

# EXTENDED WARRANTY

Policy Handbook

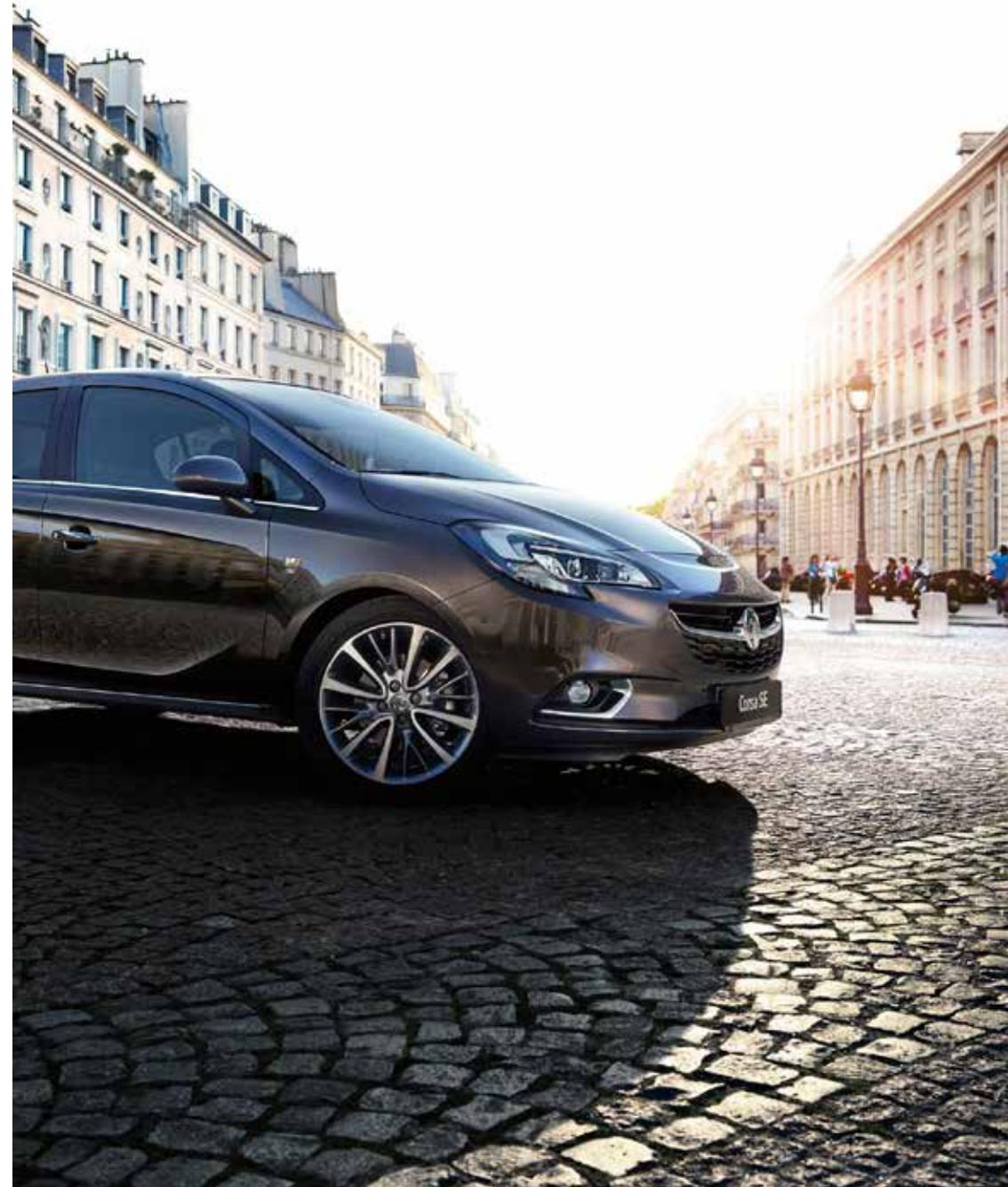


Vauxhall Extended Warranty is underwritten by AWP P&C SA and is administered in the UK by AWP Assistance UK Ltd, 102 George Street, Croydon, CR9 6HD. AWP Assistance UK Ltd is authorised and regulated by the Financial Conduct Authority.

AWP P&C SA is duly authorised in France and the United Kingdom, and is subject to limited regulation by the Prudential Regulation Authority and the Financial Conduct Authority.

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 contact us on 0345 600 2065, we will be pleased to organise an alternative version for you.**



# Contents

Demands and Needs Statement	5
About Us and Our Insurance Services	6
Introduction	8
Welcome	
Telephone Numbers	
Important Information	9
Definition of Words	12
Complete Cover	13
What Is Covered	
What Is Not Covered	
Standard Cover	15
What Is Covered	
What Is Not Covered	
Essential Cover	17
What Is Covered	
What Is Not Covered	
Complete, Standard and Essential Exclusions	19
Making a Claim	21
Making a Complaint	22
General Terms and Conditions	23
Transfer of Ownership Form - Annual Policies Only	25
Change of Address Form	27

## Demands & Needs Statement

Vauxhall Extended Warranty meets the demands and needs of customers who wish to insure themselves with respect to warranty for their vehicle for 12 months. The level of cover may vary depending on which option you choose.

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

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

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

# About Us & 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 that offers products from a single insurance company, AWP P&C SA which is a French company duly authorised in France. We act on their behalf.

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

You will not receive any personal advice or recommendation from us for warranty. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

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

You will only pay us the premium for your policy, and you will not pay us a fee for arranging this on your behalf. We are paid for our services to you by the insurance company, AWP P&C SA. The nature of such payment is a mixture of commission and other 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 permitted business includes arranging motor warranty and roadside assistance insurance.

You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/register](http://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 wish to register a complaint, please contact us:

in writing	Customer Service, Vauxhall Warranty Services, 102 George Street, Croydon, CR9 6HD.
by email	<a href="mailto:customersupport@allianz-assistance.co.uk">customersupport@allianz-assistance.co.uk</a>
by phone	020 8603 9853

If you cannot settle your complaint with us you can contact the Financial Ombudsman Service:

visit	<a href="http://www.financial-ombudsman.org.uk">www.financial-ombudsman.org.uk</a> ,
write to	Financial Ombudsman Service, Exchange Tower, London E14 9SR,
call	0800 023 4567 or 0300 123 9 123 or
email	<a href="mailto:complaint.info@financial-ombudsman.org.uk">complaint.info@financial-ombudsman.org.uk</a>

## 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 its obligations.

Insurance advising and arranging is covered for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number 0800 678 1100 or 020 7741 4100, or by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk)

# Introduction

## Welcome

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

Vauxhall Extended Warranty has been designed to help protect **you** against the costs incurred in the event of an **electrical or mechanical failure** of a covered component of the **covered vehicle** occurring within the **area of cover**. **Your confirmation of cover letter** confirms the start and end dates of **your** cover.

It is very important that **you** read the whole of this policy document together with the **confirmation of cover letter**. If **you** do not understand anything please ask for further information.

Please keep this policy book and **your confirmation of cover letter** in a safe place.

## Summary of Cover

Vauxhall Extended Warranty (**your confirmation of cover letter** details the policy sections that are applicable). **You** should read the rest of this policy for the full terms and conditions.

Section of Cover	Claim Limit	Excess
Essential	Purchase price of the <b>covered vehicle</b> inclusive of VAT	Either £0, £100 or £200 as specified on the <b>confirmation of cover letter</b>
Standard	Purchase price of the <b>covered vehicle</b> inclusive of VAT	Either £0, £100 or £200 as specified on the <b>confirmation of cover letter</b>
Complete	Purchase price of the <b>covered vehicle</b> inclusive of VAT	Either £0, £100 or £200 as specified on the <b>confirmation of cover letter</b>

## Important Telephone Numbers

If **you** need to contact **us** regarding this cover, please call **Vauxhall Warranty Services** on:

**0345 600 2065**

or write to **us** at

**PO Box 1051, Croydon, CR9 1RE.**

## Change of Address

If **you** need to update **your** contact details please call **Vauxhall Warranty Services** on 0345 600 2065. Alternatively, please complete the form on page 27.

# Important Information

## Insurer

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 letter** is 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 occurs during the **period of insurance**.

Unless specifically mentioned, the benefits and exclusions within 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'.

## Your Cancellation Rights

If this cover does not meet **your** requirements or should **you** decide to cancel this insurance policy for any reason within 14 days of receipt of the original documentation, **you** can obtain a full refund of the premium paid (providing no claims have been made) without charge. After this 14 day period **you** will be entitled to a pro-rata refund subject to no claims being paid under the policy, less an administration fee of £25. In either case, if **you** have 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 obtain a refund please write to **us** at: Vauxhall Warranty Services, PO Box 1051, Croydon, CR9 1RE or telephone 0345 600 2065.

## Our Cancellation Rights

If **you** have a monthly policy **we** reserve the right to cancel **your** cover at any time by providing **you** with 30 days notice in writing to the last address **you** provided **us** with.

## Policy Excess

**You** may have to pay an excess in relation to repair costs. This means that **you** may be responsible for paying the first part of any claim on the **covered vehicle** for each claim incident. The amount **you** have to pay is the excess and this is shown on the **confirmation of cover letter**.

## Servicing Requirements for Your Vauxhall

Servicing must be carried out in accordance with vehicle manufacturer recommendations. Genuine Vauxhall parts, oils and other fluids or parts, oils and other fluids of equivalent specification and matching quality must be used. Failure to comply with this condition may result in **your** claim being 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 ensure that the servicing retailer completes the service record for the **covered vehicle** and that **you** keep all service receipts as proof of servicing.

Important: If **you** fail to have the **covered vehicle** serviced correctly in accordance with the manufacturer's specifications during the **period of insurance**, or **you** are unable to produce proof of such servicing if **we** request it, then this may invalidate this cover or **we** may not pay all or any part of a claim **you** make.

## Transfer of Ownership (applicable to annual policies only)

If **your covered vehicle** is sold direct to a, **private individual** the remaining cover may be transferred to the new owner provided that the registration fee of £25 is paid. Cover will not be transferred until payment has been made. Please note that the form must be signed by the existing policyholder named on the **confirmation of cover letter**.

As soon as possible after the date of sale, please complete the form at the back of this document, attach a cheque for the transfer fee of £25 and send it to: Vauxhall Warranty Services, PO Box 1051, Croydon, CR9 1RE. Please make cheques payable to **Vauxhall Warranty Services**.

N.B. The Vauxhall Extended Warranty is not transferable to any vehicle other than that shown on the **confirmation of cover letter**.

## Renewal of Your Extended Warranty

**We** will send **you** a renewal notice at least 21 days prior to the expiry of the warranty as shown on **your confirmation of cover letter**. **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 **Vauxhall Warranty Services** protects **your** privacy and uses **your** personal data.

**Our** full privacy notice is available at: [www.vauxhall-extendedwarranty.co.uk/privacy-policy](http://www.vauxhall-extendedwarranty.co.uk/privacy-policy)

If a printed version is required, please write to **us** at Legal and Compliance Department, Vauxhall Warranty Services, 102 George Street, Croydon, CR9 6HD.

## How will we obtain and use your personal data?

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

- Data that **you** provide to **us**; and
- Data that may be provided about **you** 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 comply with **our** contractual obligations and/or for the purposes of **our** legitimate interests including:

- Entering into or administering contracts with **you**;
- Informing **you** of products and services which may be of interest to **you**.

## 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 underwriting and fraud prevention purposes;
- With other service providers who perform business operations on **our** behalf;
- Organisations who **we** deal with which provide part of the service to **you** such as motor dealerships and recovery operators;
- 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 your** consent to do so.

## How long do we keep your personal data?

**We** will retain **your** personal data for a maximum of seven years from the date the insurance relationship between **us** ends. If **we** are able to do so **we** will delete or anonymise certain areas of **your** personal data as soon as that information is no longer required for the purposes for which it was obtained.

## Where will your personal data be processed?

**Your** personal data may be processed both inside and outside the European Economic Area (EEA). Whenever **we** transfer **your** personal data outside the EEA to other Allianz Group companies, **we** will do so on the basis of Allianz's approved binding corporate rules (BCR). Where Allianz's BCR do not apply, **we** take steps to ensure that personal data transfers outside the EEA receive an adequate level of protection.

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

**You** have certain rights in respect of **your** personal data. **You** can:

- Request access to it and learn more about how it is processed and shared;
- Request that **we** restrict any processing concerning **you**, or withdraw **your** consent where **you** previously provided this;
- Request that **we** stop processing it, including for direct marketing purposes;
- Request that **we** update it or delete it from **our** records;
- Request that **we** provide it to **you** or a new insurer; and
- To file a complaint.

## 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 queries about how **we** use **your** personal data, **you** can contact **us** as follows:

By post: Data Protection Officer, AWP Assistance UK Ltd, 102 George Street, Croydon, CR9 6HD

By telephone: 0208 603 9853

By email: [AzPUKDP@allianz.com](mailto:AzPUKDP@allianz.com)

## Financial Services Compensation Scheme (FSCS)

For **your** added protection, the **insurer** is covered by the FSCS. **You** may be entitled to compensation from the scheme if the **insurer** cannot meet its 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.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number 0800 678 1100 or 020 7741 4100 or by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk)

## Governing Law

Unless **you** and **we** agree otherwise, English law will apply and all communications and documentation in relation to this insurance will be in English. In the event of a dispute hereunder, the English courts shall have exclusive jurisdiction

## Contracts (Rights Of Third Parties) Act 1999

**We**, the **insurer** and **you** do not intend any term of this contract to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

# Definition of Words

When the following words and phrases appear in this document or **confirmation of cover letter**, they have the specific meanings given below. These words are highlighted by the use of bold print.

## Area of cover

Means **UK** and **Continental Europe**.

## Beneficiary, beneficiary's, beneficiaries

Means **you** or any other driver of the **covered vehicle** using the **covered vehicle** with **your** permission and any passenger of the **covered vehicle** at the moment an **electrical or mechanical failure** occurs.

## Confirmation of cover letter

Means the email or letter which was 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, Russia\*, San Marino, Serbia, Slovakia, Slovenia, Spain (including Balearic Islands but excluding Canary Islands), Sweden, Switzerland, Turkey.  
\*Cover in Russia is limited to a 31 mile radius from the external ring of the following Cities: St Petersburg, Moscow, Rostov On Don, Togliatti and Perm.

## Covered vehicle

Means the vehicle shown on **your confirmation of cover letter**.

## Electrical or mechanical failure

Means the sudden and unexpected failure of a component which is covered by the warranty section of this cover and which needs immediate repair or replacement. Wear and tear or normal deterioration is not covered under this definition.

## Insurer

AWP P&C SA.

## Maximum claim limit

Means the price **you** paid for the **covered vehicle**.

## Period of insurance

Means the period shown on **your confirmation of cover letter**.

## Private individual

Means a person who is using the **covered vehicle** for their own personal use and who is not a motor trader, garage, business or individual dealing in the buying and selling or repair of motor vehicles.

## United Kingdom (UK)

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

## Vauxhall Warranty Services, we, our, us

Means AWP Assistance UK Ltd which administers the insurance on behalf of the **insurer**.

## You, your

Means the **private individual** named on **your confirmation of cover letter**, or as replaced by any new owner correctly declared to **us** using the Transfer of Ownership Form in this document and accepted by **us**.

# Complete Cover

Under 80,000 miles at the date of purchase of this policy.

## What Is Covered?

This insurance covers most factory-fitted mechanical and electrical parts (limited to parts and labour inclusive of VAT up to the **maximum claim limit**) of the **covered vehicle**. This insures against **electrical or mechanical failure** occurring within the **area of cover** and during the **period of insurance**. Replacement parts and labour will be paid except for items not covered.

## 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, and other components which are excluded as follows:
  - 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
- Re-programming/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
- Wheels
- Wiper blades, arms and washer jets
- Wiring and connections (including HT leads and aerial coaxial cables).
- Any failure attributable to the effects of overheating is not regarded 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 component).
- Sundry items such as oils, filters and antifreeze (except where required as a direct result of a valid claim provided the vehicle is not within 1,000 miles of its next scheduled service).
- General oil leaks (except where the removal of the engine or gearbox is necessary in order to rectify the oil leak).

## Claim Payments

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

## Other Entitlements

### Vehicle Replacement (only in UK)

Vauxhall Warranty Services 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 prior authority has been given by us.

#### Exclusions:

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

## Driving Abroad

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

## Overnight Accommodation

Vauxhall Warranty Services will pay up to £100 (including VAT) towards overnight accommodation if the vehicle breaks down and you are unable to 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 those levels outlined.

# Standard Cover

Under 80,000 miles at date of purchase of this policy.

## What Is Covered?

This insurance covers specific factory-fitted mechanical and electrical parts (limited to parts and labour inclusive of VAT up to the **maximum claim limit**) of the **covered vehicle** against **electrical or mechanical failure** occurring within the **area of cover** and during the **period of insurance**. The parts covered are:

### 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.

### 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 components; 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 components; switchgear; ECU and relay excluding worn parts.

### Casings

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

### Sundries

Working materials such as oils, filters, antifreeze are claimable as a direct result of a valid claim provided the vehicle is not within 1,000 miles of its next scheduled service.

### Miscellaneous

The rectification of oil leaks is not covered and the cost of seals and gaskets will only be accepted where they are required as a direct consequence of a valid claim under the insurance.

## What Is Not Covered?

- Any items not specifically listed are not covered.
- Any failure attributable to the effects of overheating is not regarded as an **electrical or mechanical failure** under the terms of this insurance.
- Parts not approved by or equivalent in quality or design to parts supplied by the manufacturer.
- Parts replaced under normal maintenance procedures or replaced as a result of normal wear and tear, adjustments, reprogramming or loading of software.

## Claim Payments

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

## Other Entitlements

### Vehicle Replacement (only in UK)

**Vauxhall Warranty Services** 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 prior authority has been given by **us**.

### Exclusions:

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

## Driving Abroad

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

## Overnight Accommodation

**Vauxhall Warranty Services** will pay up to £100 (including VAT) towards overnight accommodation if the vehicle breaks down and **you** are unable to 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 those levels outlined.

# Essential Cover

Under 80,000 miles at date of purchase of this policy.

## What Is Covered?

This insurance covers specific factory-fitted mechanical and electrical parts (limited to parts and labour inclusive of VAT up to the **maximum claim limit**) of the **covered vehicle** against **electrical or mechanical failure** occurring within the **area of cover** and during the **period of insurance**. The parts covered are:

### 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 component.

## Sundries

Working materials such as oils, filters, antifreeze are claimable as a direct result of a valid claim provided the vehicle is not within 1,000 miles of its next scheduled service.

## Miscellaneous

The rectification of oil leaks is not covered and the cost of seals and gaskets will only be accepted where they are required as a direct consequence of a valid claim under the insurance.

## What Is Not Covered?

- Any item not listed is not covered.
- Any failure attributable to the effects of overheating is not regarded as an **electrical or mechanical failure** under the terms of this insurance.
- Parts not approved by or equivalent in quality or design to parts supplied by the manufacturer.
- Parts replaced under normal maintenance procedures or replaced as a result of normal wear and tear, adjustments, reprogramming or loading of software.

## Claim Payments

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

## Complete, Standard and Essential General Exclusions

This insurance does not cover any injury, failure, loss or damage caused by, arising from or in connection with the following:

1. Corrosion, frost, salt, hail, windstorms, lightning, airborne fallout, (e.g. chemicals, tree sap, bird droppings, etc), water ingress or flooding.
2. Any defect which is likely to have existed before the **period of insurance**.
3. Wear and tear, normal deterioration, routine servicing, maintenance, re-programming or loading of software.
4. Faulty repairs, incorrect servicing or failure to have the **covered vehicle** serviced in accordance with the manufacturer's specification.
5. 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.
6. Vehicles modified in any way from the original manufacturer's specification.
7. Any loss where the speedometer has been tampered with, altered, disconnected or where the mileage of the **covered vehicle** cannot be verified; or where **you** or anyone else acting on **your** behalf acts in a way that prevents **us** from exercising **our** right to inspect the **covered vehicle** under this insurance.
8. The vehicle has been used for competitions of any kind, racing, pacemaking, rallies, off road use including track days, for any form of hire or reward and usage for or by driving schools.
9. Losses or damage due in any way to any type of accident, misuse or any act or omission which is wilful, unlawful or negligent (such as but not limited to consequential damage caused by continuing to drive the **covered vehicle** when a fault becomes apparent).
10. Any component which is either subject to recall by Vauxhall, manufacturing defect or inherent design faults.
11. **Electrical or mechanical failure** which happens outside the **area of cover**.
12. Cleaning, polishing, operations performed under normal maintenance, adjustments, modifications, alteration, tampering, disconnection, improper adjustments or repairs.
13. **We** will pay for damage caused to a covered part if caused by another covered part.
14. **We** will not pay for damage or failure to a covered part caused by an excluded part.
15. **We** will not pay for damage to an excluded part, even if the damage is caused by a covered part.
16. **We** will not pay for any depreciation 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 item.
7. As **your** policy is intended to cover the repair and/or replacement of defective or damaged parts, it does not additionally cover losses that may be caused by that defective or damaged part, unless otherwise stated in the policy terms and conditions. For example, **your** policy may cover repairs to or replacement of a wheel bearing but would not cover any loss of earnings that **you** may suffer while **your covered vehicle** is being repaired.
18. **You** should check whether **you** have any other insurance policies that may cover additional damage or related costs or losses not covered by this policy.
19. Ionising radiation or radioactive contamination from any nuclear fuel or the nuclear waste arising from burning nuclear fuel.

- 20. Radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or nuclear part of that equipment.
- 21. Acts of war, invasion, acts of foreign enemies, terrorism, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, explosions, fire, radiation and falling objects.
- 22. Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
- 23. Any costs covered under any other warranty, guarantee, insurance or cover.
- 24. Any damage which has occurred as a result of accidental damage or impact of whatever nature to either the **covered vehicle** or the **beneficiaries**.
- 25. This insurance will not cover any loss, damage or failure caused wholly or partially from lack of maintenance, abuse or neglect or as a result of accident. It will not cover pre-existing faults or a gradual reduction in operating performance that is commensurate with the age and mileage of the vehicle.
- 26. Any vehicle which is owned by a business formed for the purposes of selling or servicing motor vehicles.
- 27. A covered part which has been damaged by an uninsured party.

## Making a Claim

### How to Make a Warranty Claim (UK)

Contact **your** nearest Vauxhall retailer and advise them that **your covered vehicle** is protected by the Vauxhall Extended Warranty. The Vauxhall retailer will contact **us** regarding claims on **your** behalf.

It is **your** responsibility to authorise any dismantling of the **covered vehicle** or any other work required to diagnose any faults with the **covered vehicle**.

**We** will not pay for any diagnostic costs, other than the reasonable costs of diagnosis should a claim for a defective component be valid under this cover.

If **you** are VAT registered **you** remain responsible for settling the VAT content of any claim separately.

**Vauxhall Warranty Services** reserve the right to examine the **covered vehicle** and to subject it to expert assessment in order to determine if **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 determine the cause of failure by inspecting the **covered vehicle** or defective components, then **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** authority to carry out the necessary repairs. Once the repairs have been completed, **you** must settle the costs with the retailer and retain the invoice. Please also keep the replaced components if possible until **we** have finished processing **your** claim as **we** may need to see them.

On **your** return to the **UK**, please send the invoice and copies of the **covered vehicle's** service records to **Vauxhall Warranty Services** with a covering letter. Please retain 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**.

**Your** claim will then be processed and reimbursed to **you** in pounds sterling at the rate of exchange for the relevant currency at the time of the repair, providing that **your** claim is valid.

## 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 **your** legal rights will not be affected.

In the first instance, please contact:  
Customer Service, Vauxhall Warranty Services,  
PO Box 1051, Croydon, CR9 1RE or email  
customersupport@allianz-assistance.co.uk

Please supply **us** with **your** name, address, policy number/vehicle registration and claim number where applicable and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint in the shortest possible time.

If **you** are not satisfied with **our** final response **you** can refer the matter to the Financial Ombudsman Service for independent arbitration:

Visit [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk), write to Financial Ombudsman Service, Exchange Tower, London E14 9SR, call 0800 023 4567 or 0300 123 9 123 or email [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

## General Terms and Conditions

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

### Information You Need To Tell Us

**We** will only provide the cover described in this document, if, as far as **you** know, the information **you** gave at the time of taking out this cover is true and complete.

**You** must tell **us** about anything that may affect **your** cover (including also 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 be invalidated and **we** may not cover any related claims.

### Claims - Your Duties

If a claim occurs **you** must comply with the relevant claims procedures described in this document as soon as **you** can.

### Claims - Our Rights

**We** can take over and carry out the defence or settlement of 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 damaged components.

### Looking After Your Vehicle

**You** must take all reasonable steps to safeguard the **covered vehicle** against **electrical or mechanical failure**.

Important: If **you** fail to have the **covered vehicle** serviced correctly in accordance with the manufacturer's specifications during the **period of insurance**, or **you** are unable to produce proof of such servicing if **we** request it, then this may invalidate this cover or **we** may not pay all or any part of a claim **you** make.

### 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

Please complete the 'Change of Address Form' on page 27. If for any reason this is missing, please contact **Vauxhall Warranty Services** on 0345 600 2065.

# 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 providing that the registration fee of £25 is paid (please make **your** cheque payable to **Vauxhall Warranty Services**). Cover will not be transferred until the payment has been made. Please note that the form below must be signed by the existing owner named on the **confirmation of cover letter**.

## 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) ..... wish to transfer the balance of my Vauxhall Extended Warranty to the new owner detailed above.

Signature of previous owner ..... Date .....

Signature of new owner ..... Date .....

Date of transfer ..... Mileage at transfer .....

Please send this completed form to:  
Vauxhall Warranty Services, PO Box 1051, Croydon, CR9 1RE.



## Change of Address Form

Please complete the details below and send to the address below:  
Vauxhall Warranty Services, PO Box 1051, Croydon, CR9 1RE.

### 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 ..... Postcode .....



Notes

Notes

Notes

Notes