# VAUXHALL EXTENDED WARRANTY





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# DEMANDS AND NEEDS STATEMENT

This Vauxhall Extended Warranty meets the demands and needs of customers who want their vehicle against mechanical or electrical failure. The level of cover may change depending on which option you choose.

This Extended Warranty does not cover everything. You should read this policy carefully to make sure it provides the cover you need.

You may already have other insurance(s) for some or all of the features and benefits this type of policy provides. It is your responsibility to check this.

We (AWP Assistance UK Ltd trading as Vauxhall Warranty Services) have only provided you with information and have not provided you with any recommendation or advice about whether this product meets your specific insurance demands and needs.

# ABOUT US AND OUR INSURANCE SERVICES

Vauxhall Warranty Services 102 George Street Croydon CR9 6HD

#### 1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

#### 2. Whose products do we offer?

We are an insurance intermediary. We offer products from a single insurance company, AWP P&C SA. AWP P&C SA are a French company duly authorised in France. We act on their behalf.

#### 3. What services will we provide you with?

We will not recommend this warranty or advise you to buy it. You will need to make your own decision about whether to go ahead with this insurance. We may ask some questions to narrow down the selection of products that we will provide details on.

#### 4. What will you have to pay us for this service?

You will only pay us the premium for your policy. You do not have to pay us a fee for arranging this on your behalf. The insurance company, AWP P&C SA, pay us for providing the service to you. The payment we receive from them is a mixture of fees based on our costs for administering your policy.

#### 5. Who regulates us?

Vauxhall Warranty Services is a trading name of AWP Assistance UK Ltd, 102 George Street, Croydon, CR9 6HD which is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 311909.

Our registration allows us to arrange motor warranty insurance.

You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

#### 6. What to do if you have a complaint

If you want to make a complaint, please contact us.

Write to: Customer Service, Vauxhall Warranty Services, 102 George Street,

Croydon CR9 6HD.

Email: customersupport@allianz-assistance.co.uk

Phone: 020 8603 9853

If you are not satisfied with the way we have dealt with your complaint, you can contact the Financial Ombudsman Service:

Visit: www.financial-ombudsman.org.uk

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

Phone: 0800 023 4567 or 0300 123 9 123 or

Email: complaint.info@financial-ombudsman.org.uk

#### 7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if the insurer cannot meet their obligations.

For claims relating to advising on and arranging, The FSCS covers 90% of the claim, with no upper limit.

For more information about the compensation scheme arrangements, contact the

Phone: 0800 678 1100 or 020 7741 4100

Website: at www.fscs.org.uk

### INTRODUCTION

#### WELCOME

Thank **you** for taking out this Vauxhall Extended Warranty.

We have designed this Vauxhall Extended Warranty to help protect you against the costs you may have to pay if there is an electrical or mechanical failure of a covered part which happens within the area of cover. Your confirmation of cover confirms the start and end dates of your policy.

It is very important that **you** read the whole of this policy document and the **confirmation of cover**. If **you** do not understand anything please ask **us** for more information.

Please keep this policy document and your confirmation of cover in a safe place.

#### IMPORTANT CONTACT DETAILS

If you need to contact us regarding this policy, please phone us on 0345 600 2065 or email vauxhallextendedwarranty@allianz-assistance.co.uk or write to PO Box 1051, Croydon CR9 IRE.

### SUMMARY OF COVER

Your confirmation of cover confirms the level of cover you have chosen. You should read the rest of this policy for the full terms and conditions.

SECTION OF COVER	CLAIM LIMIT	EXCESS
	Purchase price of the	Either £0, £100 or £200 as
Essential	covered vehicle inclusive	shown on the <b>confirmation</b>
	of VAT	of cover
	Purchase price of the	Either £0, £100 or £200 as
Standard	covered vehicle inclusive	shown on the <b>confirmation</b>
	of VAT	of cover
	Purchase price of the	Either £0, £100 or £200 as
Complete	covered vehicle inclusive	shown on the <b>confirmation</b>
	of VAT	of cover

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### **DEFINITION OF WORDS**

When the following words and phrases appear in this document or **your confirmation of cover**, they have the specific meanings given below. Wherever these words are used in the document, they are highlighted in bold print.

#### Area of cover

The **UK** and **Continental Europe**.

Beneficiary, beneficiary's, beneficiaries
You (or any other driver of the covered
vehicle using the covered vehicle with
your permission) and any passenger in
the covered vehicle at the time of the
breakdown or when the covered vehicle
will not start. We will cover up to the
maximum number of people legally
allowed to travel in the covered vehicle.

#### Confirmation of cover

The email or letter sent to **you** with this policy document.

#### Continental Europe

Andorra, Austria, Belgium, Bulgaria, Bosnia and Herzegovina, Croatia, Cyprus (Greek Territory only), Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Serbia, Slovakia, Slovenia, Spain (including Balearic Islands but excluding Canary Islands), Sweden, Switzerland, Turkey.

#### Covered vehicle

The vehicle shown on **your confirmation** of cover.

#### Electrical or mechanical failure

The sudden and unexpected failure of a part which is covered by the relevant warranty section of this cover and which needs immediate repair or replacement. Wear and tear or normal deterioration is not covered.

#### Insurer

AWP P&C SA.

#### Maximum claim limit

The most **we** will pay for each claim is the price **you** paid for the **covered vehicle**.

#### Period of insurance

The period shown on your confirmation of cover.

#### Private individual

A person who is using the **covered vehicle** for their own personal use and who is not a motor trader, garage, business or a person who deals in buying and selling or repairing motor vehicles.

#### United Kingdom (UK)

England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

#### Vauxhall Warranty Services, we, our, us AWP Assistance UK Ltd. who administer

the insurance on behalf of the **insurer**.

#### You, your

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The **private individual** named on **your confirmation of cover**, or any new owner who **you** tell **us** about using the transfer of ownership form on page 25 of this document (and which **we** have accepted). The **private individual** must reside in the **UK**.

### IMPORTANT INFORMATION

#### **INSURER**

Your Vauxhall Extended Warranty insurance is underwritten by AWP P&C SA and is administered in the **UK** by AWP Assistance UK Ltd trading as **Vauxhall Warranty Services**.

#### HOW YOUR INSURANCE WORKS

Your policy and confirmation of cover form a contract between you and us. We will pay for any claim you make which is covered by the policy and level of cover chosen, that happens during the period of insurance.

Unless we tell you otherwise, the benefits and exclusions in each section apply to the covered vehicle. Your policy does not cover all possible events and expenses. Certain words have a special meaning as shown under the section 'Definition of Words' on page 9.

#### YOUR RIGHT TO CANCEL

If this cover does not meet **your** needs or if **you** decide to cancel this insurance policy for any reason within 14 days of receiving the original documents, **we** will give **you** a full refund of the premium **you** have paid (providing no claims have been made) without charge, subject to no warranty claims having been paid or assistance provided.

After this 14-day period **you** will be entitled to a pro-rata refund, subject to no claims being paid under the policy. A £25 administration fee will be deducted from the refund.

In either case, if **you** have made a warranty claim or asked **us** to perform or provide any of the services given under this policy **we** are entitled to recover all costs that **you** have used for the service provided.

To claim a refund please phone us on 0345 600 2065 or email vauxhallextendedwarranty@allianz-assistance.co.uk or write to PO Box 1051, Croydon CR9 1RE.

**We** will not pay a refund if **you** cancel a monthly policy and **your** cover will end on the next payment due date.

#### OUR RIGHT TO CANCEL

If you have a monthly policy we can cancel your cover at any time by sending you notice in writing to the last address you gave us.

#### **POLICY EXCESS**

The excess amount **you** have to pay for each claim is shown on **your confirmation of cover**.

The servicing Retailer must complete the service record for the **covered vehicle** and **you** must keep all service receipts as proof of servicing.

Important: If you do not have the covered vehicle serviced as specified by the manufacturer during the period of insurance, or you cannot provide proof of servicing if we request it, then this may invalidate your cover and we may not pay all or any part of a claim you make.

#### TRANSFER OF OWNERSHIP

(Applicable to annual policies only)

If you sell the covered vehicle to a private individual, you can transfer the remaining cover to the new owner as long as you pay the transfer fee of £25. You (the existing policyholder) named on the confirmation of cover must sign this form.

As soon as possible after the date of sale, please call **us** on **0345 600 2065** to pay the transfer fee and complete the form on page 25 and email it to: **vauxhallextendedwarranty@allianzassistance.co.uk** 

**N.B.** The Vauxhall Extended Warranty is not transferable to any other vehicle.

#### EXTENDED WARRANTY RENEWAL

**We** will send **you** a renewal notice prior to the expiry of **your** existing Extended Warranty. **We** may vary the terms of **your** cover and the premium rates at the renewal date.

#### DATA PROTECTION NOTICE

We care about your personal data.

This summary and **our** full privacy notice explain how **we** protect **your** privacy and use **your** personal data.

Our full privacy notice is available at: www.vauxhall-extendedwarranty.co.uk/privacy-policy

If **you** would like a printed version please write to **us** at Customer Service (Data Protection), Vauxhall Warranty Services, 102 George Street, Croydon CR9 6HD.

# How will we collect and use your personal data?

**We** will collect **your** personal data from a variety of sources including:

- > data that you give us; and
- > data about you that we receive from certain third parties, such as the manufacturer of the covered vehicle and their franchised dealers and authorised repairers.

We will collect and process your personal data in order to meet the contractual obligations we have under contracts we have entered into and to protect our legitimate interests including:

- when entering into or managing contracts with you; and
- to tell you about products and services which we believe you may be interested in.

# Who will have access to your personal data?

We may share your personal data:

with public authorities, other Allianz Group companies, industry governing bodies, regulators, fraud prevention agencies and claims databases, for the purpose of underwriting and preventing fraud;

- > with other service providers who provide services on **our** behalf;
- with organisations we deal with, who provide part of the service to you (such as motor retailers and recovery-service providers; and
- > to meet our legal obligations, including providing information to the relevant ombudsman if you make a complaint about the product or service that we have provided to you.

**We** will not share information about **you** with third parties for marketing purposes unless **you** have specifically given **us** permission to do this.

#### How long do we keep your personal data?

We will keep your personal data for a maximum of seven years from the date we stop providing cover to you. If possible we will delete certain areas of your personal data (or delete any details that could identify you) as soon as we no longer need that information.

# Where will your personal data be processed?

Your personal data may be processed both inside and outside the **United Kingdom** (**UK**) or European Economic Area (EEA).

Whenever **we** transfer **your** personal data outside the **UK** or EEA to other Allianz Group companies, **we** will do this in line with Allianz's approved binding corporate rules (BCR). If Allianz's BCR do not apply, **we** make sure that any personal data **we** transfer outside the **UK** or EEA receives an appropriate level of protection.

# What are your rights in respect of your personal data?

**You** have certain rights relating to **your** personal data. **You** can:

- ask for access to your information and for details about how we process and share it;
- > ask to restrict the way we process your information if you previously gave us this:
- ask us to stop processing your information, including for direct marketing purposes;
- ask us to update your information or to delete it from our records:
- ask us to give a copy of the information to you or a new insurer; and
- make a complaint about the way we have processed your information.

# Automated decision making, including profiling

**We** carry out automated decision making and/or profiling when necessary.

#### How can you contact us?

If you would like a copy of the information that we hold about you or if you have any questions about how we use your personal data, contact us.

Write to: Customer Service (Data Protection), AWP Assistance UK Ltd, 102 George Street, Croydon, CR9 6HD

Email: AzPUKDP@allianz.com

Phone: 0208 603 9853

#### How can you contact us?

If you would like a copy of the information that we hold about you or if you have any questions about how we use your personal data, contact us.

Write to: Customer Service (Data Protection), AWP Assistance UK Ltd, 102 George Street, Croydon, CR9 6HD

Phone: 0208 603 9853
Email: AzPUKDP@allianz.com

# FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

We are covered by the FSCS. You may be entitled to compensation from the scheme if the insurer cannot meet their financial obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover provides protection for 90% of the claim, with no upper limit.

For more information about compensation scheme arrangements, call the FSCS, on 0800 678 1100 or 020 7741 4100 or, visit their website at www. fscs.org.uk

#### **GOVERNING LAW**

Unless **you** and **we** agree otherwise, English law will apply to this insurance, and all communications and documents relating to it will be in English. Any dispute relating to this insurance will be dealt with in the courts of England.

# CONTRACTS (RIGHTS OF THIRD PARTIES) 1999

No-one other than **us**, the insurer and **you** can enforce any of the terms of this insurance under the Contracts (Rights of Third Parties) Act 1999.

## SERVICING REQUIREMENTS

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Servicing must be carried out as specified by the manufacturer during the **period of insurance**. Genuine Vauxhall parts, oils and other fluids or parts, oils and other fluids of equivalent specification and matching quality must be used. If **you** do not comply with this condition **your** claim could be rejected.

**We** will allow a maximum of 1,000 miles or one calendar month (whichever occurs first) in excess of the recommended service intervals. Please make sure that the Vauxhall Retailer who carries out the service fills in the service record for the **covered vehicle** and that **you** keep all service receipts as proof of the service.

Important: If you do not have the covered vehicle serviced as specified by the manufacturer during the period of insurance, or you cannot provide proof of servicing if we request it, then this may invalidate your cover and we may not pay all or any part of a claim you make.

### **COMPLETE COVER**

When purchasing this policy, the **covered vehicle** must be under 8 years old and have done under 100,000 miles. The engine size must not exceed 3,500cc and the vehicle must not weigh more than 3,500 kg.

#### WHAT IS COVERED?

This insurance covers most factory-fitted mechanical and electrical parts (including replacement parts, labour costs and VAT, up to the maximum claim limit) against electrical or mechanical failure occurring in the area of cover and during the period of insurance.

#### **Electric Vehicles**

For Electric vehicles specifically, this insurance covers AC/DC on-board charger, invertor, HV coolant compressor, High Voltage (HV) ECU's, HV line set, electric motor central power train controls (electrical), PTC interior heating and PTC battery heating. Cover is provided up to the maximum claim limit during the period of insurance.

#### WHAT IS NOT COVERED?

- > All bodywork, paint, glass (including heated), seals and sealants (including but not limited to water ingress), mirrors (except in the case where they suffer an electrical or mechanical failure), channels and guides, locks, handles, hinges, check straps, cosmetic items and lamp units.
- Normal service replacement items that are subject to routine maintenance or periodic repair/ replacement.

- > We do not cover the following parts.
  - Air cleaners
  - All adjustments, timing or cleaning
  - Auxiliary belts
  - Batteries, chargers and charging leads
  - Bonnet, boot and fuel flap release cables
  - Brake discs, drums and frictional material
  - Bulbs and fuses
  - Clutch pressure plates, bearings and frictional material
  - Diesel glow plugs
  - Diesel particulate filters DPF
  - Drive shaft and steering rack gaiters
  - Engine mountings, gearbox mountings, axle and drive line mountings
  - Exhaust systems (although catalytic converters are covered for internal failure only)
  - Fuel filters
  - Handbrake cables
  - Non-Vauxhall original parts that are not of a matching quality to Vauxhall original parts
  - Oil filters and gaskets
  - Pipes and hoses
  - Pollen/odour filters
  - Recharging of the air conditioning unit (unless required as part of a valid repair)
  - Re-programming and software updates, unless required as part of a replacement part repair

- Spark plugs
- Sunroof cables, convertible roof material and straps
   Tyres
- Upholstery, interior and exterior trims
- Water ingress
- Wheels
- Wiper blades, arms and washer jets
- Wiring and connections (including HT leads and aerial coaxial cables)
- Wiper blades, arms and washer jets
- Wiring and connections (including HT leads and aerial coaxial cables)
- Any failure caused by the effects of overheating is not covered as an electrical or mechanical failure under the terms of this insurance.
- > Fixings and fastenings: nuts, bolts, brackets, studs, clips and springs (other than suspension springs).
- > Casings (except when damaged by the failure of an insured part).
- Other items such as oils, filters and antifreeze (except where required as a direct result of a valid claim, and only if the vehicle is not within 1,000 miles of its next scheduled service).
- General oil leaks (except when the engine or gearbox is removed in order to fix the oil leak).

#### **CLAIM PAYMENTS**

**We** will pay any number of claims (including VAT) up to the **maximum claim limit. We** will not pay more than the manufacturer's list price for parts and official labour times and costs which are necessary to repair or replace covered parts.

#### OTHER ENTITLEMENTS

#### Vehicle Replacement (only in the UK)

We will pay up to £25 a day (including VAT), for up to a maximum of 5 days in a 12-month period, towards the cost of a replacement vehicle. You can only have a replacement vehicle if your vehicle is being repaired under this warranty and we have confirmed this is covered.

#### **Exclusions:**

- a) The first 24 hours of any rental period is not covered.
- b) You will have to pay for fuel and other additional charges for the replacement vehicle.

#### **Driving Abroad**

The warranty is valid for up to 60 days a year (pro-rata) within the **period of insurance** for driving in **Continental Europe**. **We** will not pay more than the equivalent **UK** cost for parts and labour.

#### Overnight Accommodation

We will pay up to £100 (including VAT) towards overnight accommodation if the vehicle breaks down and you cannot return home. You will need to send us a receipt. You cannot claim for the cost of meals and drinks.

**N.B.** These benefits will not be provided if the failure is not covered by this warranty. Payments will be limited to the levels stated.

### STANDARD COVER

When purchasing this policy, the **covered vehicle** must be under 8 years old and have done under 100,000 miles. The engine size must not exceed 3,500cc and the vehicle must not weigh more than 3,500 kg.

#### WHAT IS COVERED?

This insurance covers specific factory-fitted mechanical and electrical parts (including replacement parts, labour costs and VAT, up to the maximum claim limit) against electrical or mechanical failure occurring in the area of cover and during the period of insurance.

The following parts are covered.

#### **Engine**

All internally lubricated components, including:

Cylinder head, cylinder head gasket, valves (excluding carbonisation, burnt or pitted valves and valve seats), valve springs, valve guides, camshaft and bearings, camshaft followers, hydraulic lifters, timing gears, timing chains, piston and piston rings, cylinder liners and liner seals, cylinder block, connecting rods and small end bearings, gudgeon pins, crankshaft and crankshaft bearings, oil pump and oil pump drive, distributor driveshaft, flywheel, starter motor, engine management sensors.

#### Timing Belts

Timing belts and tensioners are covered provided that the last due change has taken place as specified by the manufacturer's schedule (proof required). Damage subsequently caused if timing belt has not been changed as specified by the manufacturer is specifically excluded.

#### Turbocharger/ Supercharger

Factory-fitted turbocharger or supercharger, intercooler and wastegate.

#### Gearbox (automatic or manual):

All internal parts, gear selection linkages and ECUs; automatic selection switchgear; reverse light switch excluding worn parts.

#### Clutch

Cable and adjuster; pedal; solenoid; switch, excluding worn parts.

#### Suspension

All parts including self-levelling system; wheel bearings; switch gear; ECU and relay; hydraulic pumps and valves excluding worn parts.

#### Steering System

All parts including from the steering wheel to the track rod ends, rear wheel steering (if fitted), PAS system (excludes drive belt); solid-state sensors and relays excluding worn parts.

#### **Braking System**

All parts including ABS system parts; stop light switch; relays, cylinders excluding worn parts and friction material.

#### **Drive-line Components**

All parts including four wheel drive system; propeller or drive shafts including centre bearing; differential and transfer box internal parts; switchgear; ECU and relay excluding worn parts.

#### Casings

Casings are covered only when damaged by the failure of an insured part.

#### Other items

Oils, filters and antifreeze (except where required as a direct result of a valid claim, and only if the vehicle is not within 1,000 miles of its next scheduled service).

Oil leak fixes are not covered and the cost of seals and gaskets will only be covered when they are needed as a direct result of a valid claim.

#### WHAT IS NOT COVERED?

- > Any items not listed in the 'What is Covered' section.
- Any failure caused by the effects of overheating is not covered as an electrical or mechanical failure under the terms of this insurance.
- Non-Vauxhall original parts that are not of a matching quality to Vauxhall original parts.
- Parts that are replaced under normal maintenance procedures or replaced as a result of normal wear and tear, adjustments, reprogramming or loading of software.
- > Water ingress.

#### CLAIM PAYMENTS

We will pay any number of claims (including VAT) up to the maximum claim limit. We will not pay more than the manufacturer's list price for parts and official labour times and costs which are necessary to repair or replace covered parts.

#### OTHER ENTITLEMENTS

#### Vehicle Replacement (only in UK)

We will pay up to £25 a day (including VAT), for up to a maximum of 5 days in a 12-month period, towards the cost of a replacement vehicle. You can only have a replacement vehicle if your vehicle is being repaired under this warranty and we have confirmed this is covered.

#### Exclusions:

- a) The first 24 hours of any rental period is not covered.
- b) **You** will have to pay for fuel and other additional charges for the replacement vehicle.

#### **Driving Abroad**

The warranty is valid for up to 60 days a year (pro-rata) within the **period of insurance** for driving in **Continental Europe**. **We** will not pay more than the equivalent **UK** cost for parts and labour.

#### **Overnight Accommodation**

We will pay up to £100 (including VAT) towards overnight accommodation if the vehicle breaks down and you cannot return home. You will need to send us a receipt. You cannot claim for the cost of meals and drinks.

**N.B.** These benefits will not be provided if the failure is not covered by this warranty. Payments will be limited to the levels stated.

### **ESSENTIAL COVER**

When purchasing this policy, the **covered vehicle** must be under 8 years old and have done under 100,000 miles. The engine size must not exceed 3,500cc and the vehicle must not weigh more than 3,500 kg.

#### WHAT IS COVERED?

This insurance covers specific factory-fitted mechanical and electrical parts (including replacement parts, labour costs and VAT, up to the maximum claim limit) against electrical or mechanical failure occurring in the area of cover and during the period of insurance.

The following parts are covered.

#### **Timing Belts**

Timing belts and tensioners are covered provided that the last due change has taken place as specified by the manufacturer's schedule (proof required). Damage subsequently caused if timing belt has not been changed as specified by the manufacturer is specifically excluded.

#### **Engine**

All internally lubricated components, including:

Cylinder head, cylinder head gasket, valves (excluding decarbonisation, burnt or pitted valves and valve seats), valve springs, valve guides, camshaft and bearings, camshaft followers, hydraulic lifters, timing gears, timing chains, piston and piston rings, cylinder liners and liner seals, cylinder block, connecting rods

and small end bearings, gudgeon pins, crankshaft and crankshaft bearings, oil pump and oil pump drive, distributor driveshaft, flywheel, starter motor ring gear, engine management sensors.

#### Turbocharger/Supercharger

Factory-fitted turbocharger or supercharger, intercooler and wastegate.

#### Gearbox (automatic or manual)

All internally lubricated components, including:

Gears, shafts, synchroniser hubs and baulk rings, selector shafts and selector forks, internal bearings and bushes, oil pump, valve and valve block, clutches and brake bands, governor, torque converter, modulator valve, gearbox sensors, excluding external linkages.

#### **Final Drive**

All internally lubricated components, including:

Crown wheel and pinion, differential gears and bearings, 4X4 transfer box, halfshaft, halfshaft bearings, driveshafts, bearings and constant velocity joints, propeller shaft universal joints and centre bearing, wheel bearings, final drive sensors, excluding rubber boots and gaiters.

#### Casings

Casings are covered only when damaged by the failure of an insured part.

#### Other items

Oils, filters and antifreeze (except where required as a direct result of a valid claim, and only if the vehicle is not within 1,000 miles of its next scheduled service).

Oil leak fixes are not covered and the cost of seals and gaskets will only be covered when they are needed as a direct result of a valid claim.

#### WHAT IS NOT COVERED?

- Any items not listed in the 'What is Covered' section.
- Any failure caused by the effects of overheating is not covered as an electrical or mechanical failure under the terms of this insurance.
- Non-Vauxhall original parts that are not of a matching quality to Vauxhall original parts.
- > Parts that are replaced under normal maintenance procedures or replaced as a result of normal wear and tear, adjustments, reprogramming or loading of software.
- > Water ingress.

#### **CLAIM PAYMENTS**

We will pay any number of claims (including VAT) up to the maximum claim limit. We will not pay more than the manufacturer's list price for parts and official labour times and costs which are necessary to repair or replace covered parts.

### **GENERAL TERMS AND CONDITIONS**

These conditions apply to all sections of **your** warranty cover and **you** must meet them before **we** will make a payment or provide a service under this policy.

#### INFORMATION YOU NEED TO TELL US

**We** will only provide this warranty cover, if the information **you** gave when **you** purchased this warranty is true and complete.

You must tell us about anything that may affect your cover (including any changes during the period of insurance). If you are not sure whether something is relevant, you must tell us anyway. You should keep a record of any extra information you give us. If you do not tell us about something that may be relevant, your cover may not be valid and we may not cover any claims.

#### **CLAIMS - YOUR DUTIES**

If you need to make a claim you must follow the relevant claims procedures (please see page 23 for this information), as soon as you can.

#### **CLAIMS - OUR RIGHTS**

We can take over and defend or settle any claim. After we have made a payment, we can pay to take legal action to get back any payment we have made under this cover. If we want to, we will examine the covered vehicle and will test any damaged parts.

#### LOOKING AFTER YOUR VEHICLE

You must take all reasonable steps to protect the **covered vehicle** against breaking down or not starting and **electrical or mechanical failure**.

Important: This warranty will not be valid if you do not have the covered vehicle serviced correctly in line with the manufacturer's specifications during the period of insurance, or if you are not able to provide proof that you have done this (if we ask for proof).

#### **FRAUD**

If you or any beneficiary claiming under this cover makes a claim that is false or dishonest in any way, this warranty will be cancelled, cover will not be valid and you will lose all benefits under it.

#### **CHANGE OF ADDRESS**

If you need to update your contact details please fill in the change of address form on page 27 and email it to: vauxhallextendedwarranty@allianzassistance.co.uk or call 0345 600 2065.

### **GENERAL EXCLUSIONS**

This insurance does not cover any injury, failure, loss or damage which is caused by, arises from or happens in connection with the following.

- Corrosion, frost, salt, hail, windstorms, fire, things landing on the covered vehicle (for example, chemicals, tree sap and bird droppings), rodent damage, flooding or any material letting in water.
- 2. Any fault which is likely to have existed before the **period of insurance**.
- Wear and tear, normal deterioration, routine servicing, maintenance, reprogramming or loading of software.
- Faulty repairs, incorrect servicing or failing to have the covered vehicle serviced in accordance with the manufacturer's specification.
- Damage caused by not rectifying a known or suspected fault within a reasonable time frame.
- 6. Lack of oil, fuel, lubricants, hydraulic fluids or additives; or foreign matter entering the fuel, cooling, air conditioning or lubrication systems, or use of oil, fuel, lubricants, hydraulic fluids or additives which the manufacturer of the covered vehicle does not recommend.
- The covered vehicle being modified in any way from the original manufacturer's specification.

- 8. Damage which has occurred as a result of any accessory being fitted (unless the accessory is approved by the manufacturer for use on the vehicle and fitted according to instructions provided by the manufacturer of the accessory).
- 9. We will not cover any loss if the speedometer has been tampered with, altered or disconnected, or if the covered vehicle's mileage cannot be confirmed, or if you or anyone else acting on your behalf prevents us from inspecting the covered vehicle.
- 10. The vehicle being used for competitions of any kind, racing, pacemaking, rallies, off-road use (including track days), any form of hire or reward, by a driving school, as a delivery or courier vehicle or for public services including police, ambulance, fire or military service
- 11. Any type of accident, the covered vehicle being misused or you doing anything that is deliberate, unlawful or negligent (or failing to do something if this is deliberate, unlawful or negligent).
- 12. Any part which is recalled by the covered vehicle's manufacturer, or any part which has a manufacturing fault or design fault.
- 13. **Electrical or mechanical failure** which happens outside the **area of cover**.

- 14. Cleaning, polishing or operations carried out under normal maintenance, work, modifications, alterations, tampering, disconnection, improper adjustments or repairs.
- 15. Ionising radiation or radioactive contamination from any nuclear fuel or the nuclear waste arising from burning nuclear fuel.
- 16. Radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or nuclear part of that equipment. 15. War, invasion, acts of foreign enemies, terrorism, hostilities (whether war be declared or not), civil war, rebellion, revolution, violent uprising, military or usurped power, riot or civil commotion, explosions, fire, radiation and falling objects.
- Pressure waves caused by aircraft and other flying objects travelling at or above the speed of sound.
- 18. Accidental damage or the covered vehicle or the people inside the vehicle being hit by an object.
- 19. A covered part which has been damaged by an uninsured person.

**We** will pay for damage caused to a covered part if the damage is caused by another covered part.

**We** will not pay for damage or failure of a covered part that is caused by a part that is not covered by this warranty.

**We** will not pay for damage to a part that is not covered by this warranty, even if the damage is caused by a covered part.

We will not pay for any depreciation (fall in value over time) to your covered vehicle, loss of earnings, death or bodily injury, damage to property or any other loss or damage which is a direct or indirect result of the failure of a covered part.

Your policy is intended to cover the cost of repairing or replacing faulty or damaged parts. It does not cover losses that may be caused by that faulty or damaged part, unless we tell you otherwise in the policy terms and conditions. For example, your policy may cover the cost of repairing or replacing a wheel bearing, but would not cover any loss of earnings you may suffer while your vehicle is being repaired.

You should check whether you have any other insurance policies that may cover extra damage or related costs or losses that are not covered by this policy.

**We** will not cover any costs that are covered under any other warranty, guarantee, insurance or cover.

### **MAKING A CLAIM**

# HOW TO MAKE A WARRANTY CLAIM (UK)

Contact **your** nearest Vauxhall Retailer and tell them that **your covered vehicle** is protected by the Vauxhall Extended Warranty.

You are responsible for authorising the Retailer to dismantle the covered vehicle or carry out any other work needed to diagnose any faults with the covered vehicle

Depending on the value of the repair, the Retailer may need **our** authority to proceed. This authority must be given before any repair work starts.

**We** will only pay for diagnostic costs that are directly associated with a valid claim for a faulty part under this insurance. If **you** are VAT-registered **you** are responsible for paying the VAT content on any claim **we** pay.

Once it's confirmed **your** claim is valid, the Vauxhall Retailer will contact **us** about the claim on **your** behalf.

We have the right to examine the covered vehicle and to arrange for an expert to carry out an assessment to decide whether your claim is covered and how much we will pay for repairs. If you or anyone acting on your behalf acts in a way which prevents us from being able to find out what has caused the failure by inspecting the covered vehicle or faulty part, we may not pay all or any part of your claim.

# HOW TO MAKE A WARRANTY CLAIM (CONTINENTAL EUROPE)

Arrange for the **covered vehicle** to be taken to the nearest Vauxhall (Opel)
Retailer and give the Retailer **your** permission to carry out the necessary repairs. Once the repairs have been completed, **you** must pay the Retailer. **You** must keep the invoice and if possible please also keep any parts that have been replaced until **we** have finished processing **your** claim, as **we** may need to see them

On your return to the UK, please take the repair invoice into your local Vauxhall Retailer or authorised repairer and ask them to submit a claim on your behalf. We will be able to advise them of the process if they have any questions. Please keep a copy of the repair invoice and the original service records for your own safekeeping as we will be unable to return these to you.

We will process your claim and as long as it is valid, we will pay for the cost of the repairs you have paid. Our payment will be in pounds sterling at the rate of exchange for the relevant currency at the time of the repair.

### MAKING A COMPLAINT

We aim to provide you with first class insurance cover and service. However, there may be times when you feel we have not done so. If this is the case, please tell us about it so that we can do our best to solve the problem. If you make a complaint, this will not affect your legal rights.

If **you** have a complaint, please contact **us**.

Write to: Customer Service, Vauxhall Warranty Services, PO Box 1051, Croydon CR9 1RE

Email: customersupport@allianz-assistance.co.uk

Phone: 020 8603 9853

Please give **us your** name, address, policy number, vehicle registration and claim number (if this applies). If **you** make **your** complaint in writing, please enclose copies of any relevant correspondence to or from **us**, as this will help **us** to deal with **your** complaint as quickly as possible.

If **you** are not satisfied with **our** final response to **your** complaint, **you** can refer the matter to the Financial Ombudsman Service for an independent decision:

Visit: www.financial-ombudsman.org.uk

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

Phone: 0800 023 4567 or 0300 123 9 123

Email: complaint.info@financial-

ombudsman.org.uk

## TRANSFER OF OWNERSHIP FORM

(Applicable to annual policies only)

If **your covered vehicle** is sold privately, the remaining cover may be transferred to the new private owner as long as **you** pay the transfer fee of £25. Please call **us** on **0345 600 2065** to make this payment. This form must be signed by the existing owner named on the **confirmation of cover**.

COVERED VEHICLE DETAILS
Registration number
Chassis number (VIN)
DETAILS OF THE NEW OWNER
Title (Mr/Mrs/Miss/Ms/Other)
Initials
Surname
House name/number
Street
Town
County
Postcode
Tel. work
Tel. home
Email address
I (name) want to transfer the balance of my Vauxhall Extended Warranty to the new owner whose details are given above.
Signature of previous owner
Signature of new owner
Date of transfer Mileage at transfer
Please send this completed form to:  vauxhallextendedwarranty@allianz-assistance.co.uk

# **CHANGE OF ADDRESS FORM**

Please complete the details below and send to: vauxhallextendedwarranty@allianz-assistance.co.uk

#### **COVERED VEHICLE DETAILS**

Registration number
Chassis number (VIN)
YOUR DETAILS
Title (Mr/Mrs/Miss/Ms/Other)
Initials
Surname
NEW ADDRESS DETAILS
House name/number
Street
Town
County
Postcode
Tel. work
Tel. home
Email address
COMPANY DETAILS
(Please complete this section for a company vehicle only)
Company name
Address
Town
County

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Vauxhall Extended Warranty is underwritten by AWP P&C SA and is administered in the UK by AWP Assistance UK Ltd, 102 George Street, Croydon CR9 6HD.

AWP Assistance UK Ltd is authorised and regulated by the Financial Conduct Authority (FCA).

AWP P&C SA is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Authorised by the Prudential Regulation Authority (PRA). Subject to regulation by the FCA and limited regulation by the PRA. Details about the extent of our regulation by the PRA are available from us on request.

AWP Assistance UK Ltd acts as an agent for AWP P&C SA with respect to the receipt of customer money, for the purpose of settling claims and handling premium refunds.

This document is available in large print, audio and Braille. Please phone 0345 600 2065 if you need a copy in one of these formats. We will be happy to provide this for you.