# Boundless Warranty



## Welcome

Thank you for choosing our Car Care Plan car warranty, which has been specially designed for Boundless Club members to make sure you get the most from your motoring with minimum inconvenience. The warranty is underwritten by Motors Insurance Company Limited and is administered by Car Care Plan Limited who act as an agent for Motors Insurance Company Ltd.

As you would expect from one of the UK's leading warranty providers, you'll receive a first class service that's always reliable and handles claims quickly and efficiently.

This document explains how the warranty works and the many benefits you now enjoy as a Car Care Plan car warranty holder. Always keep this document somewhere safe, as you must present it to your servicing dealer before we will accept a claim for repairs.

Please ensure that you read this document carefully and that you fully understand the terms and conditions relating to the warranty and in particular the vehicle servicing requirements

Note: Please keep this document and your validation certificate somewhere safe at all times.

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## **General information**

## Your questions answered

## Where should I keep my document?

Always keep this document, and **your Boundless validation certificate**, somewhere safe. **You** never know when you might need it.

## When is my service due?

The **vehicle** must be serviced, in line with the terms set out on page 16, by a VAT-registered repairer, preferably at one of **our** dealerships.

# What if I break down and want to use my local repairer?

**We** recommend that **you** have **your vehicle** repaired at the dealership that supplied it. This will mean that **we** can settle the cost of **your** repairs direct, without the need for another repairer to send their invoice to the claims **administrator**.

However, if **you** want to use **your** local repairer, **you** must make sure that they follow **our** claims procedure as set out on page 20 and send their invoice, with any documents **we** ask **you** for to support **your** claim, to **us** at the following address. (They must give the claim number **we** give them.)

Car Care Plan Limited Jubilee House 5 Mid Point Business Park Thornbury West Yorkshire BD3 7AG

Please note: **You** must have **your** warranty repair carried out by a VAT-Registered Repairer.

## Can I transfer my Boundless Warranty and MOT Test Insurance to a new owner?

If you sell your vehicle during the period of your warranty, you can transfer the benefits to the new owner, as long as:

- you sell the vehicle privately and not through a garage, motor trader, auction or similar company; and
- we agree to the transfer.

**You** will have to pay a £20 administration fee. If **we** don't agree to the transfer, **we** will return the administration fee.

See page 31 for the transfer form.

## **Contractual agreements**

This policy wording is a legally binding insurance contract between **you** and **us** (Motors Insurance Company Limited).

**We** are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority (registration number 202875). **You** can check this on the Financial Services Register by visiting the FCA's website at www.fca.org.uk/register.

This policy is administered by Car Care Plan Limited (the **administrator**), who are authorised and regulated by the Financial Conduct Authority.

Please make sure **you** fully understand the terms and conditions relating to the warranty and any other services you have chosen.

When **you** receive **your validation certificate**, please check that it contains the correct details and tell **us** immediately if there are any mistakes.

Claims phone numbers	Please read the pages listed below before phoning
Mechanical Breakdown Warranty 0344 573 8021	page 16
MOT Test Insurance 0344 573 8021	page 23

## **Definitions**

Certain words have a special meaning and these words are defined below. To help make this document easy to understand, wherever they appear we have highlighted them in bold.

#### **Administrator**

Car Care Plan Limited, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire, BD3 7AG.

#### **Insurance**

This Boundless Warranty, which **we** provide to **you** under the terms, exceptions and conditions set out in this warranty document and the **validation certificate**.

#### Mechanical or electrical breakdown

The failure of a **vehicle** part, causing it to suddenly stop working, for a reason other than wear and tear, normal deterioration or negligence.

## **Warranty period**

The period **you** are covered for, as shown in the **validation certificate**.

#### Validation certificate

The document confirming the details of your cover.

#### **Vehicle**

The **vehicle** identified on the **validation certificate**. The **vehicle** must be under 10 years old and have covered less than 100,000 miles at the start of the warranty.

## Warranty holder, you, your, yourself

The person named on the **validation certificate** or any new owner of the vehicle who the insurance is properly transferred to (see the transfer form on page 31).

#### We, us, our

Motors Insurance Company Limited, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG. We provide this insurance.

#### **IMPORTANT**

Please read the following notes carefully. **You** will not be covered by this **insurance** until:

- you have paid the correct premium to us or the administrator; and
- the administrator has sent you a validation certificate.

Cover under this **insurance** is only available to people living in, and companies registered in, the United Kingdom.

## **Our liability**

The most we will pay for each claim is shown on the validation certificate. The amount shown will include VAT and the cost of recovering the vehicle or vehicle-hire charges (or both). If you make more than one claim during the warranty period, the most we will pay in total for all claims is the market value of the insured vehicle.

**We** will not pay the VAT part of any claim if **you** are registered for VAT. If **your** claim is valid, **we** will pay any charges involved in diagnosing the fault, up to £75 per claim (including VAT) or one hour of labour, whichever is lower.

## Boundless Warranty 5 – parts covered

Available for vehicles up to five years old/60,000 miles at the policy start date.

Your Boundless Warranty 5 covers almost all mechanical and electrical parts of your vehicle against mechanical and electrical breakdown, depending on the conditions set out below and the maximum claim limit. There are some parts, such as service items, which are not covered. Please see the 'What is not covered' section on page 8.

**Mechanical and electrical breakdown** is the failure of a vehicle part, causing it to suddenly stop working, for a reason other than negligence. Damage caused by the vehicle overheating is not considered a mechanical breakdown under the terms of the warranty.

**We** will only pay up to the vehicle value during the period of cover. Claim liability is inclusive of VAT and **we** will not pay the VAT part of any claim if **you** are a VAT registered company or individual.

#### What is not covered

Although this warranty provides a high level of cover, the following items are not covered.

- Body parts such as strikers, hinges or any part which may need adjusting from time to time
- Body panels, paintwork or glass
- · Weather strips and body seals
- · Interior trim, seats and seat belts
- Recharging the air conditioning unit (unless this is needed as part of a repair that is covered under this warranty)
- Software updates (unless these are needed as part of a repair that is covered under this warranty)
- Replacing brake parts due to wear and tear
- Replacing any clutch parts due to wear, incorrect adjustment or misuse
- Clearing fuel lines, filters, throttle bodies and pumps, and repairing damage caused by using incorrect or contaminated fuel
- Airbags, wiring and connections, fuses, batteries (see note below), bulbs and LED lights, exhaust systems, diesel particulate filters (catalytic converters are covered), wiper blades, wheels (including balancing and aligning wheels) and tyres

## Boundless Warranty 5 – parts covered (continued)

- Water damage (including water damage to parts that would otherwise be covered)
- Oil leaks, unless a major part (such as the engine or gearbox)
  needs to be removed as a result of the leak, lubricants,
  filter parts and any damage caused by frost, lack of oil or
  antifreeze, or an accident or negligence
- Traffic-management system, satellite navigation system, telephones (including Bluetooth equipment), TV, DVD and associated equipment, and any radios, cassette players, CD players or any other in-car entertainment parts not fitted by the manufacturer
- Normal maintenance, servicing and replacing items such as spark plugs and plug leads
- Any damage to or loss of parts that are not directly covered under this warranty
- · Burnt-out, sticking or pitted valves
- Damage resulting from the failure of a timing belt which has not been replaced in line with the manufacturer's recommendations. (We will only cover this damage if you can provide proof that the timing belt has been replaced in line with the manufacturer's service schedule.)

Please note that oil, oil filter, gaskets, antifreeze and brake fluid if they are needed due to the failure of a covered part are covered as part of a valid claim. **Note:** This only applies to vehicles with petrol or diesel engines. For hybrid and electric vehicles, please see page 13.

#### **Catalytic converters**

Catalytic converters are covered as follows.

This warranty will cover the cost of replacing the **vehicle's** catalytic converter (or converters), if the **vehicle** fails to meet the relevant in-service exhaust emissions standard following a test of its exhaust gas, and:

- the catalytic converter (or converters) is no longer serviceable;
- you send the results of the failed test to our claims department when you ask the administrator to authorise the repair; and
- after the catalytic converter (or converters) is replaced, you send a results print-out from a successful test to our claims department with the repair invoice.

This benefit does not cover the cost of replacing the catalytic converter (or converters) if the failure is due to a collision, accidental damage or the wrong fuel being used in the **vehicle**.

## Boundless Warranty 10 – parts covered

Available for vehicles up to 10 years old/100,000 miles at the policy start date.

£2,000 claim limit (per claim) up to the vehicle value in aggregate.

Car hire and vehicle benefit included as standard as part of a valid claim.

Boundless Warranty 10 covers the following mechanical and electrical parts of the covered **vehicle** against **mechanical and electrical breakdown**. It also covers the cost of labour needed to fit or repair the parts.

Mechanical or electrical breakdown is the failure of a vehicle part, causing it to suddenly stop working, for a reason other than wear and tear or negligence. Damage caused by the vehicle overheating is not considered a mechanical or electrical breakdown under the terms of the warranty.

**You** are covered only for the parts described in this document. **Your** warranty does not cover more than the manufacturer's list price for parts.

**We** will only pay up to the **vehicle** value during the period of cover. Claim liability is inclusive of VAT and **we** will not pay the VAT part of any claim if **you** are a VAT registered company or individual.

Repairs must not start before the administrator has approved them.

#### What is covered?

**Your** Boundless Warranty 10 covers the following parts against **mechanical or electrical breakdown** (within the maximum claim limit and depending on the conditions set out in the warranty document).

- ABS Internal failure of the ABS pump, electronic control unit and sensors. This warranty does not cover brake pads, brake shoes and wiring.
- Air conditioning Failure of the pump, compressor and evaporator.
- Braking system Failure of the brake servo, brake vacuum pump, brake master cylinder, wheel cylinders and calipers. This warranty does not cover hoses, pipes, brake pads, brake shoes and any other part in the braking system.
- Casings Engine, gearbox, transmission and final drive casings are covered as long as they have been damaged as a direct result of one of the above parts failing. This warranty does not cover damage caused by an accident, frost or lack of antifreeze.
- Central locking Failure of door locks, solenoids, motors and petrol-cap locking mechanism.
- Clutch Failure of the clutch plate, clutch cover, slave cylinder and thrust bearing, including the clutch plate being contaminated by oil. This warranty does not cover cables, linkages and burnt-out parts.
- Consumables (things that need replacing regularly) Oil,

## Boundless Warranty 10 – parts covered (continued)

oil filters, brake fluid and antifreeze are covered if these are needed as part of a repair that is covered under this warrant

- Cooling system Internal failure of all parts. This warranty does not cover belts, hoses, core plugs and damage caused by clogging and sedimentation.
- Differential Failure of the internal parts.
- Driveline Failure of the driveshafts, universal joints and CV joints.
- Electrics Internal failure of all factory-fitted parts. This
  warranty does not cover airbags, batteries, fuses, fuse boxes,
  lamps, LED lights, bulbs, wiring and connections, printed circuit
  boards, traffic-management system, satellite navigation system,
  telephones (including Bluetooth equipment), TV, DVD and
  associated equipment, non-factory fitted audio equipment and
  software updates (unless the updates are needed as part of a
  valid repair).
- Engine The rocker assembly, including hydraulic followers, cylinder head and gasket, inlet and exhaust valves, springs and guides, camshaft and followers, timing gears, chains and tensioners, oil pump, pistons and rings, cylinder bores, con rods, gudgeon pins and bearings, crankshaft and bearings, flywheel and ring gear. Timing belts are covered as long as they have been replaced in line with the manufacturer's recommendations. (We will only cover this damage if you can provide proof that the timing belt has been replaced in line with the manufacturer's service schedule.)

This warranty does not cover burnt-out, lacquered or pitted valves, or any damage resulting from the failure of worn timing belts which have not been replaced in line with the manufacturer's service schedule.

- Fuel system Internal failure of all parts, except the catalytic converter, diesel particulate filter, hoses and pipes, fuel filters and fuel tank. This warranty does not cover any cleaning and tuning that is needed to any parts of the fuel system.
- **Gearbox** Parts inside the automatic or manual gearbox, electric governor, oil cooler, overdrive unit and torque converter.
- Manual and power steering Internal failure of all parts. This warranty does not cover the steering wheel and fittings, joints, bushes, rubber boots and gaiters.
- Oil seals and gaskets These are covered if a major part (such as the engine, gearbox or differential) needs to be removed.
- Propshaft Failure of the propshaft, including universal joints, bearings and mountings.
- Suspension The internal failure of the anti-roll bar, anti-roll bar bushes, coil springs, self-levelling units, shock absorbers and strut inserts.
- Turbo unit Failure of the turbo unit and wastegate.
- Wheel bearings Failure of the bearings. This warranty does not cover hubs or stub axles.

#### **Important**

Only the parts listed above are covered under this warranty.

## Boundless Warranty 10 – parts covered (continued)

#### What is not covered

This warranty does not cover the following items.

- Body parts such as strikers, hinges or any part which may need adjusting from time to time
- · Body panels, paintwork or glass
- · Weather strips and body seals
- · Interior trim, seats and seat belts
- Recharging the air-conditioning unit (unless this is needed as part of a repair that is covered under this warranty)
- Software updates (unless these are needed as part of a repair that is covered under this warranty)
- Brake parts that need replacing due to wear and tear
- Clutch parts that need replacing due to wear, incorrect adjustment or misuse
- Clearing fuel lines, filters, throttle bodies and pumps, and repairing damage caused by using the wrong fuel or contaminated fuel
- Airbags, wiring and connections, fuses, batteries (see note below), bulbs and LED lights, exhaust systems, diesel particulate filters, catalytic converters, wiper blades, wheels (including balancing and aligning wheels) and tyres
- Water damage (including water damage to parts that would otherwise be covered)

- Oil leaks, unless a major part (such as the engine, gearbox or differential) needs to be removed as a result of the leak, lubricants, filter parts and any damage caused by frost, lack of oil or antifreeze, or an accident or negligence
- Traffic-management system, satellite navigation system, telephones (including Bluetooth equipment), TV, DVD and associated equipment, and any radios, cassette players, CD players or other in-car entertainment parts not fitted by the manufacturer
- Normal maintenance, servicing and replacing items such as spark plugs and plug leads
- Any damage to or loss of parts that are not directly covered under this warranty
- Burnt-out, sticking or pitted valves
- Damage resulting from the failure of a timing belt which has not been replaced in line with the manufacturer's recommendations

(**We** will only cover this damage if **you** can provide proof that the timing belt has been replaced in line with the manufacturer's service schedule.)

**Note:** This only applies to vehicles with petrol or diesel engines. For hybrid and electric vehicles, please see page 13.

## Boundless Warranty 5 & 10 – parts covered (continued)

**We** understand that the changing technology within motor vehicles can seem complex and confusing. **We** are committed to making sure that all of **our** customers feel comfortable with their **vehicle** warranties and are confident that **we** understand the changing technology and, most importantly, reflect that in **our** products. **We** are pleased to confirm that if **your vehicle** is fitted with any of the following parts, they are covered by **your** Boundless Warranty 5 & 10.



#### **Electric vehicles**

We have added this section to cover the parts that are unique to plug-in hybrids, self-charging hybrids and full electric vehicles.

As well as the high level of cover listed throughout this warranty document, there are a number of unique parts in **your vehicle** that relate to the electric power, and some of the extra items covered under this warranty are listed below. These items may or may not be fitted to **your vehicle**, depending on the type of electric drive **you** have chosen (for example, full electric, hybrid or self-charging hybrid).

**DC/DC converter:** This device converts higher-voltage DC power from the traction battery pack to the lower-voltage DC power needed to run **your vehicle's** accessories and recharge the auxiliary battery.

**Electric traction motor:** Using power from the traction battery pack, this motor drives the vehicle's wheels. Some vehicles use motor generators that both drive the wheels and charge the battery.

**Onboard charger:** This device takes the incoming AC electricity supplied from the charge port and converts it to DC power for charging the traction battery. It also communicates with the charging equipment and monitors battery characteristics such as voltage, current, temperature and the level of charge while charging the pack.

Power electronics controller: This unit manages the flow of

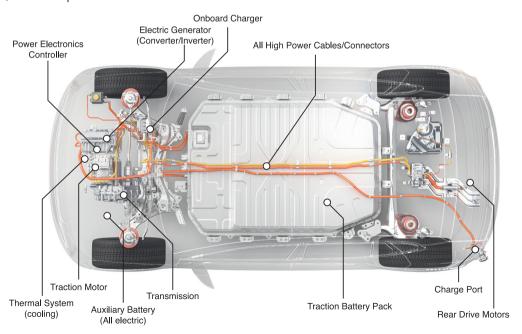
## Boundless Warranty 5 & 10 – parts covered (continued)

electrical energy provided by the traction battery, controlling the speed of the electric traction motor and the torque that it produces.

**Thermal system (cooling):** This system maintains the proper operating temperature range of the engine, electric motor, power electronics, and other parts.

**Battery (all-electric auxiliary):** In an electric-drive vehicle, the auxiliary battery provides electricity to power the vehicle's accessories.

**Traction battery pack:** This pack stores electricity for the electric traction motor.



## Boundless Warranty 5 & 10 – parts covered (continued)

**Transmission (electric):** The transmission transfers mechanical power from the electric traction motor to drive the wheels.

**Electric generator:** This generates electricity from the wheels while braking, transferring that energy back to the traction battery pack. Some vehicles use motor generators that both drive the wheels and charge the battery.

**Charge port:** The charge port allows the **vehicle** to connect to an external power supply in order to charge the traction battery pack.

#### Terms and exclusions for electric vehicles

**Traction battery pack:** A traction battery pack is made up of several battery modules that are mounted together in a frame. Each module is made of many cells mounted together.

The batteries in an electric vehicle undergo cycles of 'discharge' (the use of stored electrical energy when the vehicle is being driven) and 'charge' (when the vehicle is plugged in). Repeating this process over time affects the amount of charge the battery can hold. This decreases the range and time needed between each journey to charge.

While the manufacturer's warranty for the **electric** vehicle battery is in place, that will take precedence over this extended warranty if **you** need to claim for a sudden and unexpected failure.

Charging and discharging a battery will cause gradual deterioration of the battery over time. This warranty covers

the main **vehicle** battery for sudden and unexpected failure to hold its charge effectively. Gradual battery deterioration is not covered by this warranty.

The **administrator** will decide the measurement method used to work out battery capacity, and whether to replace, repair or provide reconditioned or re-manufactured parts.

Charge port: External charging system parts, including the charge connector and cable, home charging dock and fast-charging port, photoelectric cells, mechanical or electrical failure caused by not maintaining or using the battery correctly, or parts failing as a result of being overloaded, power surges or abnormal use.

Vehicles with leased batteries: Some makes of vehicle have a separate battery agreement that means the battery is supplied and maintained under a non-ownership 'battery lease' agreement which covers the cost of repairing or replacing the battery. If you have one of these agreements in place, the traction battery pack is not covered.

#### Manufacturer guarantee on traction battery

This warranty does not cover **your** traction battery while it is still under the manufacturer's guarantee. Cover under this warranty will not start until the manufacturer's guarantee ends.

## Warranty terms and conditions

## **Warranty conditions**

The conditions of this warranty are set out below. Please take time to read them. **We** will only cover repairs if **you** agree to these conditions.

- It is your responsibility to decide whether to authorise a repairer to dismantle your vehicle or any covered part. The administrator will only accept the cost of dismantling if it is part of an authorised warranty repair.
- 2. The administrator is not liable for any statement, assurance or opinion which contradicts the conditions of this warranty unless they have agreed to this in writing.
- 3. If we do not carry out the warranty repair, we will not pay more than the manufacturer's list prices for parts. For parts which can only be bought from outside the UK, we will pay the UK price of an equivalent part. For labour costs that are needed to repair those parts, we will pay the repairer's warranty labour rate and actual repair times will be limited to those in the latest Glass's Guide ICME manual or the manufacturer's recommended repair times. With every claim you make, you must provide a VAT receipt from the repairer authorised to carry out the repair.
- 4. If you do not have the vehicle serviced in line with the manufacturer's service schedule or maintain the vehicle as recommended by the manufacturer, this warranty will not apply to any fault that results from this. When you have your vehicle serviced, you are allowed 500 miles either side of the service mileage or four weeks either side of the

- time period given, whichever comes first. It is important that **you** keep **your** service receipts as they may be needed to validate any claim **you** make. Please note that if **you** do not have **your vehicle** serviced at one of **our** locations, it must be serviced by a VAT-registered repairer, unless the **administrator** has agreed otherwise.
- 5. This warranty is valid for breakdown in the United Kingdom (which includes Great Britain and Northern Ireland), the Channel Islands and the Isle of Man. The warranty is also valid while your vehicle is outside the United Kingdom, but within the EU or the EFTA (European Free Trade Association), for up to 60 days a year.
- 6. We have the right to provide replacement parts and carry out repairs under this warranty, or to arrange for a third party to do this on our behalf.
- 7. This warranty does not cover any of the following:
  - Any **vehicle** where the speedometer or milometer has been interfered with, altered or disconnected
  - Repairs, replacements or alterations not authorised by the administrator
  - c) Routine servicing or maintenance of a vehicle
  - Repairs to vehicles which have been modified after the warranty is sold, if that modification has contributed to the failure or has failed itself
  - e) Any vehicle used for hire or reward (such as taxis or courier, delivery or driving-school vehicles), any commercial vehicle with a gross vehicle weight of

## Warranty terms and conditions (continued)

- more than 3.5 tonnes, or a **vehicle** used in any sort of competition, including track days, rally or racing
- f) Vehicles that are used to provide a public service (for example, police vehicles or ambulances)
- The gradual reduction in performance of any part (fair wear and tear) due to the age of the vehicle or the number of miles it has covered (or both)
- Any liability for death, bodily injury, damage to property or loss caused directly or indirectly by the claim or event leading to a claim under this warranty (this exclusion does not apply to any death or bodily injury caused by the repairer or any of their agents being negligent)
- i) Any damage which is due to any type of accident
- Any damage which is a direct result of something you or anyone else (other than the repairer or their agents) has done or has failed to do
- k) Any parts which are replaced as part of a normal service
- Any damage to parts which are being recalled by the vehicle's manufacturer or which have design faults
- m) Any failure caused by faults which a qualified engineer thinks could have existed before the warranty began
- Any damage to parts caused by using the wrong fuel or contaminated fuel
- Parts or repairs that are covered by any other warranty or insurance

- American imports, kit cars, motorcycles and motorhomes
- Water damage (including water damage to parts that would otherwise be covered)
- Anything caused directly or indirectly by war, riot, revolution or any similar event, or by vandalism, theft or attempted theft from the vehicle
- s) Any loss, damage, liability or expense directly or indirectly caused by, contributed to or arising from any system, software programme, malicious code, virus, process or other electronic system being used to cause harm
- Any vehicle owned by a motor trader or the owner of a garage or an associated company (or their employee, friend or relative)
- 8. This contract will be governed by and interpreted in line with the laws of England and Wales. Any disputes arising in relation to this warranty will be dealt with in the English courts.
- Nothing in these conditions will reduce your legal rights relating to faulty or mis-described goods. For more information about your legal rights, contact your local trading standards department or citizens advice bureau.
- 10. The period of the warranty is shown in the validation certificate. If, for any reason, the standard manufacturer's warranty period does not apply, the start and end date of this warranty will still be as shown in the validation

## Warranty terms and conditions (continued)

**certificate.** If this warranty starts earlier than the date shown in the **validation certificate** because the manufacturer's warranty has ended sooner than expected because of **your vehicle's** mileage, this warranty will end earlier than shown and reflect the **warranty period** bought or provided.

#### Sanction limit and exclusion clause

We will not provide cover and will not pay any claim or provide any benefit under this **insurance** if doing so would put **us** or the **administrator** at risk of any sanction, ban or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, the United Kingdom or the United States of America.

#### Your right to cancel and refunds

We hope you are happy with the cover this policy provides. However, if after reading your policy document, you find that this insurance does not meet your needs, you can cancel the cover within 30 days of buying it. If you want to cancel within this period, please contact the administrator on 0344 573 8021 for a full refund.

If you want to cancel your policy after this 30-day period, you can cancel it at any time, but you will have to pay a cancellation fee of £20. Any refund you receive will be based on the number of whole months of cover remaining on the policy (the months you will not receive cover for). To cancel your policy after the 30-day cancellation period, contact the administrator by calling 0344 573 8021 or writing to:

Car Care Plan Limited
Jubilee House
5 Mid Point Business Park
Thornbury
West Yorkshire
BD3 7AG.

**You** will not be entitled to a refund if:

- you have made a claim in the last 30 days of cover; or
- the warranty has been transferred to you from the original owner.

## Warranty terms and conditions (continued)

If you have paid for your policy in instalments through an instalment agreement with the administrator (Car Care Plan Limited), any refund you are entitled to will be calculated in line with the following rules.

If you have paid all the instalment payments, we will calculate the refund based on the number of whole months of cover remaining on the policy, and pay it direct to you.

If **you** have not paid all the instalment payments, **we** will calculate the refund in the same way, and the following will apply.

- 1. If the refund you are eligible for is more than the instalment payments you owe the administrator, we will pay the amount of the outstanding instalments to the administrator and pay the difference to you.
- 2. If the refund you are eligible for is less than the instalment payments you owe the administrator, we will use the refund as part payment of your total outstanding instalment payments. You will continue to be responsible for paying the remaining outstanding payments due under your instalment agreement until you have settled the balance (calculated when you told the administrator you wanted to cancel).

Please allow up to 28 days for the **administrator** to process **your** cancellation and refund.

## **Policy premium payments**

Boundless is a 12-month policy. **You** can pay for it with a single upfront payment or by monthly instalments. **We** will provide the same level of cover whichever way **you** pay.

If you choose to pay by instalments, you will enter into an agreement with the administrator to buy the full 12-month policy, spreading the cost over interest-free instalments. You must continue to pay your instalments until you have paid the full cost for the year.

You must pay the premium every month on or before the date it is due, until you have paid for the full year. If you fail to pay a monthly premium when it is due, all cover will end immediately from that date. If you have made a claim under the policy, the administrator will ask you to continue to pay your monthly instalments.

**Please note: We** will not automatically renew **your** cover after the initial 12-month period. **We** will write to **you** at the last address **you** provided to give details of how to continue **your** cover. (**Your vehicle** may need to meet certain conditions for **us** to be able to continue to provide cover.)

## How to claim

To make a claim on **your** warranty, please follow the steps below.

- 1. Take your vehicle back to the dealership where you bought it, or another VAT-registered garage, and give them the warranty document.
- The repairer must call our administrator on 0344 573
   8021 to authorise the repair.

Our administrator will need the following details.

- a) The fault
- b) The date the fault was first noticed
- c) The vehicle mileage
- Details of the parts that need to be replaced, and a full detailed estimate of parts and labour costs
- **3. Our administrator** will issue an authorisation number for the amount of the claim that they agree to pay.
- 4. The repairer should then invoice our administrator direct and send the invoice to:

Car Care Plan Limited
Jubilee House
5 Mid Point Business Park
Thornbury
West Yorkshire
BD3 7AG.

Or you may have to pay the repairer direct and send our administrator a copy of the invoice to claim back the amount of the authorised costs. Important: Repair work must not start until our administrator has authorised the claim. If a repair is started before it is authorised, we may not accept a claim under this cover.

#### Repairs abroad

If your vehicle breaks down outside the United Kingdom, the following conditions apply.

- The repair must be carried out in a country that is a member of the European Union or the EFTA (European Free Trade Association).
- We will not pay more than the equivalent UK rate for labour charges and manufacturer list prices for parts at the date of the repair.
- You should authorise the repair yourself and contact our administrator to claim back the cost when you return to the UK. The most we will pay is the claim limit set out in this document and in the validation certificate.
- We will refund you in pounds sterling at the rate of exchange that applied at the time of the repair.

## How to claim (continued)

## **Payment**

**You** must send the original repair invoice, including the repair approval number, to **our administrator**. **You** must also fill in and return any claim form that the **administrator** asks **you** to fill in.

To make sure **you** receive the highest levels of service, phone calls to **our administrator** are recorded.

## Maximum claim liability

The most **you** can claim for each individual claim is limited to the market value of the insured **vehicle** at the date of the claim, including VAT. If **you** need to make more than one claim during the **warranty period**, the most **we** will pay in total for all claims is the market value of the insured **vehicle** (which **we** will decide by referring to Parkers Price Guide or equivalent).

## Warranty extra benefits and service requirements

If you make a valid claim, we will provide the following extra benefits.

## Replacement vehicle

If you have a valid claim, you can claim up to £35 a day (including VAT, but not including the cost of petrol and insurance) towards the cost of a replacement vehicle to use while your vehicle is being repaired. We will not pay for a replacement vehicle for the first 24 hours that you cannot use your own vehicle. After this period, you can claim for a replacement vehicle for up to seven days.

**You** must call the **administrator** for approval before **you** use this service. **We** will not be liable for any extra costs caused by:

- any delay while the repairer has to wait for parts; or
- the cost of parts being transported.

## **Driving abroad**

The warranty is valid for up to 60 days per year for driving in the EU or the EFTA (European Free Trade Association). The **administrator** will not pay more than the equivalent UK cost for parts and labour. Please note, **we** will not provide these benefits if the part that has failed is not covered by this warranty. Payments will be limited to the amounts shown in the **validation certificate**.

## **Towing charges**

If your claim is valid and your vehicle needs to be towed, you can claim up to £70 per claim (including VAT) for towing. You must provide a receipt from a recovery company showing the towing charges.

## **MOT Test Insurance**

**Your** MOT Test Insurance provided with **your** warranty has been designed to make sure **you** get the most from **your** motoring with minimum inconvenience.

This section of the document explains how your MOT Test Insurance works and the main benefits it provides. Please keep this document somewhere safe with your validation certificate as you will need them if you need to make a claim.

Please make sure you fully understand the terms and conditions relating to the cover we provide. Once you have found a local VAT-Registered MOT test centre, they can contact our warranty department on 0344 573 8021 to authorise the claim under this cover. MOT Test Insurance has a maximum claim limit of £350 (including VAT).

#### **MOT Test Insurance**

With MOT Test Insurance **you** will be covered against the cost of repairing, replacing or altering the following parts of the covered **vehicle** if they are listed on the Refusal of MOT test certificate (VT30) as being the reason the **vehicle** failed an MOT test after the start of the cover.

#### We cover the following.

#### Lamps, reflectors and electrical equipment

- Lamps (including Xenon, HID, LED), reflectors, indicators, bulbs, headlamp levelling and cleaning devices (when fitted for HID or LED headlamps) and tyre-pressure monitoring systems (TPMS) are covered for failure due to breakage, discolouration, misalignment, water damage or corrosion.
- · The horn.
- The bracket or support which holds the battery in place is covered for failure due to not being secure.

Please note, the battery, switches, instrument panels, warning lights and wiring are not covered.

#### Steering and suspension

- Steering units, the steering lock (where fitted), drag links, track rods and track-rod ends, transmission shafts, CV joints and boots, shock absorbers, road springs, wishbones, anti-roll bar links, swivel joints, mountings, subframes and wheel bearings are covered for failure due to seizure, leakage, wear and tear, and not being secure.
- The steering wheel is covered for cracks or fractures.

#### **Brakes**

 The brake master cylinder, wheel cylinders, calipers, discs, drums, electronic parking-brake control, electronic stability control (ESC) components, load compensator, anti-lock

## **MOT Test Insurance (continued)**

braking system (ABS), modulator, sensors, computers and brake pipes, hoses and cables are covered for wear and tear, leakage, seizure, splits or cracks, corrosion, adjustment and electrical failure.

Please note, brake pads and shoes are not covered.

#### Seat belts and supplementary restraint system (SRS)

 Mountings, seat belts, retractors and buckles and SRS parts (including airbags, seat-belt pre-tensioners and seat-belt limiters) are covered for wear and tear, not working and not being secure.

#### Body, structure and general items

- The body of the **vehicle** is covered for corrosion.
- Engine mountings are covered for excessive movement, fractures, damage or failure due to not being secure.

**Please note:** Damage to the body of the **vehicle** caused by an accident is not covered.

#### **Fuel and emissions**

 Throttle body, airflow meter, lambda sensor, EGR valve, catalytic converter, fuel injection ECU and DPF sensors are covered for failing to meet MOT exhaust gas emission standards.

Please note, warning lights, fuel leaks, tuning and adjustments, and any damage caused by using contaminated fuel or the wrong fuel are not covered.

#### Driver's view of the road

 Windscreen wiper arms and blades, windscreen wiper motors and washer motors are covered.

Important: Only those parts listed above are covered.

This MOT Test Insurance does not cover the following.

- Accidental or malicious damage
- Neglect or wear and tear reported during the vehicle's last service or MOT
- · Tuning or adjusting the fuel system
- · Windscreen, tyres, wheels and exhaust system
- The cost of the MOT test, re-test and repairs which are not carried out within 30 days of the Refusal of MOT test certificate (VT30) being issued

For details of the period covered, please see **your validation certificate**.

## **MOT Test Insurance (continued)**

#### Terms and conditions

Please carefully read the following terms and conditions.

- 1. Your MOT Test Insurance does not cover the following.
  - a) Any parts which have not actually failed, but which are replaced or reported during a routine service or a repair of other parts which have failed.
  - Any loss over the maximum claim liability of £350 (including VAT).
  - Any liability you have under an agreement, but which you would not have had if the agreement did exist.
  - d) Any vehicle used for hire or reward (for example, taxis, self-drive hire vehicles, driving-school vehicles) or any commercial vehicle over 3.5 tonnes (gross weight) or a vehicle used in any sort of competition, rally or race.
  - e) Any liability for death, bodily injury or damage to other property, or any loss that arises directly or indirectly from the claim or the event giving rise to a claim under this MOT Test Insurance.
  - f) Any damage which is due, fully or partly, to any type of accident, negligence, deliberate or unlawful act, or failure to act.
  - g) Any loss, damage or failure which, in the opinion of a qualified engineer appointed by the administrator, was caused fully or partly by a lack of maintenance or neglect in taking reasonable steps to prevent loss, damage or failure.

- h) Any MOT test or re-test fee.
- Any loss, damage, liability or expense directly or indirectly caused by, contributed to or arising from any system, software programme, malicious code, virus, process or other electronic system being used to cause harm.
- Only one MOT Test Insurance claim is allowed in each 12 months of cover.
- **3.** All claims must be supported by a VAT invoice from the repairer carrying out the repairs.
- 4. The vehicle must be serviced in line with the manufacturer's guidelines. If you do not follow the manufacturer's guidelines, this MOT Test Insurance may not apply and any claim you make will not be valid. You can have your vehicle serviced 1,000 miles either side of the recommended mileage or four weeks either side of the time period recommended by the manufacturer, whichever comes first. It is important that you keep your service receipts as you may need them to make a claim.
- 5. The most we will pay for any claim under this MOT Test Insurance is the vehicle manufacturer's list prices for parts and labour costs that are necessary in order to repair parts that are covered by this MOT Test Insurance. We may insist on using manufacturer's equivalent parts up to the maximum total claim liability of £350 (including VAT) during the 12 months of MOT Test Insurance.

## **MOT Test Insurance (continued)**

- 6. We will only pay the costs of dismantling parts if this is necessary to find a fault as part of a valid claim. You are responsible for authorising the repairer to dismantle the parts and must pay the charges if it is found that the failure is not covered by the MOT Test Insurance. The administrator, on our behalf, has the right ask an expert to examine the parts that have failed.
- MOT Test Insurance will not cover any part that is covered by any other warranties or insurances.
- 8. If any claim you make is fraudulent, all benefits under this cover will end. We will not be liable for any statement, assurance or opinion which contradicts the terms and conditions in this MOT Test Insurance, unless we or the administrator supports the statement, assurance or opinion in writing.
- Cover under this MOT Test Insurance is only available to people living in, or companies registered in, the United Kingdom. This MOT Test Insurance does not become effective until the administrator has registered it on our behalf and issued a validation certificate.
- 10. The MOT Test Insurance is in addition to your legal rights, and does not affect the rights you have by law as a consumer.
- This MOT Test Insurance does not cover accidental or malicious damage or neglect or any part listed as 'advisory' on the Refusal of MOT test certificate (VT30).

#### How to claim

If your vehicle fails its MOT test, tell the repairer that carried out the test that you have MOT Test Insurance and give them this document and your validation certificate. The repairer will then contact the administrator for authorisation to carry out all necessary repairs, and you will only have to sign the repair invoice.

## **Complaints procedure**

If you have a question or a complaint about the way your policy was sold to you, please contact the supplier who sold it to you. We are committed to treating our customers fairly. However, we realise that there may be times when things go wrong.

If you have a complaint about your policy, you should contact the administrator by calling 0344 573 8021 or writing to:

The Complaints Team, Car Care Plan Limited, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG.

**You** can also email the **administrator** at complaints@motor-admin.com.

Please tell the administrator your name and your claim number or policy number. Calls to the administrator may be recorded. The administrator will contact you within five days of receiving your complaint. In some cases, this will be in the form of an acknowledgment, but in others, it may be a full reply. If the administrator is unable to deal with your complaint within five working days, they will aim to ensure this is handled within 28 days. In complex cases, or where further investigation is required, this may take longer, but they will let you know. The administrator will respond to your complaint within eight weeks, which is in line with requirements set by the Financial Conduct Authority.

## **Important Information**

#### **Financial Ombudsman Service**

If you are still not satisfied with the way in which your complaint has been dealt with, you also have the right to ask the Financial Ombudsman Service to review your case, but you must do this within six months of the date of our final decision.

For more information, **you** can contact the Financial Ombudsman Service or visit their website.

Write to: The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Phone: 0800 023 4567 or 0300 123 9123 Website: www.financial-ombudsman.org.uk

**We** abide by the Motor Industry Vehicle Warranty Products Code of Practice which can be found on The Motor Ombudsman website at www.TheMotorOmbudsman.org.

The Motor Ombudsman will offer free impartial information and, if appropriate, an alternative dispute resolution process in the event that **you** are not satisfied with the outcome of a concern.

For further information, **you** can visit The Motor Ombudsman website at www.TheMotorOmbudsman.org or call their information line on 0345 241 3008.

To make a complaint **you** can either call the information line or submit the complaint via online webform at www.themotorombudsman.org/consumers/make-a-complaint.

**Please note:** The Motor Ombudsman can only deal with a complaint if **you** have made a complaint directly to Car Care Plan and it is has been at least eight weeks since the complaint was made. Complaints to the Motor Ombudsman must be submitted within 12 months of Car Care Plan's final response.



#### **Vehicle Warranties**

The above complaints procedure does not affect the rights you have by law as a consumer or any legal right you have to take action against us. For more information about your rights, contact your local authority trading standards service or citizens advice bureau.

## **Important Information (continued)**

## **Financial Services Compensation Scheme**

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations under this policy. This depends on the type of business and the circumstances of the claim. Services to advise on and arrange insurance are covered for 90% of the claim amount, without any upper limit. For more information about the scheme (including the amounts covered and who can claim), you can contact the FSCS helpline on 0800 678 1100 or 0207 741 4100, visit their website at www.fscs.org.uk or write to Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY.

#### **Privacy And Data Protection Notice**

#### 1. Data Protection

Car Care Plan Limited (the "Data Controller") are committed to protecting and respecting your privacy in accordance with the current Data Protection Legislation ("Legislation"). Below is a summary of the main ways in which the Data Controller processes your personal data. For more information please visit www.view-privacy-policy.co.uk.

#### 2. Use Of Your Personal Data

The Data Controller may use the personal data it holds about you for the purposes of providing insurance, handling claims and any other related purposes (this may include underwriting decisions made via automated means), for offering renewal, research or statistical purposes and to provide you with information, products or services that you request from the Data Controller or which the Data Controller feels may interest you. The Data Controller will also use your data to safeguard against fraud and money laundering and to meet the Data Controller's general legal or regulatory obligations.

#### 3. Disclosure Of Your Personal Data

The Data Controller may disclose your personal data to third parties involved in providing it with products or services, or to service providers who perform services on the Data Controller's behalf. These include group companies, affinity partners, brokers, agents, third party administrators, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, fraud detection agencies, loss adjusters, external law firms, external auditors and accountants, regulatory authorities, and as may be required by law.

## **Important Information (continued)**

#### 4. International Transfers Of Data

The Data Controller may transfer your personal data to destinations outside the European Economic Area ("EEA"). Where The Data Controller transfers your personal data outside of the EEA, the Data Controller will ensure that it is treated securely and in line accordance with the Legislation.

#### 5. Your Rights

You have the right to ask the Data Controller not to process your data for marketing purposes, to see a copy of the personal information held about you, to have your data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to ask for a copy of your data to be provided to any controller and to lodge a complaint with the local data protection authority.

#### 6. Retention

Your data will not be retained for longer than is necessary, and will be managed in accordance with the Data Controller's data retention policy. In most cases the retention period will be for a period of seven (7) years following the expiry of the contract, or the Data Controller's business relationship with you, unless the data must be retained for a longer period due to business, legal or regulatory requirements.

If you have any questions concerning the Data Controller's use of your personal data, please contact The Data Protection Officer, Car Care Plan Limited, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire, BD3 7AG, England.

## Form to transfer cover to a new owner

Please Note: If you pay for the warranty by monthly instalments, you can only transfer it to the new owner if you have paid all the instalments for the year.  New owner's details	New owner's declaration and signature	
	I have read and agree with the terms and conditions and would like it to transfer to me.  New Owner's Signature:	
Vehicle details Registration number: Mileage at transfer:	Please check that all services that were due have been carried out as the warranty may not be valid if not. When <b>you</b> have filled in this form, send it with a cheque for £20 to:  Car Care Plan Limited Jubilee House 5 Mid Point Business Park Thornbury	
Warranty details	West Yorkshire BD3 7AG.	
Warranty number: Warranty holder's signature:	Please make cheques payable to: Car Care Plan Limited.	

## **Boundless Warranty**

Boundless Warranty claims 0344 573 8021

MOT Test Insurance 0344 573 8021

Customer Services **0344 573 8021** 

Please read the relevant 'How to claim' section before phoning.

www.carcareplan.co.uk



#### **Car Care Plan Limited**

Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG



