost of providing benefits available through Car Protect Assist Limited. If You decide to make Your own arrangements these will not be covered.



Exclusions Breakdown Cover

We shall not be liable for any costs:

1. Recoverable from any other source.
2. From any direct or indirect or consequential losses of any kind including the cost of food, drinks, telephone calls or any other incidentals, or Storage charges.
3. If you are taking part in racing, trials or rallying.
4. For glass or windscreens that have been damaged.
5. Caused by insufficient or incorrect fuel (including the cost of draining or removing such contaminated fuel.)
6. Caused by failure to maintain the Vehicle in a roadworthy condition including maintenance or proper levels of oil and water.
7. Where service cannot be effected because the Vehicle does not carry a serviceable spare wheel, aerosol repair kit, appropriate jack or, where any locking mechanisms for the wheels are not immediately available to remove the wheels.
8. Where the Vehicle cannot be reached or is immobilised due to snow, mud, sand or flood or, is not accessible or cannot be transported safely and legally using a standard transporter.
9. Where the vehicle is at an incident attended by police where the police have not authorised its removal or if the vehicle is in a state not fit for removal.
10. Where there are animals being towed or transported and they need transporting onwards.
11. Where there is an unreasonable delay in reporting the incident.
12. Where there is a callout but the vehicle is found to be roadworthy and can continue on its journey.
13. Where the vehicle recovery involves specialist equipment not normally carried by patrols as the vehicle has left the highway/is standing on soft ground/sand/shingle/stuck in snow or in water or flooded ground or a ditch, recovery may be authorised but these specialist additional recovery services are at the customers cost.



Exclusions Breakdown Cover Continued...

We shall not be liable for the following:

1. Any Breakdown brought about by an avoidable, wilful or deliberate act or omission by the Insured.
2. The cost of any parts, keys, lubricants, fluids or fuel required to restore the Vehicle's mobility.
3. Any additional locksmith, glass specialist or tyre specialist costs that are deemed necessary.
4. 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 including any winching charges or the use of specialist recovery equipment.
5. Breakdowns to a caravan or trailer.
6. Any subsequent callouts related to a claim made within the last 28 days
7. Vehicles not registered under this Policy.
8. Any claim within 24 hours of the time the policy is purchased.
9. More than six callouts in any one Period of Insurance.
10. Any false or fraudulent claims.
11. Recovery of the Vehicle or Your transport costs to return the Vehicle to Your Home Address once it has been inspected or repaired.
12. 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.
13. Failure to comply with any reasonable requests by Us or the Recovery Operator concerning any assistance being provided.
14. Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
15. Any direct or indirect consequence of terrorism as defined by the Criminal Justice (Terrorist Offences) Act 2005 and 2015
16. Any direct or indirect consequence of: Irradiation, or contamination by nuclear material; or radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
17. Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.



Terms & Conditions Of Breakdown Cover

1. No benefit shall be provided unless We have authorised such assistance.
2. The Territorial Limits of Your cover are the Republic of Ireland and Northern Ireland.
3. Your Vehicle must be maintained in a good mechanical and roadworthy condition and be regularly serviced in line with manufacturer recommendations.
4. Vehicles eligible for assistance are restricted to Private Cars or Private Cars modified for commercial use.
5. 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.
6. We reserve the right to refuse assistance in circumstances where a driver is clearly intoxicated or abusive.
7. 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.
8. 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.
9. 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.
10. 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 further callouts.
11. 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.
12. 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.
13. 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.
14. This policy is not transferable.



How To Make A Claim

If at any time You suspect You have a fault covered by Your Policy first telephone during office hours where You will be advised of the best course of action to take. (Please note all calls are recorded for training and quality purposes)

015313000 (option 2)

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.

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

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

Take Your Vehicle to the repairer agreed or nominated, and obtain an estimate for the repairs. The repairing garage must then contact 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 the Administrator, on behalf of the Insurer, then the costs of both Dismantling and Diagnosis may be considered as part of the total claim at the discretion of the Administrator.

Please read the [How to Make a Claim](#) section thoroughly and remember:

1. It is essential that an authority number is obtained from the Administrators Claims Department before any repairs commence.
2. Components are covered against mechanical failure due to sudden and unexpected circumstances only.
3. Oil leaks are only covered under this policy if the removal of the engine, gearbox or differential unit is essential to effect repair of a covered component.
4. If the Administrator accepts the claim (on behalf of the Insurer) they will issue a Claims Authority Number and Claims Satisfaction Document for an agreed cost. Any amount in excess of this amount will remain Your responsibility.
5. In order for the administrator to make payment on an approved claim, the following documents must be uploaded and approved by the administrators using the Car Protect Warranty system:
 - An original fully detailed itemised repair invoice.
 - An original fully detailed itemised parts invoice from the parts supplier. (at the Administrators discretion)
 - A signed copy of the claim satisfaction document.
 - Any proof of servicing requested.
 - Full Name and Bank Details (IBAN/BIC) where payment is to be made.



Customer Care

It is the intention to give You the best possible service but if You do have any questions or concerns about this insurance or the handling of a claim You should follow the Complaints Procedure below:

Complaints regarding the sale of this policy

If your complaint is about the sale of Your policy, please contact:

Car Protect Warranties Limited
12 Merrion Square
Dublin 2
Ireland
D02 H798

Telephone: 015313000 option 2
Email: complaints@carprotect.ie

If Your complaint about the sale of Your policy cannot be resolved by the end of the third working day, Car Protect Warranties Limited will pass it to:

Novus Underwriting Limited
4th Floor, 34 Lime Street
London
EC3M 7AT

Email: complaints@novusunderwriting.com

Complaints regarding claims

If your complaint is about the handling of a liability claim, please contact:

Car Protect Warranties Limited
12 Merrion Square
Dublin 2
Ireland
D02 H798

Telephone: 015313000 option 2
Email: complaints@carprotect.ie

If Your complaint about Your Claim cannot be resolved by the end of the third working day, Car Protect Warranties Limited will pass it to:

Novus Underwriting Limited
4th Floor, 34 Lime Street
London
EC3M 7AT

Email: complaints@novusunderwriting.com

In all Correspondence please state that Your insurance is provided by Novus Underwriting Limited and quote scheme reference B1927CPR0012020



Customer Care Continued...

If it is not possible to reach an agreement, You have the right to make an appeal to the Financial Ombudsman Service. This also applies if You are insured in a business capacity and have an annual turnover of less than €3 million. You may contact the Financial Services Ombudsman Bureau at:

Financial Services Ombudsman
3rd Floor Lincoln House
Lincoln Place
Dublin 2

Telephone: Lo Call 1890 88 20 90 or +353 (0)1 6620899
Email: enquires@financialombudsman.ie

The above complaints procedure is in addition to Your statutory rights as a consumer. For further information about Your statutory rights contact Your local Citizens Advice Bureau.

Compensation

Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG, is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG cannot meet their obligations. Most insurance contracts are covered for 90% of the claim with no upper limit. This depends on the type of business and the circumstances of the claim.

You can get more information about the compensation scheme arrangements from the FSCS by visiting www.fscs.org.uk. You may also contact the FSCS on:

Financial Services Compensation Scheme
PO Box 300
Mitcheldean, GL17 1DY
Telephone: +44 (0)20 7741 4100

Insurance Act 1936

All monies which become or may become payable by the Company under this Policy shall in accordance with Section 93 of the Insurance Act 1936 (or future amendments thereto) be payable and paid in the Republic of Ireland.

Finance Act 1990

The appropriate stamp duty has been or shall be paid in accordance with the provisions of Section 5 of the Stamp Duties Consolidation Act 1999 (or future amendments thereto).



Data Protection

Novus Underwriting Limited Privacy Notice

We are Novus Underwriting LTD, referred to as "we/us/our" in this notice. Our data controller registration number issued by the Information Commissioner's Office is Z7739575.

This privacy notice is relevant to anyone who uses our services, including policyholders, prospective policyholders, and any other individuals insured under a policy. We refer to these individuals as "you/your" in this notice.

We are dedicated to being transparent about what we do with the information that we collect about you. We process your personal data in accordance with the relevant data protection legislation.

Why do we process your data?

The provision of your personal data is necessary for us to administer your insurance policy and meet our contractual requirements under the policy. You do not have to provide us with your personal data, but we may not be able to proceed appropriately or handle any claims if you decide not to do so.

What information do we collect about you?

Where you have purchased an insurance policy through one of our agents, you will be aware of the information that you gave to them when taking out the insurance. The agent will pass your information to us so that we can administer your insurance policy.

For specific types of insurance policies, for example when offering you a travel insurance policy, we may process some special categories of your personal data, such as information about your health.

We collect this data as we are required to use this information as part of your insurance quotation or insurance policy with us. We may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

We also process special categories of your personal data as it is in the substantial public interest and it is necessary:

- for administering your insurance policy; or
- to prevent and detect an unlawful act (e.g. fraud).

For more information about how the Insurer use Your personal information please see our full privacy notice, which is available in the Privacy section of our website www.helvetia.com/privacy.



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 Warranties Limited
12 Merrion Square
Dublin 2
Ireland
D02H798

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.

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.

Timing belts

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.

Important

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

Servicing records

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, which state dates and mileages when services have been carried out

