



# Car Warranty Plan

Your policy

0844 573 8120  
[www.tesco.com](http://www.tesco.com)

*Every little helps*

## Welcome to Tesco Car Warranty Plan

Thank **you** for choosing Tesco Car Warranty Plan. **Your** Tesco Car Warranty Plan has been designed to make sure **you** get the most from **your** motoring with minimum inconvenience.

This booklet explains how **your** cover works and the main benefits **you** now enjoy. Please ensure **you** keep this booklet in **your vehicle** as **you** will need it to make a claim.

**Please ensure you fully understand the terms and conditions relating to the cover and in particular the vehicle servicing requirements and claims procedure detailed in the “How to Claim” section.**

**We wish you many miles of trouble free motoring enjoying the peace of mind offered by the cover.**

### Insurance Certificate

This insurance is only valid when accompanied by a **Welcome Letter** which provides details of **your vehicle** and when the cover will start and end.

This is an agreement between **you** and **Motors Insurance Company Limited** and is administered by **Tesco Warranty Administration**.

This certifies that, subject to the policy terms and conditions and payment of the appropriate premium, the **Insurer** will pay the costs of repair and of the additional benefits incurred by **you** as a result of the failure of any insured components occurring during the period shown on the **Welcome Letter**.

I have signed this policy on behalf of the **Insurer**.

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Gary Whitelam  
Motors Insurance Company Limited

### Important

**Your** Tesco Car Warranty Plan is underwritten by **Motors Insurance Company Limited** which is regulated as an insurance company by the Financial Services Authority. **Tesco Warranty Administration** is a trading name of **Car Care Plan Limited** which is regulated as an Insurance Intermediary by the Financial Services Authority.

## Your right to cancel

If this cover does not meet **your** requirements, please contact the **Administrator** within 14 days of receipt of **your** documents. **We** will return any premium paid in full provided no claims have been made on the policy during that time. The full annual premium is due if a claim has been made during that period

No refunds will be made outside of the 14 day period. **You** can however transfer the benefits of this cover to a new owner providing **you** sell **your vehicle** privately. Please complete the 'Transfer of Ownership Form' at the back of this document.

## How to complain

Should **you** have cause for complaint regarding the service **you** have received in respect of this policy please in the first instance contact **Tesco Warranty Administration** on **0844 573 8120**. Please quote **your vehicle** registration number to ensure **your** enquiry is dealt with promptly.

Should the **Administrator** be unable to resolve the complaint to **your** satisfaction please write to the **Insurer** whose contact details are:

The Risk Manager, Motors Insurance Company Limited, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire, BD3 7AG.

If **we** cannot resolve the differences between **us**, **you** may refer **your** complaint to the Financial Ombudsman Service (FOS). Their address is: South Quay Plaza, 183 Marsh Wall, London E14 9SR, telephone 0845 080 1800.

This procedure will not prejudice **your** right to take legal proceedings. However, please note that there are some instances where the Financial Ombudsman Service cannot consider a complaint.

## How to Claim

**1** Take **your vehicle** to a franchised dealer or a VAT registered garage or repairer of your choice and provide them with the Tesco Car Warranty Plan document and **your Welcome Letter**.

Alternatively, ring Tesco Warranty Administration on 0844 573 8120 for claims advice.

**2** The repairer must call the **Administrator** by telephoning 0844 573 8120 for prior approval.

The **Administrator** will require details of:

- A** The date that the fault was first noticed
- B** The current **vehicle** mileage
- C** The reported fault
- D** Details of the parts being replaced including a full detailed estimate of parts and labour.

**3** The **Administrator** will issue an authorisation number for the amount of the claim that they agree to.

**4** The repairer should then invoice the **Administrator** directly and send the invoice to: Tesco Warranty Administration, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG.

**Important – Repair work must not commence until the Administrator has agreed the claim. Failure to comply with this requirement will affect your ability to claim under this Tesco Car Warranty Plan.**

### **Repairs Abroad**

If a breakdown happens outside of the United Kingdom the following process applies:

- The repair must be carried out in countries who are members of the European Union or the European Free Trade Association.
- **We** can not pay more than the equivalent UK rates of labour charges and manufacturer's list prices for parts at the date of repair.
- **You** should authorise the repair work **yourself** and contact the **Administrator** for a refund when **you** return to the UK. **Our** liability is up to the **claim limit** set out in this handbook and detailed in the **Welcome Letter**.
- **We** will refund **you** in pounds sterling at the rate of exchange that applies at the time of the repair, once **we** receive the original repair invoice.

### **Payment**

The **Administrator** is not authorised to settle any amount until they have received the original repair invoice. These, together with the repair approval number, must be sent to the **Administrator**.

### **IMPORTANT TELEPHONE NUMBERS**

Administration and Claims Helpline:

Phone: 0844 573 8120 Fax: 0844 573 8108

To make sure that **you** receive the highest level of service, telephone calls to the **Administrator** are recorded.

## **Financial Services Compensation Scheme**

Under the Financial Services and Markets Act 2000, should the company be unable to meet their liabilities to Policyholders, compensation may be available. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. For compulsory classes of insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at [www.fscs.org.uk](http://www.fscs.org.uk)

## Your Information

### Who we are

Tesco Car Warranty Plan is arranged by Tesco Personal Finance Limited (TPF), underwritten by Motors Insurance Company Limited (MICL) and administered by Car Care Plan Limited (CCP).

**You** are giving **your** information to TPF, MICL and CCP. In this Information statement '**we**', '**us**' and '**our**' refers to TPF, MICL and CCP unless otherwise stated.

### Your electronic information

If **you** contact **us** electronically, **we** may collect **your** electronic identifier e.g. Internet Protocol (IP) address or telephone number supplied by **your** service provider.

### How we use your information and who we share it with

**We** will use **your** information to manage **your** insurance policy, including underwriting and claims handling. This may include disclosing it to other insurers and re-insurers.

**Your** information comprises all the details **we** hold about **you** and **your** transactions, and includes information obtained from third parties.

**We** may use and share **your** information with other parts of TPF, MICL and CCP to help **us** and them:

- Assess financial and insurance risks;
- Recover debt;
- Prevent and detect crime;
- Understand **our** customers' requirements;
- Develop and test products and services.

**We** do not disclose **your** information to anyone outside TPF, MICL and CCP except:

- Where **we** have **your** permission; or
- Where **we** are required or permitted to do so by law; or to fraud prevention agencies and other companies that provide a service to **us** and **you**; or
- Where **we** may transfer rights and obligations under this agreement.

**We** may transfer **your** information to other countries on the basis that anyone to whom **we** pass it provides an adequate level of protection. However, such information may be accessed by law enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations.

From time to time **we** may change the way **we** use **your** information. Where **we** believe **you** may not reasonably expect such a change **we** shall write to **you**. If **you** do not object to the change within 60 days, **you** consent to that change.

## Main definitions

The following words will have the following meanings when they appear in bold print in this document.

**Insurer, we, us, our** – means Motors Insurance Company Limited, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire, BD3 7AG

**You, your, yourself** – means the person, partnership or body corporate named in the **Welcome Letter** as the Policyholder.

**Vehicle** – means only the **Vehicle** identified in the **Welcome Letter**. The **vehicle** must be UK registered and built to manufacturer standard specification.

**Administrator** – means Car Care Plan Limited trading as Tesco Warranty Administration, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG

**Welcome Letter** – means the document the **Administrator** sends to **you** confirming that **your Vehicle** has been accepted for cover. It provides details of **your Vehicle**, level of cover and when **your** cover will commence and expire.

**Period of Insurance** – means the period between the commencement and expiry date shown in **your Welcome Letter**.

**Sum Insured/Claim Limit** – is the maximum amount that can be claimed in total during the **Period of Insurance** for the specific cover chosen.

**Geographical Limits** – means the area in which this policy is effective and comprises of Great Britain, Northern Ireland, the Isle of Man, the Channel Islands and member countries of the European Union and European Free Trade Association.

**Mechanical or Electrical Failure** – means the inability of a covered component to operate in accordance with the manufacturer's specification for a reason other than wear and tear, normal deterioration or negligence.

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## Section A – Value Cover

### Important information

- Available for **vehicles** up to 10 years old/100,000 miles at time of purchase
- £50 excess on claims
- Parts and labour cover
- £1,500 per **claim limit**
- 30-day continental cover provided, giving customer protection when in mainland Europe

This section explains what components are covered and what components are not covered by **your** Tesco Car Warranty Plan.

### The Insurer's liability

The most the **Insurer** will pay for each individual claim is shown in the **Welcome Letter** accompanying this document. This will include VAT in total for each claim. In the event of more than one claim arising during the warranty period, the **Insurer** will only pay up to **your vehicle's** market value in aggregate. The **Insurer** will not pay the VAT part of any claim if **you** are registered for VAT.

### What is covered?

Provided that the terms and conditions of this policy are fully complied with, all the mechanical and electrical components on **your vehicle** listed under 'What is Covered' overleaf, and associated labour costs are covered, with the exception of items listed under the 'What is not Covered' section overleaf.



Component	What is covered?	What is not covered?
Air conditioning / Climate control		all components
Brakes	Brake limiter valve, calipers, master cylinder, servo, vacuum pump and wheel cylinders	all other components including failure due to wear & tear
Casings	Any casings which are damaged as a result of a covered component failure	all damage due to accident, frost or lack of anti-freeze
Catalytic convertor		all components
Clutch	Clutch cover, release bearing, fork and pivot, plate, master cylinder and slave cylinder	all other components including failure due to wear & tear
Consumables	Anti-freeze, gaskets, oil, oil filter and timing belt if replacement becomes necessary as a result of a covered component failure	replacement during routine service or due to evaporation or consumption
Cooling system	Radiator, thermostat, thermostat housing, viscous fan coupling and water pump	all other components including faults due to blockage and sedimentation
Differential and Drive Line	CV joints, cross shafts, crown wheel and pinion, differential, drive shafts, half shafts, pinion carrier bearings, propshaft, sun and planet gears, universal joints, washers, spacers and wheel bearings	wheel hubs and all other components
Electrics	Alternator, central door locking motor, central door locking electronic control unit, cooling fan motor, door locks, horn, indicator unit/relay, starter motor, washer pumps and front and rear windscreen wiper motors	all other components
Engine	Camshaft, camshaft followers, camshaft pulleys, conrods and bearings, crankshaft and bearings, cylinder bores, cylinder head, cylinder head gasket, flywheel and ring gear, gudgeon pins, oil pump and relief valve, pistons and rings, push rods, rocker assembly, starter ring gear, tappet gear, timing tensioners, timing belts, timing chains/gears and sprockets, valves and guides	all other components
Fuel system	Single/multipoint injection system, tank sender unit, fuel pump and fuel gauge	filters, pipes and hoses and all other components
Gearbox (manual and auto)	Manual and automatic internal gearbox components, electric governor, oil cooler, overdrive unit, transfer box and torque convertor	all other components
Heating system	Heating fan motor	all other components
Ignition system	Electronic ignition components including electronic control unit	all other components
Steering		all components
Suspension		all components
Turbo	Turbo unit and wastegate	all other components
Oil seals/gaskets	Failure of any internal oil seal or gasket which requires the removal of a major component i.e. engine, gearbox or differential, to effect the repair	all other components
Wear and tear		failure caused by wear and tear including failure due to incorrect or excessive use

General exclusions

regular maintenance, tuning/adjustments, routine servicing, carbonisation of valves and pistons, lacquering of valves, damage resulting from the use of incorrect or contaminated fuel, spark plugs, HT leads, airbags, tyres, bodywork, seats and seat belts, paintwork, glass, upholstery, cosmetic finishes, interior and exterior trim, water ingress, wiper blades, wiring looms, door and window seals

## Section B – Standard Cover

### Important information

- Available for **vehicles** up to eight years old/80,000 miles at time of purchase
- £3,000 per **claim limit**
- No excess payment for any valid claim
- Car hire benefit for 3 days (excluding first 24 hours)
- 60-day continental cover provided, giving customer protection when in mainland Europe
- Wear and tear cover

This document explains what components are covered and what components are not covered by **your** Tesco Car Warranty Plan.

### The Insurer's liability

The most the **Insurer** will pay for each individual claim is shown in the **Welcome Letter** accompanying this document. This will include VAT in total for each claim and the cost of car hire. In the event of more than one claim arising during the warranty period, the **Insurer** will only pay up to **your vehicle's** market value in aggregate. The **Insurer** will not pay the VAT part of any claim if **you** are registered for VAT.

### What is covered?

Provided that the terms and conditions of this policy are fully complied with, all the mechanical and electrical components on **your vehicle** listed under 'What is Covered' overleaf, and associated labour costs are covered, with the exception of items listed under the 'What is not Covered' section overleaf.

**In the event of a valid cover claim in the UK only, Standard Cover provides a Car Hire benefit which must be authorised by the Administrator and supported by valid receipts / invoices:**

#### Car Hire

**You** can claim for a replacement **vehicle**, up to a mid sized saloon (up to a value of £40 per day including VAT), for the period of time **your vehicle** is undergoing repairs up to a maximum of 3 days.

**You** are only entitled to a replacement **vehicle** if **your vehicle** is being repaired under this cover and prior authority has been given by the **Administrator's** Claims Department.

#### Exclusions

- 1 **You** cannot have a replacement **vehicle** for the first 24 hours that **you** are without **your vehicle** or during any delay the repairer may have waiting for parts or commencing repairs.
- 2 **You** cannot claim for fuel and insurance for the replacement **vehicle**.

Component	What is covered?	What is not covered?
Air conditioning / Climate control	Compressor, condenser, evaporator and expansion valve	all other components and recharging (recharging is covered as part of a valid claim)
Brakes	Anti-lock braking pump/module and electronic control unit, brake limiter valve, calipers, master cylinder, servo, vacuum pump and wheel cylinders	all other components
Casings	Any casings which are damaged as a result of a covered component failure	all damage due to accident, frost or lack of anti-freeze
Catalytic convertor		all components
Clutch	Clutch cover, fork and pivot, plate, master cylinder, slave cylinder and thrust bearing	all other components
Consumables	Anti-freeze, gaskets, oil, oil filter and timing belt if replacement becomes necessary as a result of a covered component failure	replacement during routine service or due to evaporation or consumption
Cooling system	Radiator, thermostat, thermostat housing, viscous fan coupling and water pump	all other components including faults due to blockage and sedimentation
Differential and Drive Line	CV joints, cross shafts, crown wheel and pinion, differential, drive shafts, half shafts, pinion carrier bearings, propshaft, sun and planet gears, universal joints, washers, spacers and wheel bearings	wheel hubs and all other components
Electrics	Alternator, central door locking motor, central door locking electronic control unit, cooling fan motor, door locks, electronic control unit, electric window motors, horn, indicator unit/relay, manufacturer fitted alarm system, starter motor, sunroof motor, washer pumps and front and rear windscreen wiper motors	all other components
Engine	Camshaft, camshaft followers, camshaft pulleys, conrods and bearings, crankshaft and bearings, cylinder bores, cylinder head, cylinder head gasket, flywheel and ring gear, gudgeon pins, oil pump and relief valve, pistons and rings, push rods, rocker assembly, starter ring gear, tappet gear, timing tensioners, timing belts, timing chains/gears and sprockets, valves and guides	all other components
Fuel system	Single/multipoint injection system, electrical components including electronic control unit, fuel pump, fuel gauge and tank sender unit	filters, pipes and hoses and all other components
Gearbox (manual and auto)	Manual and automatic internal gearbox components, electric governor, oil cooler, overdrive unit, transfer box and torque convertor	all other components
Heating system	Heating fan motor and heater matrix	all other components
Ignition system	Electronic ignition components including electronic control unit	all other components
Steering	Idler arm, hydraulic/electric assisted steering pump, rack and motor, pressure pipes, rack and pinion, reservoir and steering box	all other components
Suspension		all components
Turbo	Turbo unit and wastegate	all other components

Oil seals/gaskets	Failure of any internal oil seal or gasket which requires the removal of a major component i.e. engine, gearbox or differential, to effect the repair	all other components
Wear and tear	All covered components other than	failures caused by wear and tear of clutch or brake components due to incorrect or excessive use
General exclusions		regular maintenance, tuning/adjustments, routine servicing, carbonisation of valves and pistons, lacquering of valves, damage resulting from the use of incorrect or contaminated fuel, spark plugs, HT leads, airbags, tyres, bodywork, seats and seat belts, paintwork, glass, upholstery, cosmetic finishes, interior and exterior trim, water ingress, wiper blades, wiring looms, door and window seals

## Section C – Finest Cover

- Available for **vehicles** up to six years old/60,000 miles at purchase date
- Car hire benefit for 7 days (excluding first 24 hours)
- 90-day continental cover provided, giving customer protection when in mainland Europe
- No **claim limit** – claims can be made up to the market value of the **vehicle**
- MOT Test Insurance cover
- Wear and tear

This document explains what components are covered and what components are not covered by **your** Tesco Car Warranty Plan.

### The Insurer's liability

The most the **Insurer** will pay for each individual claim or in total is **your vehicle's** market value. This will include VAT in total for each claim and the cost of car hire. The **Insurer** will not pay the VAT part of any claim if **you** are registered for VAT.

### What is covered?

Provided that the terms and conditions of this policy are fully complied with, all the mechanical and electrical components on **your vehicle** listed under 'What is Covered' overleaf, and associated labour costs are covered, with the exception of items listed under the 'What is not Covered' section overleaf.

### MOT Test Insurance

Providing the **vehicle** has at least three months MOT Test remaining at the start of this cover and the MOT falls due within the period of cover, this MOT Test Insurance covers the cost or repair and/or replacement and/or adjustment to the specified parts listed below as a direct consequence of such parts being cited in a notification of refusal to issue an MOT certificate (VT30 or VRT1 in Northern Ireland). Only one MOT Test (the first one due) is covered by this Insurance. **You** will need to provide a copy of the VT30 (or VRT1 in Northern Ireland) to support **your** claim.

**In the event of a valid cover claim in the UK only, Finest Cover includes the following out of pocket expenses which must be authorised by the Administrator and supported by valid receipts / invoices:**

#### Car Hire

**You** can claim for a replacement **vehicle**, up to a mid sized saloon (up to a value of £40 per day including VAT), for the period of time **your vehicle** is undergoing repairs up to a maximum of 7 days.

**You** are only entitled to a hire car if **your vehicle** is being repaired under this cover and prior authority has been given by the **Administrator's** Claims Department.

#### Exclusions

1 **You** cannot have a replacement **vehicle** for the first 24 hours that **you** are without **your vehicle** or during any delay the repairer may have waiting for parts or commencing repairs.

2 **You** cannot claim for fuel and insurance for the replacement **vehicle**.

#### Overnight Accommodation and Rail Fares

**We** will pay up to £100 towards hotel expenses or a return rail ticket if the **vehicle** breaks down and **you** are unable to return home. **You** will need to send a receipt to the **Administrator**

#### Exclusions

1 **You** cannot claim for the cost of meals and drinks.

2 **You** cannot claim for overnight accommodation if a claim is not approved under the cover.

3 **You** cannot claim for more than one night accommodation or more than one rail journey.

Component	What is covered?	What is not covered?
Air conditioning / Climate control	All components other than	belts, pipes and hoses, blockage, sedimentation and recharging (recharging is covered as part of a valid claim)
Brakes	All components other than	brake pads, discs, shoes and pipes and hoses
Casings	Any casings which are damaged as a result of a covered component failure	all damage due to accident, frost or lack of anti-freeze
Catalytic convertor	All components other than	damage due to impact, collision or corrosion
Clutch	All components other than	external linkages
Consumables	Anti-freeze, gaskets, oil, oil filter and timing belt if replacement becomes necessary as a result of a covered component failure	replacement during routine service or due to evaporation or consumption
Cooling system	All components other than	failure due to blockage and sedimentation, pipes and hoses and drive belts
Differential and Drive Line	All components other than	mountings
Electrics	All components other than	non-factory fitted accessories, audio, TV & DVD equipment, battery, bulbs, fuses, lamps, wiring, communications equipment, satellite navigation and traffic management systems
Engine	All components other than	cables, belts (timing belt/chain is covered), exhaust system, mountings, pipes and hoses and tuning
Fuel system	All components other than	filters, pipes and hoses
Gearbox (manual and auto)	All components other than	belts, cables, external linkages, gear lever and mountings
Heating system	All components other than	pipes and hoses and cables
Ignition system	All components other than	wiring
Steering	All components other than	bushes, drive belts, gaiters, rubber boots, steering wheel
Suspension	All components other than	mountings, wheels & tyres
Turbo	All components	
Oil seals/gaskets	Failure of any internal oil seal or gasket which requires the removal of a major component i.e. engine, gearbox or differential, to effect the repair	all other components
Wear and tear	All covered components other than	failures caused by wear and tear of clutch or brake components due to incorrect or excessive use
General exclusions		regular maintenance, tuning/adjustments, routine servicing, carbonisation of valves and pistons, lacquering of valves, damage resulting from the use of incorrect or contaminated fuel, spark plugs, HT leads, airbags, tyres, bodywork, seats and seat belts, paintwork, glass, upholstery, cosmetic finishes, interior and exterior trim, water ingress, wiper blades, wiring looms, door and window seals

Component	What is covered?	What is not covered?
<b>MOT TEST INSURANCE</b>		
Braking system	ABS modulator, sensors and computers, brake calipers, discs/drums, load compensator, master cylinder, pipes, hoses and cables, wheel cylinders	all other components
Fuel system	Fuel ECU, pipes, single/multipoint injection system and throttle body are covered for failure to meet MOT exhaust emission standards	filters, hoses, all other components and damage resulting from the use of incorrect or contaminated fuel
Lighting equipment	Lamps, reflectors, indicators and bulbs	all other components
Seat belts	Belts, buckles, mountings and retractors	all other components
Steering	Manual and power steering units	
Suspension	Drag links, mountings, shock absorbers, springs, sub-frames, swivel joints, track rod ends, wheel bearings and wishbones	all other components
Vehicle structure	Repair of vehicle corrosion	accident damage
General	Horn, wiper blades and front wiper motor	the cost of the MOT Test fee or any retest fee, any component not listed as covered, regular maintenance, tuning/adjustments, routine servicing, accident or malicious damage, neglect or wear and tear reported during the vehicle's previous service



## General Exclusions

**Tesco Car Warranty Plan does not cover the following:**

1. **Mechanical or electrical failure** which a qualified engineer appointed by the **Administrator** thinks could have reasonably existed before this cover began
2. Any loss, damage or failure which a qualified engineer appointed by the **Administrator** thinks could have been avoided or was totally or partially caused by lack of maintenance
3. Any **vehicle** which does not conform to the UK Department of Environment (DOE) **vehicle** type approval standards
4. Any parts which have not failed but which are replaced or reported during routine servicing.
5. Any damage which is due to any type of accident or which is negligent or against the law of the country in which the incident occurred
6. The gradual reduction in operating performance (wear and tear) due to the age of the **vehicle** and/or the number of miles covered. (This does not apply to Finest.)
7. Any **vehicle** used for hire or reward such as taxis or driving school **vehicles**, or any commercial **vehicle** with a Gross **Vehicle** Weight (GVW) of more than 3.5 Tonnes or a **vehicle** used in any sort of competition, rally or racing
8. Any public service **vehicles** such as police **vehicles**, ambulances, fire service and military **vehicles**
9. Any **vehicle** where the speedometer or odometer has been interfered with, altered, disconnected
10. Any **vehicle** owned by a motor trader or garage or associated companies or by proprietor(s) of such motor trader or garage, or by an employee, friend or relative of such a proprietor
11. Repairs, replacements or alterations not authorised by the **Administrator**
12. Anything caused directly or indirectly by war, riot, revolution or any similar event, or by vandalism, theft or attempted theft from the **vehicle**
13. Consequential damage to any items not covered in the 'What is covered?' section
14. Electrical software, update or reprogramming unless required due to the failure of a covered part
15. Parts or components, including software or ECU's, which have been modified from the manufacturers' original specification
16. Water ingress (including damage to covered parts caused by water ingress)

## Terms and Conditions

### 1. Authorisation

Repairs must not be carried out without prior authorisation from the **Administrator**.

### 2. Service Requirements

If **you** do not follow the manufacturer's service schedules or maintain the **vehicle** as recommended by the manufacturer, this cover may not apply. This includes requirements to replace timing belts or other recommended actions. When **you** have **your vehicle** serviced, **you** are allowed 1,000 miles either side of the mileage period or four weeks either side of the time period given, whichever comes first. It is important that **you** retain **your** service receipts as they may be required to validate any repair request **you** make. Please note that **your vehicle** must be serviced by a VAT registered dealer.

### 3. Minimising Damage

**You** or the driver must take all reasonable steps to avoid loss or damage and should a fault develop, the **vehicle** must be stopped immediately to minimise any damage.

### 4. Dismantling

It is **your** responsibility to authorise the dismantling of the **vehicle** and pay the charges if such dismantling proves that the failure is not covered. **We** will only pay for the dismantling if it is part of a valid claim.

### 5. False Claims

If **you** make a false claim, **you** will forfeit all benefits and the cover will be cancelled without refund.

### 6. Design Faults and Recalls

If any of the **vehicle's** components has an inherent design fault or is recalled by its manufacturer, the component which is the subject of the design fault or recall is not covered.

### 7. Modification

If **you** would like **your vehicle** to be modified in any way, **you** should obtain prior approval from the **Administrator** and the work should be carried out by an approved dealer. In the event that a modification which was not approved by **us** contributes to a fault, **we** reserve the right to decline any claim **you** may wish to make in relation to that fault.

### 8. Geographical Limits

This cover is valid for breakdown in the United Kingdom (which includes Great Britain, Northern Ireland, the Channel Islands and the Isle of Man). The cover is also valid whilst **your vehicle** is outside the United Kingdom but within the European Union or EFTA as defined by **your** cover level..

### 9. Governing Law

This contract shall be governed by and construed in accordance with the laws of England and Wales. Any and all disputes arising in relation to this contract shall be submitted to the exclusive jurisdiction of the English courts.

### 10. Statutory Rights

Nothing in these conditions will reduce **your** statutory rights relating to faulty or mis-described goods. For further information about **your** statutory rights, contact **your** local authority Trading Standards Department or Citizens Advice Bureau.

### 11. Reimbursement Rates

**We** will not pay more than the manufacturer's list price for parts. If parts have to be ordered from outside the UK, **we** will only pay the UK price of an equivalent part. **We** also reserve the right to provide replacement parts. **We** will pay labour costs that are necessary to repair those parts, in line with the repairer's agreed labour rate. Actual repair times will be limited to those in the latest Glass's Guide Institute of Chartered Mechanical Engineers (ICME) manual or the manufacturers' recommended repair times. With every claim **you** make, **you** must provide a VAT receipt from the repairer, who must be authorised to carry out the repair.

### 12. Inspection of Vehicle/Parts

The **Administrator** reserves the right to inspect the **vehicle** before authorising repairs and may also arrange for parts to be examined by a qualified engineer. **You** may be asked to ensure that a faulty part is retained for inspection following a repair. The **Administrator** is entitled to retain any part replaced under the terms of the cover.

**13. Multiple Items**

If more than one part has failed at the time **you** contact the **Administrator**, it will be dealt with as one claim.

**14. Invoices**

Any claims for a repair bill which **you** have paid must be supported by a VAT receipted invoice.

**15. Legal Proceedings**

Following the acceptance of any claim under this cover, **we** will have the right to conduct legal proceedings or enter into formal arbitration on **your** behalf. In doing so, **we** will be entitled to take action in **your** name. The cost of the action will be **our** responsibility, unless **you** have agreed in writing to an alternate arrangement. **We** will be entitled to any compensation and/or indemnity benefit obtained through these proceedings, that relate to this cover. **We** will also be entitled to costs of this action, if they are assigned to **you**.

**16. Service Record & Receipts**

If **you** make a claim, the **Administrator** will be entitled to check the service record of **your vehicle**, to confirm that the **vehicle** has been serviced regularly. **You** should retain all of **your** service receipts.

**17. Administrators Authority**

The **Administrator** is not liable for any statement or representation which contradicts the conditions of this cover unless the statement or representation is supported in writing by the **Administrator**.

**18. Other Warranties and Insurances**

**You** must not use this product to recover costs which are covered by another cover or any insurance policy

## Transfer of Ownership

### New Owner

Name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Postcode \_\_\_\_\_ Telephone Number \_\_\_\_\_

### Vehicle Details

Vehicle Reg. No. \_\_\_\_\_ Cover Type & Number \_\_\_\_\_

Mileage at Transfer \_\_\_\_\_ Date of Transfer \_\_\_\_\_

### Cover holder's Declaration

**You** confirm that **you** agree to transfer this cover to the person named above and **you** have provided them with the terms and conditions of the cover.

Cover Holder's Signature
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### New Owner's Declaration

I have read and agree with the terms and conditions of this cover and request its transfer. I confirm that I purchased the **vehicle** privately from the above cover holder.

New Owner's Signature	Date
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### Important

Please check that all due services have been carried out as inadequate servicing may render this cover void and the cover will not be transferred.

When completed, this form should be sent with a cheque for £25 to the **Administrator** detailed in the **Definitions** section.

Please make cheques payable to Tesco Warranty Administration.

The **Administrator** should receive the completed form within seven days of the **vehicle** being sold. This cover becomes void if the **vehicle** is sold through any garage, motor trader, auction or similar company.

## Useful numbers

Tesco Warranty Administration 0844 573 8120 Lines open 8.30am – 5.30pm Monday-Friday, 9am – 12.30pm Saturday.

### **You could also save money on your other motoring needs, call:**

Car Insurance: 0845 301 0774 Lines open 8am - 9pm Monday-Friday, 9am - 5pm Saturday and 10am - 5pm Sunday.

Car Breakdown Cover: 0845 246 3885. Lines open 8am - 8pm Monday-Friday, 9am - 5pm Saturday and 10am - 5pm Sunday.

[www.tesco.com](http://www.tesco.com)