



INTRODUCTION

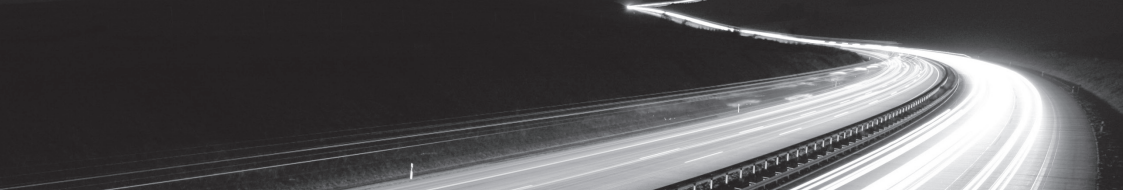
Congratulations on the purchase of your new vehicle.

Your supplying dealer will have done everything possible to ensure your vehicle meets your expectations but in the unlikely event that you encounter a problem we are here to help.

It is our aim to provide you and your repairing garage with the best possible service in the event of a claim. We are the only warranty company that pays authorised claims over the telephone with a debit card to your repairing garage before you collect your vehicle. No other warranty company offers this level of service.

This Warranty is designed to provide protection against sudden and unforeseen failures to listed key components. To ensure peace of mind motoring it is important that you understand the cover provided so please read this booklet including the definitions, terms and conditions carefully. Please contact us immediately on 01132 709488 or via e-mail help@a1approved.co.uk if you have any queries regarding either component coverage or the Warranty in general.

We wish you many miles of happy and trouble free motoring.



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INTRODUCTION

In order that We can provide You with the best possible level of service we ask that You read this Agreement carefully and seek assistance from Us should there be any section of the Agreement that You require clarification on. Your Dealer has appointed A1 Approved as claims administrators to act on their behalf for claims arising under the Agreement.

DEFINITIONS

The words or expressions detailed below have the following meaning wherever they appear in this Agreement:

Agreement: Including the Schedule Agreement between Us and You as detailed in the Schedule for the provision of the Mechanical Breakdown Warranty described in the Agreement.

Claim Limit: The maximum amount We have agreed to pay towards an individual claim.

Mechanical Breakdown: Is the sudden and unforeseen breakage of a covered component arising from any permanent mechanical, electrical or electronic defect, causing sudden stoppage of its function, necessitating immediate repair or replacement before its normal operation can be resumed. This Agreement does not cover replacing parts that have not actually failed or need to be replaced as part of “good engineering practice”, or have simply worn or seized.

Owner/You/Your: The purchaser of the Vehicle forming the subject matter of this Agreement as specified in the Schedule.

Period of Cover: The period of time that this Agreement is valid.

Schedule: The Schedule attached to this Agreement providing details of You, Your Vehicle, Period of Cover We have agreed to provide and the level of cover provided.

Vehicle: A Motor Vehicle or Motorcycle supplied by Your Dealer specified in the Schedule being less than 3.5 tonnes.

Warranty Administrator/Us/We/Our: A1 Approved Ltd. Office 56, Sugar Mill, Oakhurst Road, Leeds, LS11 7HL.

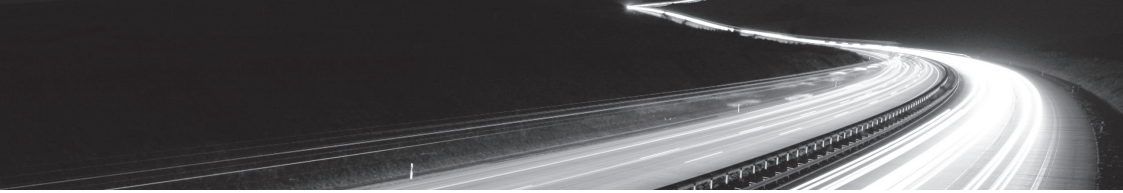
Data Protection Act

Your data is treated in accordance with the provisions of the Data Protection Act 1998, as amended from time to time. To administer this Agreement we will hold and use information about You supplied by You or Your Dealer. Your information is not shared with any third party except in assisting Us in administering this Agreement. You may apply to see a copy of the information we hold on you by writing to us.

Limit of Scope

This Agreement is only valid in the United Kingdom.

Dealer: The Supplying Dealer of the Vehicle and this Agreement detailed on the Warranty Schedule.



COMMON QUESTIONS

Q. Can I use my own garage for repairs?

A. Yes You can, preferably not a main dealer and if You do not know a local independent garage try using The Good Garage Scheme on the internet or we can find one for You. You can use a main dealer if you wish as long as you are prepared to pay the difference in the charges compared to a local independent garage.

Q. Do I have to pay the garage myself and then claim back the costs from you?

A. No. We can pay the garage directly for the authorised sum with our debit card over the telephone before You collect Your car. If they do not accept card payments over the telephone We can pay them with an immediate bank transfer. All We ask is that the garage email or fax us their invoice first. No other warranty company offers this level of service.

Q. What happens if I need to make a claim?

A. In the event of a failure You must follow the claims procedure in the book.

Q. Does my warranty cover for worn out components?

A. No it does not. No warranty can cover for worn or wearing components on a used car. The warranty is not a reconditioning tool to replace things as they wear on Your car, rather it will cover for components that have actually physically broken or have a permanent electronic defect. Even a brand new car warranty will not pay for normal wear and tear.

Q. Do I need to get my vehicle serviced?

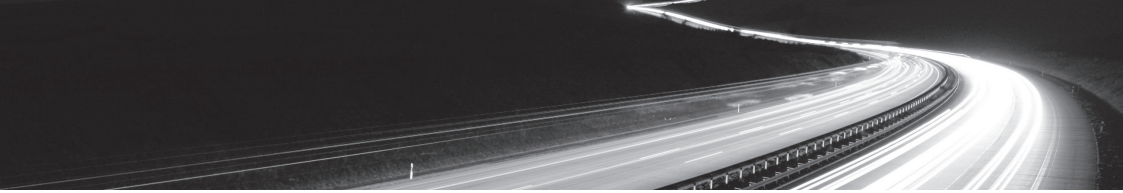
A. Yes you do only at the correct times / mileages in accordance with the manufacturer's recommendations after You take delivery of the vehicle. We are not interested in the service history of the vehicle prior to You purchasing it. The service does not have to be completed by a main dealer unless You want to maintain a full dealer history, but please ensure that You retain the relevant receipts as proof.

Q. Does my warranty cover diagnostic charges?

A. The warranty does not cover plug in diagnostic charges as there is no set times for doing this. What might take one garage ten minutes to diagnose may take another two hours so these costs cannot be built into the warranty costs. We do however cover physical dismantling charges in the event of a valid claim subject to the warranty maximum claim limit.

Q. Will I have to pay anything?

A. When your claim is authorised this will be for a specific sum of money agreed with Your repairing garage. You may have to pay any warranty excess and / or for components that are not covered under the warranty, plus any amount over and above the claim limit of Your warranty.



SILVER COVER

The following components are protected against mechanical breakdown (as defined elsewhere in this document). Please note that if a part is not specifically listed it is therefore not covered.

Engine

Big end bearings, con rods, crankshaft, camshaft, cam followers, cylinder bores, cylinder head (excluding cracks), distributor drive, flywheel, main bearings, inlet valves, exhaust valves, valve guides, pistons and rings, tappet gear, timing gears, chains, starter ring gear, oil pump, gudgeon pins, small end bearings, valve springs, valve collets, rocker shafts, all internal bushings. Excluding lubricants and filter elements.

Gearbox

Gears, synchromesh hubs, selectors, shafts, input shaft, layshaft, mainshaft reverse idler gear, reverse idler shaft, selector shafts and selector forks, bearings and bushes. Excluding any external linkages.

Automatic Transmission

Gears, clutches, brake bands, valve block, oil pump, drive plate, pinion carrier, sun gear, reverse sun gear, internal shafts, unidirectional clutch, bearings and bushes. Excluding external linkages, adjustments and electrics.

Torque Converter

Casings, impellor, blades, master splines and drive.

Clutch

Clutch plate, clutch cover, thrust bearing and/or release bearing. Excluding external linkages and burnt out parts. Limited to one clutch repair during the Warranty period.

Differential

Crown wheel and pinion, gears, shafts, bearings and bushes, planet gears, planet carriers, thrust washers.

Propshaft

Propshaft including universal joints and bearings.

Drive Shafts

Half shafts, front and rear wheel external drive shafts, universal joints, constant velocity joints and couplings, but excluding rubber boots.

Cooling System

Water pump, thermostat and head gasket. All other parts and damage caused by overheating, frost, or as a result of lack of anti-freeze are excluded.

Electrics

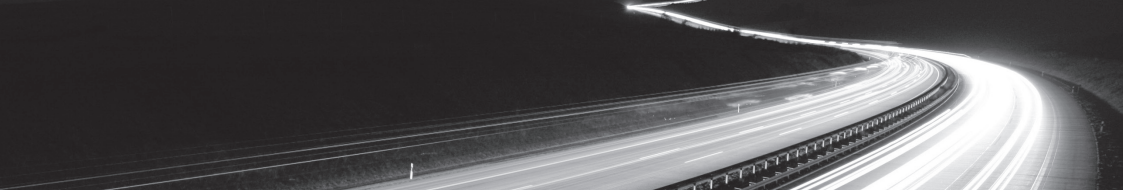
Starter motor, alternator. All other parts associated with the electrical system are specifically excluded.

Braking System

Servo unit, master cylinder.

Casings

Casings are covered if they have been damaged by any of the listed parts.



ADDITIONAL BENEFITS

Providing You have a valid claim and that We have authorised the additional benefit(s) prior to the repairs being completed, You may use the services detailed below. Also take note that the Additional Benefits listed are included within and subject to the Claim Limit as stated on Your Schedule.

Recovery Fees: We recommend that all motorists subscribe to an approved recovery organisation as this provides worthwhile assistance at reasonable cost (such as recovery to your destination, homestart, caravan cover and even hotel accommodation). If however You do not have such membership, then providing you have a valid claim and the recovery is to the nearest suitable repairing garage only, then We will authorise the first £50 plus VAT of recovery fees on your behalf. Please note that you must contact Us for prior approval before incurring any recovery charges or costs as we may be able to arrange suitable recovery at no cost to you.

Vehicle Hire: In the event of a valid claim and providing the manufacturer's and repairer's repair time exceeds 8 working hours, We will authorise up to £40 per day inclusive of VAT and fuel towards the cost of a replacement vehicle.

Please note that there is no automatic right for either Us or your garage to provide a courtesy vehicle, however we will endeavour to make sure that you are inconvenienced the least amount. The 8 hour clause reflects the "hands-on" standard ICME working time and not the

unavailability of parts or the fact that the garage cannot fix the vehicle that day.

Renewal Transfer: During the course of your Agreement you may be contacted to offer you the opportunity of taking an extended warranty upon the expiry of your current Agreement. If you do not wish to be contacted please let us know.

OPTIONAL ADDITIONAL COVER

Subject to additional fees the following may be covered:

Electronic Control Unit: Ignition system, fuel system, transmission system.

Timing Belts: If there is proof that the manufacturer's replacement recommendations have been complied with and that they are free from oil contamination.

Turbo: The complete unit (including the wastegate, if it is an integral part of the turbo unit and cannot be purchased separately).



IMPORTANT INFORMATION

THE COVER WE PROVIDE

Should a covered component fail as the result of a Mechanical Breakdown We will cover the cost of its repair or its replacement in line with the terms of this Agreement. Our liability for each repair is limited to the Claim Limit shown on the Warranty Schedule, the total amount of all claims is limited to the purchase price of the Vehicle. If We accept a claim We reserve the right to take wear and tear, according to age and mileage into consideration when settling the claim. The Warranty is not suitable for main dealers and we reserve the right to refer You to a non-franchise repairer at the time of a claim.

IMPORTANT NOTE

You are covered only for the parts described in this Agreement once We have received Your Schedule along with the appropriate fee. You must not have any repairs completed without Our prior approval. We will issue a claims authority number to confirm Our agreement to cover the agreed costs. A1 Approved Limited act as administrators on behalf of the Dealer for claims arising under this Agreement. At the time of a claim being admitted Your Vehicle must be taxed, insured and have a current MOT Certificate. We reserve the right to request proof that Your Vehicle is legally entitled to be used on the road. This Agreement is not a "new for old" cover, therefore You may be asked to contribute towards the cost of the parts / labour charges in the event of betterment or enrichment. You may only claim for the same component once during the Warranty period.

SERVICING REQUIREMENTS

It is a condition of this Agreement that you must have the vehicle serviced at the correct times/ intervals/mileages as directed by the vehicle manufacturer (including any alteration to service

intervals, component replacement intervals or modifications issued after manufacture of Your Vehicle by the manufacturer). If you do not comply with this condition your claim may be declined even if your claim is not in respect of a service related fault. It is Your responsibility to establish the correct intervals for Your Vehicle.

WHAT TO DO IN THE EVENT OF A MECHANICAL BREAKDOWN

In the unlikely event of a Mechanical Breakdown please ensure authorisation is obtained by Your repairing garage prior to undertaking any work to Your Vehicle. We will not be liable for repairs that are commenced or completed without Us issuing a specific authorisation number and nor does the Warranty cover upgraded or revised software / firmware, including software / firmware patches and upgrades.

IF YOU HAVE A CONCERN

If You have any concern regarding this Agreement or the level of service You have received please forward details of Your concerns along with the details of this Agreement and in particular Your registration number to:

**Managing Director
A1 Approved Limited,
Office 56,
Sugar Mill,
Oakhurst Road,
Leeds LS11 7HL**



TERMS AND CONDITIONS

1. Diagnostic, investigatory and temporary repair charges are not covered under this Agreement under any circumstances. We will authorise and pay for the part(s) and standard manufacturer's repair time to rectify the fault (when agreed by Us) up to the maximum Claim Limit as stated on Your Schedule. It is up to You to authorise diagnostic work, investigatory and temporary repairs and to pay such charges direct to the repairing garage.
2. No repairs are to be commenced without Our prior authorisation. We will issue a claims authorisation number which You must quote in each communication You have with Us. Any claims authorisation numbers that We have issued will automatically expire after a period of 90 days where no documentation has been received to support the claim. This warranty will not offer any reimbursement for repairs if you have not followed the correct claims procedure (for whatever reason).
3. We reserve the right to inspect Your Vehicle during and subsequent to a claim. The costs associated in conducting an inspection by either an independent engineer or assessor will be authorised by Us, however if for whatever reason the engineer/assessor is unable to undertake a full inspection through any fault other than their own, then the cost of any subsequent inspection will be Your responsibility.
4. You will be responsible for the first £25 of all claims, regardless of overall value and if You or Your repairing garage report more than one failure at the time of a breakdown then this will be dealt with as one claim and subject to one Claim Liability as stipulated on Your Schedule.
5. We will not pay more than the Claim Limit shown on the Schedule or as otherwise restricted in this Agreement and the maximum We will pay in total during the Period of Cover is up to the purchase price of the Vehicle. In the event of a claim being authorised, We reserve the right to limit the amount authorised to a fair and reasonable rate by obtaining a contribution towards the cost of part(s) and/or labour charges where necessary. Repair times will be limited to the standard manufacturer's listed labour times to perform an agreed repair. This Agreement does not automatically include main dealer labour rates or repairing garages that may seek to apply higher than normal rates.
6. This Agreement is in addition to your normal statutory rights. The mileage quoted on the Schedule does not guarantee that this is the true mileage the Vehicle has covered.
7. The Vehicle must be serviced in accordance with the manufacturers' service schedules or be maintained as recommended by the manufacturer. This Agreement will not cover any fault which results from failure to comply with manufacturer service/ maintenance recommendations. You must retain all VAT service invoices (an allowance of 30 days or 1000 miles is applicable).
8. There are no refunds on this Agreement after the first 28 days from purchase of the Vehicle. If You wish to cancel this Agreement before the 28 days then You may do so in writing providing You have not made a claim and that You have paid a distinct and separate price for this Agreement. It is Your responsibility to understand the scope of cover provided and to raise any questions before the 28 days have expired. After this time it is deemed that You are fully satisfied with the cover. Any refunds due will be made to the parties who directly paid Us for the Agreement.
9. All benefits under this Agreement are forfeited if a false or fraudulent claim is made.
10. It is expressly agreed and declared that We shall be released from all liability and obligation should the conditions of this Agreement not be complied with fully by You.
11. It is Your responsibility to ensure that the Application Form is fully completed. Any blank boxes means that Your Application Form will not become valid until the correct values have been confirmed by Us.
12. Please provide an accurate email address as We will send confirmation of your cover to this address.
13. The terms of this Agreement cannot be changed under any circumstances.
14. The liability of this agreement is to return the vehicle to its condition prior to failure.



EXCLUSIONS

1. WE SHALL NOT BE LIABLE UNDER THIS AGREEMENT FOR:

- a) Any failure which is not as a result of a Mechanical Breakdown as defined under this Agreement or the fault(s) that existed or could reasonably be stated to have existed prior to this Agreement being taken out.
- b) Any breakdown which is reported to Us more than 7 days after the relevant fault is discovered or where the true mileage of the Vehicle cannot be verified or where the Vehicle is not permitted to be on the road.
- c) Vehicles used for any kind of timed competition or race, for hire or reward (for example, taxis, self-drive hire or driving schools)
- d) Repairs to Vehicles which have been modified after the sale of the Vehicle and that modification has contributed to the failure or has failed itself.
- e) Components regarded as service items or which require periodic replacement e.g. filters, oils, brake pads, brake discs, HT leads, ancillary drive belts, bulbs etc.
- f) Any repairs that have not been authorised by Us in the first instance or faults not notified to Us during the Agreement period.
- g) Loss caused by not taking preventative measures to minimise the claim. This is particularly relevant to overheating damage (however caused).
- h) Repairs that have not cured the original complaint. We cannot pay for items to be replaced that do not cure the fault.

2. NO LIABILITY WILL BE ACCEPTED FOR DAMAGE CAUSED BY:

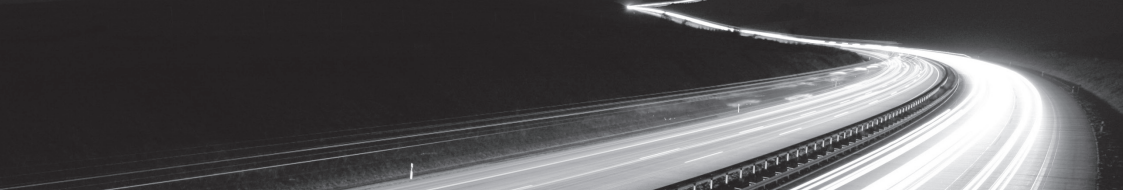
- a) Negligence, abuse or wilful damage (including continuing to drive the Vehicle when it is not mechanically sound).
- b) Lack of servicing.
- c) Effects of overheating, freezing or frost damage or faults found at the time of a Vehicle being serviced or as a result of the Vehicle failing its annual MOT Test.
- d) Damage to parts not covered by this Agreement or any subsequent costs or damage.
- e) Damage to parts We include caused by parts not included under this Agreement.
- f) The gradual reduction in operating performance of the Vehicle which is commensurate with the age and mileage covered by the Vehicle. This includes, but is not limited to:
 - the gradual loss of engine compression necessitating the repair of valves or rings;
 - gradual increase in oil consumption due to normal operating functions.

- play in a dual mass flywheel as this is not a mechanical breakage.
- g) The use of a grade of fuel not recommended by the manufacturer of the Vehicle or from the use of inadequate or improper antifreeze protection.
 - h) Subjecting the Vehicle to a load greater than that permitted by law or the manufacturer's recommendations.
 - i) Fire, self-ignition, lightning, earthquake, explosion, water ingress, frost, storm, tempest, flood, water damage, theft or attempted theft.

3. NO LIABILITY WILL BE ACCEPTED FOR:

- a) The effects of poor repairs or parts which have been fitted incorrectly or where You have failed to comply with the terms, conditions and endorsements of this Agreement. Any liability to make any payment for repairs depends on You keeping to your duties under this Agreement.
- b) Parts subject to recall or repair or replacement by the manufacturer or attributable to manufacturer's design fault or defect.
- c) Parts not fitted as standard by the manufacturer, unless inclusion for such items is agreed beforehand.
- d) Any ancillary components, equipment or service items not listed.
- e) Dismantling costs unless the Administrator accepts the costs as part of a valid claim.
- f) Routine servicing or repair save to the extent a repair is within any entitlement under this Agreement.
- g) Any parts which have not failed but have been reported as requiring replacement during routine servicing and/or repair or at the time a repair is in progress or where You have not specifically identified a concern with the Vehicle.
- h) Repair costs in excess of the Claim Limit.
- i) Death, bodily injury or loss of use or any consequential loss of whatsoever nature.
- j) The VAT content of any claim if You are VAT registered.

4. This Agreement excludes any damage caused by a road traffic accident or collision or any road hazard whether or not insured under any motor insurance or accidental damage policy.



TRANSFER OF OWNERSHIP

This agreement is transferable only if the vehicle is sold privately and is subject to the approval of the Administrators.

The following form must be completed by the new owner of the vehicle and the complete agreement book and proof of servicing must be posted to Us. Your application must be accompanied by a cheque or postal order to the value of £35 made payable to A1 Approved Limited. The fee is waived in the event of death providing the vehicle is passed to an immediate relative.

New Owner's Name.....

New Owner's Address.....

.....

.....

..... Post Code.....

New Owner's Telephone Number

Mileage At Transfer

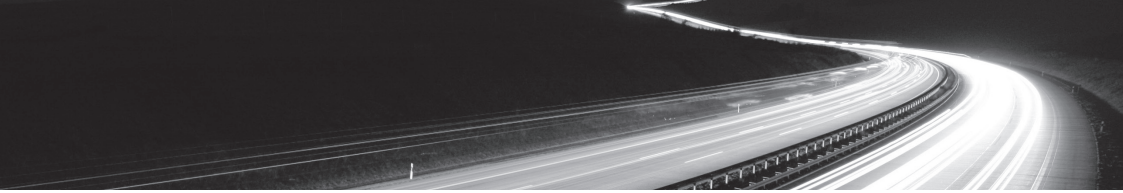
Date of Vehicle sale

I certify that the vehicle covered by this agreement is free from defects at this moment in time and that any defects apparent at the time I purchased this vehicle will not be covered by this agreement.

Signed by new owner

Please do not forget to send Us the agreement booklet, relevant service invoices and payment.

The fee is refundable in the event of non-acceptance.

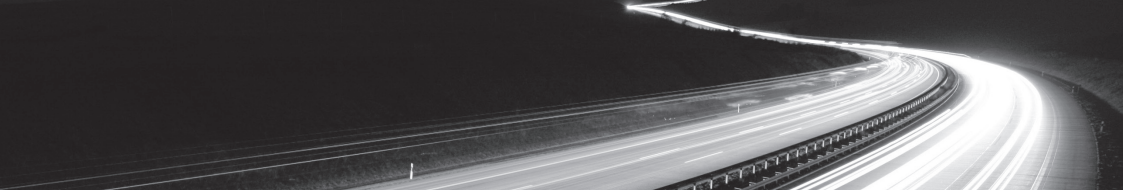


CLAIMS PROCEDURE

- 1 If a fault develops with your vehicle stop driving the car as you may cause further damage which We will not cover and call our Claims Department on 01132 709488 as soon as possible but no later than 7 days afterwards. We will not pay anything if You do not report the failure as required.
- 2 Do not proceed with any repairs until You have spoken to our Claims Department who will agree the best course of action with You.
- 3 Your repairing garage must then call our Claims Department before they commence any repair work with the full diagnosis and the cost of the parts and labour charges necessary to rectify the fault(s) so please ensure that You leave Your warranty book with Your garage. We may be able to assist You in finding a local independent garage to undertake warranty work on Your behalf.
- 4 We will agree a specific sum of money with the repairing garage and issue them with an authorisation number to complete these repairs. Any sum of money in excess of this will remain Your liability and You must pay Your garage these amounts.
- 5 Your repairing garage will be instructed to either email or fax us their fully itemised repair invoice to enable Us to pay them with our debit card over the telephone or by bank transfer prior to You collecting Your vehicle.
- 6 Do not proceed with any repairs unless they have been authorised by Us in the first instance as We will not be able to process a claim after the event.
- 7 We reserve the right to inspect both the Vehicle and failed component(s) at the time of a claim using an Independent Expert Assessor.
- 8 As we are a used car warranty company We do not want You to take Your Vehicle into a main dealer unless this has been agreed previously with our Claims Department in advance. We may refer You to use a local independent non-franchise garage if You take Your Vehicle into a main dealer without prior authorisation from our Claims Department.
- 9 Authorisation of a claim is given subject to the fault being rectified. We cannot pay for items to be replaced that do not cure the fault.

Payment of Your Claim

After We have authorised the repairs to be completed to Your Vehicle We will invite Your garage to either email or fax Us the repair invoice. We will then pay Your garage directly over the telephone with our debit card or by bank transfer before You collect Your Vehicle.



SERVICING SCHEDULES

It is a condition of this Warranty that the Vehicle is serviced at the correct times/mileages in accordance with the manufacturer’s recommendations. It is Your responsibility to establish when this is due and to keep the invoice(s) as proof as You will be asked to produce this / these at the time of a claim.

There is a maximum allowance of 30 days or 1,000 miles (after the service becomes due) for Your convenience to assist You in making the necessary arrangements.

1st service:

Date of Service.....

Mileage at Service.....

Signed

Garage Stamp

3rd service:

Date of Service.....

Mileage at Service.....

Signed

Garage Stamp

2nd service:

Date of Service.....

Mileage at Service.....

Signed

Garage Stamp

4th service:

Date of Service.....

Mileage at Service.....

Signed

Garage Stamp