



Platinum Guarantee

with AXA Assistance Recovery



... The ultimate peace of mind

PLATINUM

By buying a car with the Autoguard Guarantee you have made the right choice

Present-day automobiles represent a high technical standard and offer a maximum in reliability. Nonetheless, costly damage to important and expensive module components can happen to anyone. With the Autoguard Platinum Guarantee, you can play it safe just in case it happens.

Claims will be subject to you complying to the Terms and Conditions detailed in this document and you should ensure that you read it carefully. If you have any questions on the contents of this Guarantee, please contact our customer services team on 03432 271 499 who will be happy to help.

You must remember to have your Vehicle regularly serviced in accordance with the service requirements of this Guarantee (please refer to page 6). Please keep this Guarantee in a safe place.

SUMMARY OF COVER

WHAT IS COVERED?

If during the period of Guarantee your Vehicle suffers a mechanical breakdown within the territorial limits of the Guarantee, we will cover the cost of the parts listed and the associated labour, up to the claim limit specified on the Agreement Form, but subject to any lower limits applicable to a particular part. Claims must be made in accordance with the claims procedures, terms and conditions, described in this Guarantee.

WHAT SHOULD I DO IF MY VEHICLE BREAKS DOWN?

In the event of a claim or breakdown, please refer to page 5 and page 15.

WHAT IF I WANT TO USE MY LOCAL REPAIRER?

It is preferred that you use the supplying dealer or an approved repairer. However, if you want to use your local repairer, you must make sure that they are VAT registered and that they follow our claims procedures. They must send their invoice with any required supporting documentation, quoting the claim reference number, to:

**Claims Department, Autoguard Warranties Ltd,
Building 2, Archipelago Office Park, Lyon Way,
Camberley, Surrey GU16 7ER**

WHEN IS MY SERVICE DUE?

The Vehicle must be serviced in line with the manufacturer's recommended schedule.

WHO IS MY FIRST POINT OF CONTACT?

If your question relates to the information provided on the Agreement Form or to the cover provided under the Guarantee, please contact the Administrators on 03432 271 499.

HOW DO I KNOW THAT MY GUARANTEE IS VALID?

You should have been provided with an Agreement Form containing your Agreement Number plus details of the level of cover selected at the point of purchase or shortly after. If you have not received this, please contact the selling dealer.

WHAT SHOULD I DO IF MY DETAILS CHANGE?

It is the responsibility of the Guarantee Holder to inform Autoguard Warranties Ltd in writing of any changes or modifications to the Vehicle or their personal circumstances, such as change of address, email or contact details.

OTHER BENEFITS

- AXA Assistance recovery
- Continental use
- Transfer request

Please see page 6 for further information.

AUTOGUARD WARRANTIES LTD.

This Guarantee is designed and administered by Autoguard Warranties Ltd and is a Contract for Services between You and the Service Provider. Please refer to your Agreement Form for confirmation of the service levels you have been supplied with or have purchased.

Please read this document carefully and make sure you understand and fully comply with its terms and conditions. Failure to do so may jeopardise the payment of any claim, which might arise and could lead to the Guarantee becoming void. Please ensure you keep this document in a safe place so you can read it again if you need to.

DEFINITIONS

The words or expressions detailed below have the following meaning wherever they appear in this Guarantee.

Administrator & Service Provider

Autoguard Warranties Ltd, Building 2,
Archipelago Office Park, Lyon Way, Camberley,
Surrey GU16 7ER.

ICME

An industry reference for the confirmation of repair times and services requirements used extensively by the motor industry.

Betterment

Is a contribution from the Guarantee holder where the repaired Vehicle ultimately will be in a better condition or have a better value than it enjoyed immediately prior to the occurrence of the claim.

Claim Limit

Is the maximum amount that can be claimed on each individual claim exclusive of VAT as stated on the Agreement Form. The maximum amount that can be claimed under the Guarantee during the period of cover is limited to the purchase price of the Vehicle in aggregate.

Guarantee Holder/You/Your

The person who purchased the Vehicle forming the subject matter of this Guarantee named in the Agreement Form.

Guarantee & Service Contract

Any reference to Guarantee within this document; Meaning, a Contract for services that covers the Vehicle for Mechanical Breakdown as defined by the Period of Cover and Claim Limit detailed on the Agreement Form.

Company/We/Us/Our

The supplying dealer of the Vehicle and this Guarantee as specified on the Agreement Form.

Consequential Loss

Any other costs which are directly or indirectly caused by the event which led to Your claim unless specifically stated in this agreement.

Labour Rates

Shall mean the labour rate agreed with the supplying dealer.

Mechanical Breakdown

Shall mean internal failure which is hereby defined as the actual and sudden mechanical failure or breakdown of an item listed under the 'What is Covered' section which results in the sudden stoppage of its normal functions and which necessitates repair or replacement to resume those functions. Failure or breakdown, which ultimately results from wear and tear is excluded from the scope of cover afforded by this Guarantee.

Period of Cover

The Guarantee commences on the date shown on the Agreement Form or with new cars on the expiry of the manufacturer's Guarantee period (maximum 3 years). The duration of your Guarantee is also stated on the Agreement Form.

Agreement Form

Confirmation of the Vehicle, the Guarantee Holder's details, Guarantee duration, type of cover selected and claim limit applicable.

Territorial Limits

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

Vehicle

Means only the Vehicle on the Agreement Form for private use supplied by us.

Wear and Tear

The gradual deterioration associated with normal use and age of the Vehicle and its components.

HOW TO CONTACT US

Please read this Contract carefully and keep it safe along with the Agreement Form. You will need these documents should you need to make a claim.

Customer services / Claims department
03432 271 499

Fax
01276 672 015

Email
info@autoguardwarranties.com

Telephone calls may be recorded for quality assurance and compliance.

MAKING YOURSELF HEARD

It is the intention to give you the best possible service but if you do have any questions or concerns about this Guarantee or the handling of a claim you should in the first instance contact the Chief Executive Officer of the Administrators. The contact details are:

CEO
Autoguard Warranties Ltd
Building 2
Archipelago Office Park
Lyon Way
Camberley
Surrey GU16 7ER
Tel: 03432 271 499
Fax: 01276 672015
Email: complaints@autoguardwarranties.com

Please ensure your Guarantee number, as found on your Agreement Form, is quoted in all correspondence to assist a quick and efficient response.

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

In the event that we cannot resolve a complaint to your satisfaction you may contact The Motor Ombudsman on 0207 344 1651, submit a case online at www.themotorombudsman.org/contact or, alternatively you can write to:

The Motor Ombudsman
71 Great Peter Street
London
SW1P 2BN

COMPLAINTS ABOUT THE SALE OF THIS GUARANTEE

If you have any concerns regarding the sale of this Guarantee, please in the first instance contact the selling dealer or agent.

CANCELLATION

We hope you are happy with the cover this Guarantee provides. However, if after reading this document, this Guarantee does not meet with your requirements, please return to your supplying dealer within 7 days of issue who will give you a refund if you have purchased it separately.

DATA PROTECTION ACT 1998

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing cover and handling claims, if any, which may necessitate providing such information to third parties.



Vehicle Warranties

HOW TO MAKE A CLAIM

If you consider you have a claim **DO NOT** proceed with repairs until the claim has been approved.

If the Vehicle shows signs of an imminent failure, **DO NOT** continue to use it. This may aggravate the problem and cause greater damage for which we will not be liable. Your repairer must find the cause of the problem and verify if it is covered by the Guarantee. We will not pay for any stripping down of the Vehicle or parts to determine the cause of the failure unless we accept the claim. The most we will pay in total is restricted to the claim limit as noted on the Agreement form for a single claim and up to the Vehicle purchase price in total.

1. Your repairer must telephone the Claims Department on 03432 271 499. At that time the following information will be required:
Agreement number
Guarantee Holder's name
Current mileage
Nature of claim
Total cost
Service history (if applicable)
2. If the failed component is listed under this Guarantee you must obtain authority from the claims department before commencing any repairs. Admission of liability is conditional on the terms and conditions of this Guarantee being adhered to,

for example, servicing.

3. On receipt of any supporting service invoices (where required), we may approve repairs immediately; call for other estimates; nominate another repairer; investigate the claim further; or appoint an independent assessor to inspect the Vehicle and or failed components.
4. When repairs are approved a claim authorisation number will be issued for the repairs to be carried out, along with a claim form to be signed and dated by the Guarantee Holder.
5. On completion of the repairs, send the following documents to the Administrator at the address on page 2 of this Guarantee:
 - a. The repairer's VAT invoice, which must quote the claim authorisation number, Vehicle details, failure mileage and details of who to pay.
 - b. Supporting documentation as requested by the claims adviser such as the signed claim form and proof of payment for the repair.

The Administrator's working hours are 9am – 5pm, Monday to Friday, excluding bank/public holidays. Telephone calls may be recorded for the purpose of staff training and improving customer service.

HOW TO CLAIM PAYMENT

Once all supporting documents are received the Administrator will reimburse you or the repairer, subject to the terms and conditions of the Guarantee. If a balance is due, you must pay it direct to the repairer.

Please Note: Claims are paid by bank transfer to the agreed payee so please include your bank details when sending in your documents.

Please Note: Claims documentation must be received by the Claims Department within 7 days of completion of repairs, otherwise they cannot be accepted. Claims received beyond this date will be subject to review in terms of the reason for delay and it shall be at the discretion of the company to accept such claims. VAT on repairs covered by the Guarantee is not reimbursed where you are VAT registered.

IMPORTANT NOTE

You are covered only for the parts described in this Guarantee.

You are covered up to the claim limits shown on the Agreement Form or any lower limit that may be specified within this Guarantee.

We may insist that your repairer use exchanged or reconditioned parts to effect a repair.

If the part to be replaced has some wear or the part improves the general condition or value of the Vehicle, you may be required to pay a specified amount towards the improvement.

Please refer to the betterment section of your Guarantee under the terms and conditions section.

The administrator cannot agree to any claim without providing a claim authorisation number. The repairer should not start any repairs without this number.

Please quote your claim authorisation number every time you contact us about your claim and make sure the repairer includes this number on his invoice.

EXTRA BENEFITS

The extra benefits listed below will be made available subject to the limits specified on the Agreement Form, provided the parts in need of repair are covered under the Guarantee plan.

VEHICLE RECOVERY - AXA ASSISTANCE

Section A - Roadside assistance

Section B - Nationwide recovery

Section C - Homestart in the UK

Section D - European breakdown

Please see page 15 for full details

REPLACEMENT VEHICLE HIRE

Provided that the actual repair time for removal and replacement of the covered components is listed in Glass's ICME manual as being in excess of 8 hours, we will contribute up to £50 inc. VAT per day as part of the overall claim towards the cost of

hiring a replacement Vehicle. A maximum of 7 days replacement Vehicle hire is available with one day being allowed per 8 hours of repair time. Delays awaiting parts or the completion of repairs is not included.

TRANSFER REQUEST

Subject to our approval, this Guarantee may only be transferred with the vehicle direct to a new private owner. Application must be made to the Administrator within 14 days of the change of ownership. The Administrator will charge £35 for this service. Under no circumstances can this Guarantee be transferred to another Vehicle or to/via any member of the motor trade. If the cover is transferred to a new owner the Guarantee will not be subject to the cancellation period.

Note: Renewable agreements are non-transferable.

SERVICE REQUIREMENTS

The Vehicle must be serviced in line with the manufacturer's recommended guidelines. If there is no valid service record book or printed service history supplied with the vehicle, then the first service must be carried out within 6000 miles or 6 months from date of purchase (whichever comes first). The service must be completed at a VAT registered garage and must consist of the following as a minimum requirement:

1. Change engine oil and filter.
2. Check oil levels in the gearbox and differential top up where necessary.
3. Check coolant level and anti-freeze/inhibitor strength top up where necessary.
4. Check timing belt (if fitted), and renew if necessary.
5. Brake fluid must be replaced in accordance with the manufacturer's recommendation.

If there is a valid service history supplied with the Vehicle, then the manufacturers recommended schedule must be followed. Servicing must be completed at a VAT registered garage and fully itemised invoices must be retained. Pre-delivery inspection will not be classed as a service. If any circumstances prevent the service being carried out at the correct time, Autoguard Warranties Ltd must be informed immediately by recorded delivery.

The only acceptable proof of servicing will be the fully detailed VAT service invoices indicating servicing dates and mileages and/or a correctly completed and fully stamped service booklet.

Please retain proof of all previous service invoices for our inspection in the event of a claim.

Failure of the above service requirements will result in automatic rejection of the claim and your Guarantee cover will become null and void.

CARING FOR YOUR VEHICLE

It is Your responsibility to ensure that Your Vehicle is maintained in a legal and roadworthy condition at all times by following the manufacturer's recommended service schedule.

Where the original service book is not available any servicing undertaken may be recorded in the section below. You should retain service invoices as these may be required for validation purposes.

OPTIONAL SERVICE RECORD

PRE DELIVERY INSPECTION / SERVICE

Service date: _____

Service mileage: _____

Your next service will be due on: _____

Date: _____ Mileage: _____
(whichever is sooner)

THIRD SERVICE

Service date: _____

Service mileage: _____

Your next service will be due on: _____

Date: _____ Mileage: _____
(whichever is sooner)

FIRST SERVICE

Service date: _____

Service mileage: _____

Your next service will be due on: _____

Date: _____ Mileage: _____
(whichever is sooner)

FOURTH SERVICE

Service date: _____

Service mileage: _____

Your next service will be due on: _____

Date: _____ Mileage: _____
(whichever is sooner)

SECOND SERVICE

Service date: _____

Service mileage: _____

Your next service will be due on: _____

Date: _____ Mileage: _____
(whichever is sooner)

FIFTH SERVICE

Service date: _____

Service mileage: _____

Your next service will be due on: _____

Date: _____ Mileage: _____
(whichever is sooner)

YOUR PLATINUM GUARANTEE

WHAT IS COVERED?

ALL MECHANICAL AND ELECTRICAL COMPONENTS THAT WERE MANUFACTURER'S ORIGINAL FITMENT, FOR MECHANICAL FAILURE.

ADDITIONAL ITEMS COVERED;

In-car entertainment systems (ICE) and Satellite Navigation systems

Air conditioning and Climate Control Systems

Driver Interface Systems

Any system such as (but not exclusively) MMI, I-Drive, Command, HondaLink, NissanConnect, which controls multiple vehicle functions via a central control system interface.

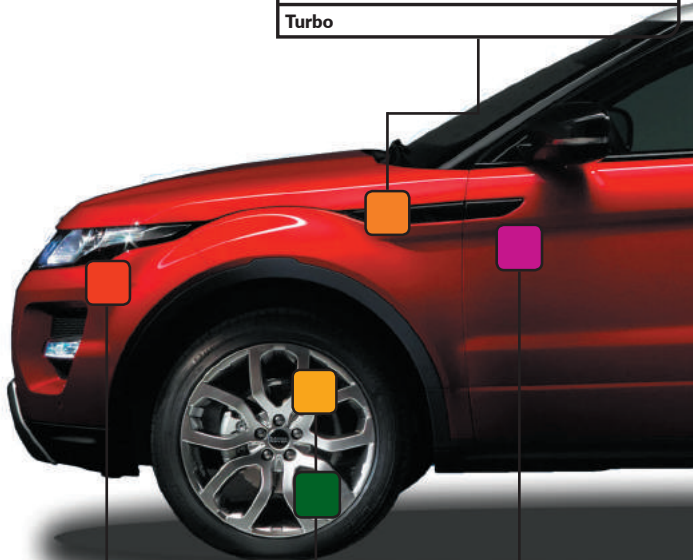
EGR Valves

Batteries

Will be covered up to 6 months or 6000 miles from the date of purchase, whichever comes first. Excludes Hybrid Units.

ITEMS LISTED ARE TYPICALLY COVERED FOR MECHANICAL FAILURE

ENGINE
Rocker Assembly
Hydraulic Followers
Inlet and Exhaust Valves
Valve Springs and Guides
Cylinder Head
Cylinder Head Gasket
Camshaft and Followers
Timing Gears and Chains
Oil Pump, Pistons and Rings
Cylinder Bores
Con Rods
Gudgeon Pins
Crankshaft
Inlet Manifold
Flywheel
Turbo



ENGINE COOLING SYSTEM
Water Pump
Engine Cooling Fan
Thermostat
Radiator
Engine Oil Cooler and Heater Matrix
Coolant Temperature Sensor

ENGINE MANAGEMENT
Engine Electronic Control Unit Only

SUSPENSION
Wheel Bearings
Coil Springs
Active Suspension

ELECTRICAL SYSTEM

Starter Motor and Stop / Start Technology
Alternator
Electric Window Motors and Switches
Sunroof Motor and Switch, Convertible Roof Motors, Switch and Sensors
Front and Rear Windscreen Wipers and Washer Motors
Heater Fan Motor
Multi-function Stalk Switch
Horn
Ignition Coils
Hybrid Systems

TRANSMISSION / DRIVETRAIN

Drive Shafts
Universal Joints and Couplings
Suspension
Half Shafts
Manual Gearbox
Automatic Gearbox
Torque Converter
Differential

FRONT AND REAR BRAKES

Brake Master Cylinder
Brake Servo
Anti Locking Brake System - ABS
ABS Modulator
Wheel Speed Sensors

STEERING (INCLUDING POWER ASSISTED STEERING)

Steering Rack
Steering Box
PAS Pump
Electronic Power Steering

FUEL SYSTEM

Mechanical or Electrical Fuel Pumps
Tank Sender Unit
Airflow Meter
NOX Sensor
Injectors
Oxygen Sensor
Map Sensor



**PLEASE REFER TO PAGE
10 FOR DETAILS OF
EXCLUSIONS TO COVER
UNDER THIS GUARANTEE**

IMPORTANT NOTE - THE FOLLOWING EXCLUSIONS APPLY TO THIS GUARANTEE

COMPONENTS NOT COVERED BY THIS GUARANTEE

- Gradual deterioration of performance of a component in line with the age and mileage of the Vehicle will be classed as "wear and tear" and excluded from the Guarantee.
- All bodywork and trim, seat belts (any part), glass (including heated screens and door mirrors), sunroof panels, fuel tank, wheels and tyres. Air bags or disposal of air bags.
- External fluid leaks, odours, external oil leaks and seals.
- Consumable items such as, but not exclusively limited to light bulbs, drive belts, wiper blades, brake linings, brake discs, cylinders, cables, bushes, glow plugs, all pipes, all hoses and key fobs.
- Blocked, porous or seized components.
- Brake calipers and caliper motors.
- Clearing or cleaning of fuel lines or components, contamination of fuel system either by incorrect fuelling or water ingress.
- Clutch release bearing, concentric slave cylinders, centre plate and friction material.
- Batteries (if over 6 months or 6000 miles from purchase date.)
- Electrical connections, LEDs, all external lamps and wiring looms.
- Exhaust system and catalytic converters (unless an additional fee has been paid) including but not limited to manifolds, mufflers, brackets and mountings. Including de-pollution or diesel particulate filters and systems.
- Cylinder block liners for Vehicles over 3000 cc.
- Carbonised, pitted, corroded, burnt or sticking components.
- Water ingress and damage caused to any component by water ingress.

WARNING

Paint - the painting of parts replaced under Guarantee will not be covered. Those components covered are covered against mechanical breakdown. The replacement of oil filters, lubricants, antifreeze and fluids is included provided the replacement is necessitated by the failure of a warranted component and the Vehicle is not within 1,000 miles of its next due service.

External oil leaks are specifically excluded.

Please note: Wheel Bearing, Coil/Leaf spring and Intake Manifold (including Flap motors and runners) failure will be covered on Vehicles up to 6 years old or 70,000 miles - whichever comes first.

Please note: Where the failure has been confirmed on a diagnostic machine, the fault codes must be submitted as supporting evidence, along with the claims invoice.

Please note: The maximum contribution for diagnostics is £100 inclusive of VAT on a valid claim.

WARNING - TIMING BELTS

Otherwise known as camshaft drive belts. If your Vehicle has a timing belt, please make sure it is in good condition and that it is checked and changed in line with the manufacturer's recommendation.

If the timing belt breaks it can cause serious and unnecessary engine damage and inconvenience. **No responsibility will be accepted for damage caused by the failure of a worn out/or incorrectly fitted timing belt.**

TERMS OF CONDITIONS

This section details the terms, conditions and exclusions of this Guarantee:

1. Autoguard Warranties Ltd on behalf of the Guarantee Holder will provide administration and claims services in connection with mechanical breakdown as set out in the Guarantee booklet and Agreement Form during the period of cover and will repair, or arrange for the repair of your Vehicle as detailed in this booklet and the Agreement Form. The Guarantee will not be valid unless Autoguard Warranties Ltd receives the full fee for the Guarantee. Autoguard Warranties Ltd will not be liable if we do not receive the full fee from the dealer from whom you purchased your Vehicle within 14 days, unless otherwise agreed, of you taking delivery of the Vehicle.
2. The Guarantee does not apply to any Vehicle(s) used for competitive and/or timed racing of any sort, (including but not limited to off-road driving, Vehicles acting as a pace make and/or safety Vehicles), any Vehicles used by any emergency services (including but not limited to police, fire and ambulance service Vehicles), any military Vehicles, any Vehicles used by airport authorities or their agents/servants within the territorial boundaries of the airport (including runways and any outbuildings associated with the air port), any Vehicles used for hire or reward (including but not limited to taxis and self drive vehicles), any Vehicles used by a driving school, any kit cars and any non-standard, customised or modified Vehicles.
3. The supplying dealer has given the Administrator Your information in order to validate the Contract of Services between You and the Administrator.
4. The Company will not pay more than the claim limit shown on the Agreement Form or, if lower, in this Guarantee document.
5. No liability will be accepted for any claim that is reported to the Administrator more than seven days after the relevant fault is discovered.
6. No repairs may be carried out under the Guarantee until the Administrator provides a claim reference number for those repairs. No liability shall exist in respect of parts supplied, repairs carried out or any other claim under this Guarantee other than claims in accordance with the procedures set out in this Guarantee document. The Administrator reserves the right to provide replacement parts and to carry out repairs under this Guarantee or to arrange for their provision by other persons.
7. The maximum claim in aggregate we will pay during the period of cover is up to the purchase price of the Vehicle as stated on the Agreement Form.
8. The amount of time allowed for labour will be according to ICME times and the labour rate will be specific to each dealers agreed terms. The Administrator reserves the right to examine the Vehicle and failed part, to subject them to expert independent assessment to determine the amount to be paid in respect of a claim. This will be subject to the claimable limits and the terms and conditions of your Guarantee.
9. Services must be carried out in accordance with the schedule described in the service requirements section of this Guarantee (page 6) - you must keep all the service invoices in the event of any claim.
10. The mileage quoted on the Agreement Form does not Guarantee this is the true distance the Vehicle has covered and the mileage should be disregarded.
11. Your Guarantee excludes any liability for death, bodily injury or loss of or damage to property other than the listed components or loss of use or any consequential loss of whatsoever nature.
12. No liability will be accepted for damage caused by:
 - Neglect;
 - Corrosion;
 - Any foreign matter getting into or onto a part;
 - Lack of servicing;
 - Over-heating or freezing;
 - Abuse;
 - Water Ingress;
 - Damage to parts not covered by this Guarantee.
13. No liability will be accepted for: parts that have been fitted incorrectly, the effects of poor repairs, faults or defects at the time of the sale, parts that have been made or designed badly, parts not fitted as standard or optional extras by the manufacturer, unless cover for such items is agreed beforehand.
14. The cost of any servicing or service items.
15. The Administrator may declare void any Guarantee where the Agreement Form does not correctly show the exact Vehicle type, model, age and mileage. If you give incorrect information on the Agreement Form, your Guarantee may be void, or at the Administrator's option, allowed to continue subject to the payment and receipt of any additional fee that may be required to reflect the correct information.

TERMS OF CONDITIONS - continued

16. If you have not kept to the conditions of the Guarantee, you agree that your claim will be rejected and that your Guarantee will be cancelled.
17. If you or a repairer makes a false or dishonest claim, your Guarantee will be cancelled and legal action may be taken against you.
18. In the event of a claim the Administrator reserves the right to call for a contribution from the Guarantee Holder for Betterment should the repaired Vehicle ultimately be in a better condition or have a better value than it enjoyed immediately prior to the occurrence of the claim.
19. You cannot change the terms and conditions unless you have written agreement from Autoguard Warranties Ltd.
20. If you are in breach of any of the terms of this Guarantee, the Administrator may cancel this Guarantee by giving 14 days notice by recorded delivery to the last known address of the Guarantee Holder.
21. No liability will be accepted for any consequential loss or damage to parts not covered by this Guarantee where consequential loss is caused by a covered part.
22. The Administrators reserve the right to amend the Guarantee details from each renewal year.
23. If the Administrator accepts that there is a claim under this Guarantee but there is a disagreement in respect of the amount to be paid, the disagreement will be referred to an independent arbitrator. In these circumstances the arbitrator's award must be made before there is any right of action against the Company.
24. The Terms and Conditions and application details will be read as one Contract. A word or expression to which a specific meaning has been attached will keep the same meaning wherever it appears unless specifically stated otherwise. A particular word or phrase, which is not defined will have its ordinary meaning.
25. Non-Disclosure, Misrepresentation or Misdescription - this Guarantee is voidable if You or anyone acting for You fails to disclose, misrepresents or misdescribes any material fact. If the Administrator voids this Guarantee they will void it in its entirety and no cover will apply.
26. Should the Vehicle be involved in a total loss claim via your own motor policy, this Guarantee will become void and no refund will be offered.

27. No liability will be accepted for any claim, if at the time of the reported failure, the Vehicle is being used in contravention of the current legislation with regards to MOT, Vehicle Excise Duty (Road Tax) and Motor Insurance.

EXCLUSIONS

The Company shall not be liable for any claims arising thereby or indirectly caused or contributed by or in consequence of a loss;

1. (a) Occurring during the Guarantee or Guarantee period of any manufacturers or the dealer's excess period (if any) or where faults have developed during such period prior to the commencement of the Guarantee (provided they were evident at that time) and which have not been completely rectified.
- (b) Resulting from any modification to the Vehicle or the substitution of components by nonstandard components or equipment not approved by the manufacturer of the Vehicle.
- (c) If the mileometer has been altered or disconnected or inoperative resulting in the misrepresentation of the Vehicle's actual mileage.
- (d) Caused by or arising from:
 - (i) Overheating, corrosion or the gradual reduction in operating performance commensurate with the age and mileage covered by the Vehicle. This includes, but is not limited to:
 - (a) The gradual loss of engine compression necessitating the repair of valves or rings
 - (b) Gradual increase in oil consumption due to normal operating functions.
 - (ii) The use of a grade of fuel not recommended by the manufacturer of the Vehicle or the ingress of foreign matter into fuel, lubricants or cooling system. The use of inadequate or improper antifreeze protection.
 - (iii) Routine servicing maintenance or repair of the Vehicle or from negligence, abuse or wilful damage.
 - (iv) The subjecting of the Vehicle to a load greater than that permitted by the manufacturer's recommendations.
 - (v) Fire, self-ignition, lightning, earthquake, explosion, frost, storm, tempest, flood, water damage, theft or attempted theft, aircraft or other aerial devices or articles dropped there from or any extreme cause.

TERMS OF CONDITIONS - continued

- (vi) Any road traffic accident, collision or fire damage; including total loss of Vehicle.
 - (e) Involving components subject to recall or repair or replacement by the manufacturer or attributable to a manufacturer's design defect.
 - (f) Directly or indirectly caused by or arising out of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, riot, civil commotion, strikes, lockout, confiscation or detention by customs or other officials or authorities, malicious intent or vandalism.
2. Local taxes, when repairs are completed outside of the UK.
 3. Any ancillary components or equipment not listed under the "What is Covered" section.
 4. Mechanical breakdown due to lack of fuel, antifreeze, hydraulic fluids, grease or oils.
 5. Investigatory or remedial work commenced before authorisation by the Administrator.
 6. Costs incurred in routine servicing or repairs.
 7. Any parts, which have not failed but have been reported as requiring replacement during routine servicing and/or repairs or at the time an Guarantee repair is in progress.
 8. Liability, which attaches to the Guarantee Holder by virtue of an agreement but which would not have attached in the absence of such agreement.
 9. Any Vehicle owned by a garage or its associated companies or by the proprietor of such garage or associated companies or by an employee or relative of such proprietor or component breakage occurring whilst the Vehicle is in the custody or control of such persons.
 10. Any liability for death, bodily injury or loss of or damage to property other than the covered components or loss of use or any consequential loss of whatsoever nature.
 11. Non-compliance with the conditions relating to the servicing of the Vehicle.

NOTES

AUTOGUARD RECOVERY with AXA ASSISTANCE

**IN THE EVENT OF A BREAKDOWN CALL
UK 0345 603 5379 EUROPE 00 44 1737 826141**

SUMMARY OF COVER

IN THE EVENT OF BREAKDOWN

Call our emergency helpline on: -
UK 0345 603 5379 Europe 00 44 1737 826141

Section A - Roadside Assistance
(see page 17 for full details)

Section B - Nationwide Recovery
(see page 18 for full details)

Section C - Homestart in the UK
(see page 18 for full details)

Section D - European Breakdown
(see page 19 for full details)

Please be prepared to provide the operator with the following information:

- Your Guarantee Number
- Your name
- Exact location of vehicle
- Nature of breakdown
- Registration Number of Vehicle

We will then arrange for one of our recovery operators to attend the given location, as quickly as possible.

Our helpline is available 24 hours a day, 365 days a year.

LEVEL OF COVER

As defined on your Agreement Form.

CHANGE OF ADDRESS

Assistance at your home is only covered at the address registered at inception. If you change address please notify us immediately.

PERIOD OF COVER

The Guarantee is for the period as stated on your Agreement Form.

SUMMARY OF COVER

AXA Assistance (UK) Limited operates the 24-hour motoring assistance helpline.

This document sets out the terms and conditions of **your Breakdown** cover and it is important that **you** read it carefully. There are different levels of cover available. The cover **you** hold will be set out in the accompanying Agreement Form. If changes are made, these will be confirmed to **you** separately in writing.

Each section of cover explains what is and is not covered. There are also general exclusions (things that are not included) that apply to all sections of the cover, and there are general conditions that **you** must follow so **you** are entitled to the cover.

MEANING OF WORDS

Wherever the following words and phrases appear in bold in this document, they will always have the following meanings.

WE, US, OUR

AXA Assistance (UK) Ltd both of The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR, UK. In the Data Protection Act section of this Guarantee 'we' also means Autoguard Warranties Ltd.

VEHICLE AGREEMENT

This agreement covers breakdown assistance for the specific **vehicle** (or vehicles) shown on **your** Agreement Form. These are the only **vehicles** that this cover applies to.

YOU, YOUR, DRIVER

The Guarantee holder named on the Agreement Form or any person driving the **vehicle**, and any passengers in the **vehicle**. (**We** will only help up to seven people, including the **driver**.)

VEHICLE(S)

Vehicle means the private car or motorcycle which is less than 16 years old (11 years within Europe) and which is:

- no longer than 5.1 metres;
- no heavier than 3,500 kilograms;
- no higher than 1.95 metres; and
- no wider than 2.1 metres;

as shown on **your** Agreement Form [this only applies under the Vehicle Guarantee.

If the **vehicle you** are in breaks down while **you** are towing a caravan or trailer, **we** will recover the **vehicle** and the caravan or trailer, as long as the caravan or trailer is not more than:

- 8 metres long;
- 3 metres high; and
- 2.55 metres wide.

The **vehicle you** are travelling in must carry a serviceable spare tyre and wheel, and a key that will let **us** remove a wheel secured by wheel nuts for the **vehicle**, caravan or trailer, if it is designed to carry one.

YOUR HOME

The last address (in the UK) **you** gave to Autoguard Warranties Ltd as being where **you** permanently live or where **you** keep **your vehicle**. **You** must have started out from **your home** on **your journey** for cover to apply.

BREAKDOWN

Not being able to use the **vehicle** because of:

- a mechanical breakdown;
- an accident;
- vandalism;
- a fire;
- a theft or an attempted theft;
- a flat tyre;
- a flat battery;
- it having no fuel; or
- putting the wrong fuel into it.

TERRITORIAL LIMITS

UK, which is Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

For European breakdown cover (section D only) this also includes Andorra, Austria, Belgium, Bulgaria, Croatia, Denmark, Finland, France, Germany, Greece, Iceland, Italy, Liechtenstein, Luxembourg, Monaco, Netherlands, Norway, Portugal, Republic of Ireland, Romania, San Marino, Spain, Sweden, Switzerland, Estonia, Latvia, Lithuania, Poland, Czech Republic, Slovakia, Hungary, Slovenia, the Vatican City, Malta, the Republic of Cyprus, and other islands that belong to these countries and that are in Europe.

SUMMARY OF COVER

PERIOD OF COVER

The period of time which the cover applies to that is shown on **your** Agreement Form.

JOURNEY

A trip between **your** home in the UK and a place abroad, within the territorial limits. The trip must not be longer than 31 days in a row, or not more than 90 days in total during the period of cover.

LUGGAGE

Suitcases or other bags that contain personal belongings for **your** journey.

The cover provided under each section is governed by the general conditions and general exclusions shown in sections E and F.

HOW TO CLAIM

To get UK emergency help, phone: 0345 603 5379.

You may have to pay a charge if **you** use a mobile phone to call this number.

If **you** need Breakdown Assistance in Europe, please call: 00 44 1737 826141.

Text messaging is available if **you** are deaf, hard of hearing or have speech difficulties. Please text the word 'breakdown' to 44 (0)7624 808 266.

You should have the following information available.

- The **vehicle's** registration number
- **Your** name, home postcode and contact details
- **Your** agreement number
- The make, model and colour of the **vehicle**
- The location of the **vehicle**
- An idea of what the problem is
- An SOS box number (if this applies).

We will take **your** details and ask **you** to stay by the phone. Once **we** have made all the arrangements, **we** will call or text **you** to advise who will be coming out to **you** and how long they are expected to take. **You** will then be asked to return to **your** vehicle.

SAFETY

Please take reasonable care at all times but stay near **your** vehicle until **our** recovery operator arrives. Once **our** operator arrives at the scene, please listen to their safety advice. If the police are present, please tell them that **you** have contacted **us** or give them **our** phone number to call **us** for **you**.

HELP ON MOTORWAYS

If **you** break down on the motorway, go to the nearest SOS emergency phone box. Ask the police to contact the 24-hour emergency helpline on the number shown above.

You will only be able to claim the services we provide by contacting the emergency helpline number.

SECTION A – ROADSIDE ASSISTANCE

What is covered

- If the **vehicle** breaks down more than one mile from **your** home, **we** will arrange and pay for a breakdown vehicle to come to the **vehicle** (for up to one hour) to try to get it working again.
- If the **vehicle** cannot be made safe to drive at the place **you** have broken down, **we** will arrange for the **vehicle**, the driver and up to six passengers to be recovered to one of the following locations, taking **your** circumstances into account within 15 miles.
 - **your** original destination;
 - **your** original departure point; or
 - a suitable local garage for it to be repaired. **You** must pay the cost of any repairs.
- If **you** lose or break **your** vehicle keys, **we** will pay for the call-out and mileage back to **our** rescue operator's base. **You** will have to pay all other costs. (**we** should mention or give an e.g of what other costs i.e repair / replacements of keys)
- **We** will pass on up to two messages to either **your** home or place of work to tell them about **your** situation.

What is not covered

- A **breakdown** at or within one mile from **your** home.
- Travel outside the UK.
- Anything mentioned in the general exclusions. (Please see section E.)

SUMMARY OF COVER

SECTION B - NATIONWIDE RECOVERY IN THE UK

The cover in this section applies as well as the cover shown in section A.

What is covered

If the **vehicle** cannot be made safe to drive at the place **you** have broken down, and cannot be repaired the same day at a suitable local garage, **we** will choose the most appropriate solution from one of the following options, taking **your** circumstances into account.

Option 1: nationwide recovery: If you ask, **we** will take the **driver** and up to six passengers, together with the **vehicle**, to either where **you** were originally travelling to or **your home** address. **We** will then arrange for the **vehicle** to be taken to a suitable repairer for it to be repaired at **your** cost, as long as this can be done in one journey.

Option 2: overnight accommodation: **we** will pay the costs for bed and breakfast for one night only. **We** will pay up to £40 (inc VAT) for each person (up to a total of £280 (inc VAT per event).

Option 3: 24-hour UK hire vehicle: **we** will pay (up to £100) for a hire vehicle (with an engine of up to 1600cc for up to 24 hours). **You** will be responsible for returning the hire **vehicle** and collecting **your** repaired **vehicle**. **You** must meet the conditions of the hire-car company to be able to hire a car.

EMERGENCY DRIVER

As well as the benefits above, if during the journey, the **driver** cannot drive because of an injury or illness they have gained, and there is no one else able or qualified to drive the **vehicle**, **we** will provide, and pay for, a driver to finish the journey or return the **vehicle** and passengers to the place **you** were originally travelling from. **You** will need to provide a medical certificate for the driver before **we** provide this benefit.

What is not covered

- A **breakdown** at or within one mile from **your home**
- Travel outside the UK
- Anything mentioned in the general exclusions. (Please see section E.)

SECTION C - HOMESTART IN THE UK

The cover in this section applies as well as the cover shown in sections A (and B).

What is covered

- If the **vehicle** breaks down anywhere at or within one mile from **your home**, **we** will arrange and pay for a breakdown vehicle to come to where **you** are for up to one hour to try to get the **vehicle** working again.
- If the **vehicle** cannot be made safe to drive at the place **you** have broken down, **we** will arrange and pay for the **vehicle**, the **driver** and up to six people to be taken to a suitable local garage (normally within 15 miles), for it to be repaired. **You** must pay the costs of any repairs, by credit or debit card.

What is not covered

- Travel outside the UK.
- Anything mentioned in the general exclusions. (Please see section E.)

SUMMARY OF COVER

SECTION D - EUROPEAN BREAKDOWN

The cover in this section applies as well as the cover shown in sections A (, B and C).

D1 - BEFORE TRAVEL ABROAD STARTS

The benefits shown under section D4 below also apply in the UK, as long as **you** break down during **your journey**.

D2 - HELP AT THE ROADSIDE AND TOWING IN EUROPE

- If **your vehicle** breaks down, **we** will arrange and pay for a breakdown vehicle to come to where the **vehicle** is (for up to one hour) to try to get the **vehicle** working again.
- If **your vehicle** cannot be made safe to drive at the place **you** have broken down, **we** will arrange and pay for **your vehicle**, the **driver** and up to six passengers to be taken to a suitable local garage (normally within 15 miles) for it to be repaired. **You** must pay the costs of any repairs by credit or debit card.
- After the theft or attempted theft of the **vehicle** or its contents, **we** will pay the costs of repairing the damage to **your vehicle** or pay for replacement parts up to £200, which are needed for emergency roadside repairs to make **your vehicle** secure.

What is not covered

- Any amounts for making the **vehicle** secure once **you** have returned to the UK.
- Sending **you** home to the UK within 48 hours of the original **breakdown** no matter what ferry or tunnel bookings for the homebound journey or pre-arranged appointments **you** have made within the UK.
- Sending **you** home if the **vehicle** can be repaired but **you** do not have enough money to cover the repair.
- Anything mentioned in the general exclusions. (Please see section E.)

Before travelling, it is recommended that **you** consult the laws of the country **you** are planning to visit. Before **you** travel, you should make sure that **you** check the documents **you** need to carry by law.

As a guideline, **we** recommend **you** take the following documents in case **you** need them by law in the countries in which **you** might break down.

- Photocard driving licence and supporting documents
- Insurance documents
- MOT certificate
- Logbook (V5 registration document)
- If **you** do not own the **vehicle**, confirmation that **you** have the owner's permission to drive it.

The above is not a full list and is for guidance only.

D3 - DELIVERING REPLACEMENT PARTS

What is covered

- If replacement parts are not available locally to repair the **vehicle** after a **breakdown**, **we** will arrange and pay to have the parts delivered to **you** or an agreed place as quickly as reasonably possible.

What is not covered

- The actual cost of replacement parts and any customs duty. **You** must pay us this using a credit card or debit card or any other payment method **we** agree is suitable.
- Any amount for getting parts, if the replacement parts can be bought locally.
- Anything mentioned in the general exclusions. (Please see section E.)

D4 - NOT BEING ABLE TO USE YOUR VEHICLE

What is covered

If during **your journey** **your vehicle** breaks down and it is not safe to drive, and it will take at least eight hours to repair, or if it is stolen and not recovered within eight hours, **we** will arrange and pay for the most appropriate solution from one of the following options.

- Option 1: To move **you**, **your** passengers and luggage to where **you** were originally travelling to, and then, once your **vehicle** has been repaired, take **you** back to your **vehicle** or bring **your vehicle** to **you**.
- Option 2: The cost of hiring another car while **your vehicle** is being repaired. **We** will pay up to £70 a day and £750 in total, as long as **you** are able to meet the conditions of the hire-car company.

SUMMARY OF COVER

- Option 3: **We** will pay for bed-and-breakfast costs of up to £40 for each person each day (£500 in total for everyone in your group) while **your vehicle** is being repaired, as long as **you** have already paid for **your** original accommodation and **you** can't get **your** money back.

What is not covered

- The cost of fuel or lubricants **you** use in the hire **vehicle**.
- Replacement parts.
- Any insurance **you** have to pay to the hire-car company.
- Anything mentioned in the general exclusions. (Please see section E.)

D5- IF YOU BECOME ILL OR INJURED AND CAN'T DRIVE

What is covered

- If, during the **journey**, the **driver** cannot drive because of an injury or illness, and there is no one else able or qualified to drive the **vehicle**, **we** will provide, and pay for, a driver to finish the **journey** or return the **vehicle** and passengers to the place you were originally travelling from. **You** will need to provide a medical certificate for the **driver** before **we** provide this benefit.

What is not covered

- Anything mentioned in the general exclusions. (Please see section E.)

D6 - IF YOU CAN'T USE YOUR OWN VEHICLE TO GET HOME

What is covered

If after a breakdown **your vehicle** is still not repaired or safe to drive when it is time for **you** to go **home**, **we** will pay for (reasonable) suitable transport to get **you**, your passengers and **your** luggage to **your home**, and up to £150 towards other travel costs in the UK while **you** wait for your own **vehicle**. **We** will also pay storage charges (up to £100) while **your vehicle** is waiting to be repaired, collected or taken to the UK. **We** will then choose the most appropriate solution from the following options.

- Take **your vehicle** to **your home** or **your** chosen repairer in the UK.

- Pay the cost of one rail or sea ticket (or an air ticket if the rail or sea trip would take more than 12 hours) for **you** to go to get **your vehicle** once it has been repaired.

What is not covered

- Any costs **you** would have paid anyway for travelling **home**.
- The costs of returning **your vehicle** to the UK if **we** believe that the cost of doing so would be greater than the market value of **your vehicle** in the UK, after the **breakdown**.
- The costs of returning **your vehicle** to the UK if repairs can be done locally and **you** are not willing to allow this to happen.
- Anything mentioned in the general exclusions. (Please see section E.)

GENERAL NOTES RELATING TO EUROPE

If **you** break down on a European motorway or major road, generally **we** cannot help **you** and **you** will often need to get help using the SOS phones. The local services will tow **you** to a place of safety and **you** will have to pay for the service as soon as possible. **You** can then contact **us** if you need more help. **We** will pay up to €100 towards the costs, but **we** will only refund claims when **we** have received a valid invoice or receipt. **We** will pay **you** in line with the exchange rate on the date of the claim.

If **you** have broken down in a European country during a public holiday, many services will be closed. In these circumstances **you** must allow us time to help **you** and repair **your vehicle**. **We** will not be held legally responsible for any delays in **you** reaching **your** destination.

GENERAL NOTES

Services not covered

We can provide help for faults that are not covered under this Guarantee or where **you** have made the maximum number of insured claims, or would like **us** to help more than six passengers as shown in this Guarantee. All costs must be paid for as soon as possible by credit or debit card.

SUMMARY OF COVER

SECTION E – GENERAL EXCLUSIONS THAT APPLY TO ALL PARTS OF THIS GUARANTEE

We will not cover the following

1. Any **breakdown** that happens during the first 24 hours after **you** take out cover for the first time, except for benefits shown under section A, which are available immediately.
2. The cost of fuel or any spare parts needed to get the **vehicle** working again, or any costs that arise from not being able to get replacement parts. **You** will be responsible for the cost of draining or removing contaminated fuel.
3. The cost of paintwork and other cosmetic items.
4. Labour costs for more than one hour of roadside help.
5. Any **breakdown** or recovery outside the **period of cover**.
6. The cost (and guaranteeing the quality) of repairs when the **vehicle** is repaired in any garage the **vehicle** is taken to.
7. Any costs for **vehicles**, which have not been maintained and used in line with the manufacturer's recommendations.
8. Any call-out or recovery costs in the UK after a **breakdown** where the police or other emergency services insist on the **vehicle** being picked up immediately by another organisation. **You** will have to pay, by credit or debit card, any fees to store or release the **vehicle**.
9. Any toll or ferry fees incurred by the **driver** or the driver of the recovery vehicle whilst transporting your **vehicle** unless the **breakdown** occurs in Europe and valid European cover is held, in which case these fees would be covered by the Guarantee with the repatriation of the **vehicle**.
10. Help or recovery if the **vehicle** is partly or completely buried in snow, mud, sand or water.
11. Damage or costs that arise from **us** trying to get into the **vehicle** after **you** have asked for help.
12. Losses of any kind that come from providing, or delaying providing, the services this cover relates to. (For example, a loss of earnings, the cost of food and drink and costs **we** have not agreed beforehand.)
13. Loss or damage to personal possessions **you** leave in **your vehicle**.
14. Moving animals. **We** will decide whether or not to move any animal from the **vehicle**, and if we agree to do this, it will be completely at **your** own risk and cost.
15. Any costs for **vehicles** that have broken down or were not safe to drive when cover was taken out.
16. The costs of getting a spare wheel or tyre for a roadside repair if the **vehicle** does not have one. **We** will not pay the costs of arranging for a wheel that is secured by locking wheel nuts to be removed, if the **driver** is not able to provide a key to do this.
17. The recovery of the **vehicle** and passengers if repairs can be carried out at or near the scene of the **breakdown** within the same working day. If recovery takes place we will only recover to one address in respect of any one breakdown.
18. Any costs if the **vehicle** has been altered for, or is taking part in, racing, trials or rallying.
19. Any cost that **you** can get back under any other insurance policy or under the service provided by any motoring organisation.
20. Recovering the **vehicle** when it is carrying more than a **driver** and the recommended number of passengers according to the manufacturers' specifications, if there is more weight in the **vehicle** than it was designed to carry or **you** are driving on unsuitable ground.
21. Any request for service where **you** have not taken remedial action within two working days after a previous **breakdown** or temporary repair.
22. Recovery or help if the **vehicle** is heavier than 3,500 kilograms, longer than 5.1 metres, higher than 1.95 metres or wider than 2.1 metres.
23. Recovery or help if **you** are hiring the **vehicle** out to carry people in return for money, unless **we** have agreed this with **you**.
24. **Vehicles** that have faults with electric windows, sunroofs, wipers, heaters, de-misters or locks not working, unless the fault happens during the course of a journey and this affects **your** safety.
25. Recovery or help if the **vehicle** is being used to carry commercial goods.
26. Any claim that comes from:
 - any person driving the **vehicle**, if **you** know they do not have a valid licence to drive in the UK; or
 - any person driving the **vehicle**, if they are not authorised by **you** to drive the **vehicle** or are not keeping to the conditions of their driving licence.
27. Any claim that comes from a poor-quality repair or a repair that has been attempted without our permission during the same trip.

SUMMARY OF COVER

28. Any loss or damage caused to the **vehicle** or any loss or cost arising from or contributed to by:
 - ionising radiation or radioactive contamination from any nuclear fuel or from any nuclear waste which results from burning nuclear fuel; or
 - the radioactive, toxic, explosive or other dangerous properties of any nuclear machinery or any part of it.
29. Loss or damage caused by war, revolution or any similar event.
30. Delays or failure in delivering service to **you** due to any extraordinary event or circumstance which is outside our reasonable control, such as severe weather conditions.
31. Mobile phone, phone call and postage costs are not covered under **your** Guarantee in any circumstances.
32. If **you** put the wrong fuel in **your** car, **you** will be entitled to recovery only as shown in section A.
33. Any costs relating to the caravan or trailer if the caravan or trailer is not attached to the **vehicle** at the time of the breakdown

SECTION F – GENERAL CONDITIONS APPLYING TO ALL PARTS OF THIS GUARANTEE

1. The **vehicle** must be permanently registered in the UK and, if appropriate, have a current MOT certificate and valid road fund licence or tax disc on display. The **vehicle** should be kept in a good condition and have been serviced regularly in line with the manufacturer's recommendations. It must be less than 16 years old since first registration (11 years since first registration if **you** want help within Europe).
2. **We** can ask for proof of outbound and inbound travel dates.
3. If **we** arrange for temporary roadside repairs to be carried out after damage to the **vehicle**, or **we** take the **vehicle** to the place **you** have chosen, **we** will not be legally responsible for any more help in the same incident.
4. **We** have the right to refuse to provide a service if **you** or **your** passengers are being obstructive in allowing **us** to provide the most appropriate help or if **you** or they are abusive to **our** rescue controllers or **our** recovery operators.
5. **We** will not pay **you** any benefit unless **you** contact **us** using the emergency phone numbers provided. **You** must not try to contact any agent or repairer direct.
6. **You** are responsible for keeping the **vehicle** and its contents safe, unless **you** are not able to or **you** have an arrangement with **us** or **our** agent. **You** must be with the **vehicle** at the time **we** say **we** expect to be there.
7. **You** must quote **your** agreement number when **you** call for help and have the relevant documents needed by the repairer, recovery specialist or **our** chosen agent.
8. **You** will have to pay the cost of moving the **vehicle** or a repair **vehicle** coming out to **you** if, after asking for help which **you** are entitled to, the **vehicle** is moved or repaired in any other way, or **you** have provided location details which are incorrect. The payment must be by credit or debit card.
9. **We** are not responsible for any actions or costs of garages, recovery firms or emergency services carrying out work or acting on **your** instructions or the instructions of any person acting on **your** behalf. **You** are responsible for ensuring the quality of any repair.
10. If **we** pay a claim under any cover provided by this Guarantee, **we** will be entitled to ask for all reasonable help from **you** to take action in **your** name to get back **our** costs from another organisation.
11. The **vehicle** must carry a serviceable spare tyre and wheel for the **vehicle** and any caravan or trailer attached to the **vehicle**. This condition does not apply if the **vehicle** is not designed to carry a spare wheel. If the **vehicle** is not designed to carry a spare wheel, **you** will need to carry the appropriate aerosol repair kit.
12. **We** have the right to choose a suitable garage that can carry out a repair, which **you** must pay for, as long as the garage can carry out the repairs within the time limits **we** have given. **You** must make the payment by credit or debit card.
13. If **you** agree to a temporary roadside repair, **you** will be responsible for any costs or any damage to the **vehicle** it suffers if **you** continue to drive the **vehicle** as if a permanent repair had been carried out. **You** acknowledge that a temporary roadside repair is aimed only to allow **you** to drive the **vehicle** to a suitable facility so a permanent repair can be carried out.
14. If the **vehicle** needs to be taken to a garage after a **breakdown**, the **vehicle** must be in a position that makes it reasonable for a recovery vehicle to pick it up. If this is not the case, **you** will have to pay any specialist recovery fees by credit or debit card.

SUMMARY OF COVER

15. You will have to pay, by credit or debit card, for any parts or other products used to repair the vehicle.
16. We will not arrange for help if we think that it would be dangerous or illegal to repair or move the vehicle.
17. During any 12-month period we will not be responsible for more than two claims which arise from a common fault on the same vehicle. We will not be responsible for more than six claims in total for a vehicle Guarantee or personal Guarantee. If you need our help for more than the number of claims allowed on your Guarantee in a 12-month period of cover or more than twice for the same fault on the same vehicle, you will have to pay for the services we provide. We will ask for a credit-card number or debit-card number before we help you.
18. If you are covered for breakdown by any other insurance policy or warranty, you must tell us.
19. If you are not willing to accept our decision or our agents' decision on the most suitable type of help, we will not pay more than £100 for any one breakdown and you will be responsible for any other costs due in recovering and repairing your vehicle.
20. We cannot Guarantee that hire cars will always be available and we are not responsible if they are not available. We will do our best to arrange a vehicle of the same size as yours, but we cannot Guarantee that there will be tow bars, bike racks, roof boxes, or other accessories included. You must meet the conditions of a hire-car company to hire a vehicle.

SUMMARY OF COVER

OUR PROMISE

We want to give you the best possible service. If you are not happy with our service, the procedure below explains what you should do.

COMPLAINTS PROCEDURE

You can write to the Quality Manager at:
Quality Manager, AXA Assistance
The Quadrangle, 106-118 Station Road, Redhill,
Surrey, RH1 1PR, UK.
Or, you can phone 0370 609 0023.
Quality.assurance@axa-assistance.co.uk

We will deal with your dissatisfaction as soon as we can and try to reach an amicable resolution.

DATA PROTECTION ACT

We will keep details of you, your breakdown cover and claims to help us deal with your claims and prevent and detect fraud, money laundering or similar activity. We will use this information in line with the Data Protection Act 1998.

We may store, use and process your personal information so that we can manage your Guarantee and provide you with our services, identify other

products and services that might be suitable for you, renew your Guarantee with us and keep our records about you up to date. We may also use the information to prevent and detect fraud or money laundering or similar activity.

If you pay us a fee, you can ask for a copy of the information we hold about you. To ask for this, please write to:

Data Protection Officer
AXA Assistance
The Quadrangle, 106-118 Station Road
Redhill, Surrey, UK
RH1 1PR.

Please let us know if you think any information we hold about you is inaccurate, so that we can correct it. The information we hold about you is confidential. We will only ever reveal it to another person if:

- you give us permission;
- we need to contact you about other products or services;
- the law says we have to reveal it; or
- we need to provide it to our agents so they can provide services to you / us.

We monitor and record phone calls to help maintain our quality standards and for security purposes.

RENEWAL NOTICE

At the end of your Guarantee period, please telephone 03432 271 499 and quote your existing Agreement number which is printed on your

Agreement Form. We may ask additional details in order for us to offer you a product to keep your Vehicle protected.



AUTOGUARD
WARRANTIES
PLATINUM

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