



These guidance notes are specific to Warranty Wise products only.

**Vehicles Excluded:**

A. Any Vehicle not conforming to the UK Department of Environment (DOE) Vehicle Type Approval standards and where a Type Approval Certificate and current MOT Certificate (VT20 when required) is not in force.

B. Any Vehicle where the registration number, make, model engine size and mileage is not accurately described on Your Proposal form or within Your Vehicle's service record or where the speedometer, odometer or milometer reading has been interfered with, altered or disconnected or has previously failed and/or cannot be relied upon to be accurate.

C. Any Vehicle (prior to the date of claim) declared as Written Off or stolen.

D. Any Vehicle used for hire or reward such as taxis, driving school, courier Vehicles, or any commercial Vehicle with an un-laden weight of more than 3500kgs or a Vehicle used in any sort of competition, race, rally or track events or any Vehicle with either non-original or non-standard parts or any previous public service Vehicle such as police, ambulance, fire and military Vehicles (unless We make special provisions which are noted on Your Proposal Form).

E. Any Vehicle where You are the owner, proprietor or director of a motor dealer business, vehicle auction, repair garage or otherwise connected with the motor trade and have not specifically declared the fact to Us. In any such cases no claims will be validated or met and the Policy will be cancelled and any premiums paid refunded less our administration fee of £30.00.

**Parts Excluded:**

F. The replacement of any camshaft timing belt(s) and/or tensioner(s) and/or associated Repair Costs where it cannot be shown within the Vehicle's service record that both the failed camshaft timing belt along with the tensioner have previously been changed within the last manufacturer's recommended replacement interval.

G. Wheels and tyres (unless covered by the addition of optional alloy wheel or tyre insurance), paintwork, bodywork, hinges, catches, locks and barrels, cracked engine block or cracked cylinder head due to freezing or overheating, cylinder head deck skimming, combustion chamber de-carbonising, burnt out or cracked combustion chamber valves, frictional materials of brakes and clutches, lamps, electrical fuses and connectors, fuel lines and joints, fuel tank, hoses, pipe-work and cables together with any item fitted after the date of manufacture.

H. Any serviceable items normally replaced during the manufacturer's recommended servicing of the Vehicle such as: spark plugs, high tension leads, oils, grease, fluids, filters, wiper blades, fan and drive belts, bulbs, tyres, batteries, brake pads, brake shoes, exhaust system plus; any other parts listed within the manufacturer's Vehicle service manual (unless any such items are authorised within the costs of a valid claim).



I. Any Breakdown of Parts which Warranty wise believes is due to Wear and Tear where the option of cover against Breakdown due to Wear and Tear has not been purchased and noted on Your Proposal Form.

J. Worn Parts which have not suffered a Breakdown including such Parts which are reported or recommended for replacement by Your Repairer during the Vehicle's routine servicing or at the time of MOT (unless covered by Warranty wise optional MOT Test Insurance).

K. Counterpart Components (4x4) where Your Vehicle is four wheel drive, unless You have selected and paid any additional premium for four wheel cover as shown on Your Proposal Form.

L. Repairs, alterations or replacement of Parts not authorised by Warrantywise or any fitted experimental equipment or servicing or maintenance or a Vehicle which has Parts which have been modified away from the manufacturer's original specification.

M. Any Parts which are: corroded, rusted up, seized up or Parts which Warranty wise believes have suffered damage specifically due to: flooding, freezing, water ingress, overheated or melted, lack of or incorrect coolant, lack of or use of incorrect lubricant, lack of or use of incorrect fuel, blockage, sludge or Parts which are electrically overloaded due to incorrect use of welding, starting or charging equipment or Parts damaged due to the inappropriate introduction of foreign objects or debris or Parts which a qualified engineer appointed by Warranty wise believes have only suffered damage by being driven-on after the fault was more than likely to have been apparent to the driver or any oil leak, fuel or fluid leak other than those specifically covered or any Parts replaced pairs (or in greater numbers) when only one Part has failed.

N. Any claim for Parts which are being (or have been) recalled, modified or altered in specification to improve any previous design fault by the Vehicle's manufacturer or Parts which have well known, common published design faults or which are attributable to any software fault.

O. Any Part which, within the last 12 months, has been the subject of a previous validated claim or any Parts which have suffered damage due to criminal damage, theft or attempted theft, accident, negligence, misuse, incorrect servicing or any Part not reported at the time of claim which suffers damage at the hands of Your Repairer during the strip down or re-build process.

P. Any non-mechanical, non-electrical, non electronic Parts (such as carpets, seat coverings, mats, roof lining, trim, glass mirrors or glass windows) or any Parts not specifically listed or described as being included within the cover or any claim for Parts covered in whole or in part by any other insurance, warranty, guarantee or settlement.

Other Excluded Items:

Q. Any claims made against the Policy before the Policy Start Date or during the Cooling Off Period or where the person making the claim is not You (the policyholder) named on the Proposal Form.



R. Claims caused by faults which an independent qualified engineer appointed by Warranty wise believes could have reasonably existed before this Policy began or the Breakdown of any Additional Parts within 30 days or 1,000 miles of the Policy Start Date.

S. Any loss, damage or failure which a qualified engineer appointed by Warranty wise believes could or should have been avoided or was totally or partly caused by a lack of previous routine service and/or maintenance as recommended by the manufacturer or within the Servicing Handbook.

T. Any claim, damage or fault which is due to any type of accident or which comes to light during any such accident repairs or which is negligent or against the law of the country in which the incident occurred.

U. The cost of any diagnostic work in excess of one hour and/or the cost of any dismantling work not associated within the costs of a valid claim.

V. The cleaning of any Part or parts, unblocking or replacing of tanks, reservoirs, casings, pipes, lines, filters, pumps, metering units, injectors, pressure valves, control valves due to contamination by any foreign objects, debris or incorrect fuel (unless as otherwise covered by Warranty wise optional Incorrect Fuel Insurance).

W. Any liability for death, bodily injury, consequential loss or damage to other property, out of pocket expenses or any loss caused directly or indirectly by the claim or event giving rise to a claim under this Policy.

X. Anything caused directly or indirectly by war, riot or any similar event, or by vandalism, theft or attempted theft from the Vehicle or by bad weather such as lightning or flood.

Y. Injury, loss or damage that is caused by the following: i) Ionising radiation, or radioactive contamination from any nuclear fuel or the nuclear waste arising from burning nuclear fuel. ii) The radioactive, toxic, explosive or other dangerous properties of any explosives, nuclear equipment or nuclear part of that equipment or any chemical damage or effects or by any radio interference.

Z. Any single claim in excess of the Single Claim Limit as noted on Your Proposal Form or any claim in aggregate which exceeds the Sum Insured, as noted in Your Schedule, in total during the Period of Insurance or which exceeds the current retail value of Your Vehicle as detailed in Glass's Guide and including any period after Policy Transfer.

**Please note this is simply an overview and for guidance only. You must check to ensure you are happy with your new warranty terms and conditions before your purchase or within 7 days. Always check with the warranty company to ensure you have the correct level of cover.**