

V O L V O

**VOLVO EXTENDED
WARRANTY**



VOLVO EXTENDED WARRANTY

This document contains some important facts about your Extended Warranty.
For the full terms and conditions of the policy, please take some time to read the
contents of the enclosed booklet to make sure you understand the cover it provides.



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RELAX. WE'VE GOT YOU COVERED

This policy document outlines the details of your warranty, including your levels of cover, how to make a claim, additional benefits and Terms and Conditions. The duration and vehicle mileage limit applicable to your purchase are detailed in your policy confirmation letter, which you'll find enclosed with this booklet.

It is a condition of the Volvo Extended Warranty that your car is serviced in accordance with the Volvo service guidelines, details of which can be found in your ownership manual. Your Volvo retailer will be happy to help you with more information.

Please keep this document, together with your policy confirmation letter, in a safe place. If you have any questions, please call Volvo Warranty Administration on **0344 573 8014**.



CONTRACTUAL AGREEMENT

This policy wording is evidence of a legally binding contract of insurance between You and Motors Insurance Company Limited (hereinafter known as the 'Insurer', 'We', 'Our', 'Us').

Motors Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under number 202875. This can be checked on the Financial Services Register by visiting the FCA's website at www.fca.org.uk/register

This policy is administered by Car Care Plan Limited (hereinafter known as the 'Administrator') which is authorised and regulated by the Financial Conduct Authority.

COMPONENT COVER

The warranty offers full protection against the cost or replacement of any factory-fitted mechanical or electrical component which suffers a sudden mechanical or electrical failure. Mechanical or electrical failure means the failure of a component, causing a sudden stoppage of its function, for a reason other than wear and tear, normal deterioration or negligence.

This warranty does not cover:

Spark plugs, auxiliary drive belts, exhaust system and diesel particulate filter (catalytic converters are covered), clutch frictional material, brake shoes, pads and discs, bulbs (Bi-Xenon bulbs are covered), fuses, batteries, paintwork, body panels, body seals and weather strips, handles and hinges, cosmetic finishes, carpets and trim, upholstery, glass, wiper blades, wheels and tyres, and the adjustment of any component, servicing, maintenance and normal wear and tear.

Important

Vehicles should be serviced in accordance with the Volvo servicing schedule by an Authorised Volvo Repairer. Failure to do so may invalidate this insurance. A leeway of one month or 1,000 miles is permitted (whichever occurs first). Should you have any doubts concerning the service requirements of your Volvo, then please contact your Volvo retailer for clarification.

Maximum claim limit

There is no limit to any individual claim, with the exception of claims for out-of-pocket expenses. However, our total liability over the warranty period is the purchase price of the vehicle (i.e. the price you paid for it).

HOW TO CLAIM

Should it be necessary to make a claim under this policy, simply return the vehicle to your nearest Authorised Volvo Repairer, who will complete the repairs and process the claim on your behalf. If it is not possible to visit an Authorised Volvo Repairer, it may be acceptable to use another VAT-registered repairer. Please contact **0344 573 8014** prior to any repairs being completed.

EUROPEAN COVER

In the event of a warranty claim in any country which is a member of the EU or EFTA (European Free Trade Association), please contact Volvo Warranty Administration directly on **00 44 1274 260114** and they will assist you as necessary.

Valid repair costs will be reimbursed at comparable UK parts and labour rates. If you require any help regarding the claims procedure, please contact Volvo Warranty Administration on **0344 573 8014**.



ADDITIONAL BENEFITS

In the event of a claim arising which is covered by the policy, the insurance will also provide a contribution towards costs incurred as follows:

- **Recovery charges:** up to £150 (including VAT).
- **Replacement vehicle hire:** you are entitled to a like-for-like car for a maximum of ten days, whilst your vehicle is being repaired (excluding the first 24 hours of repair period) per claim.
- **Overnight hotel expenses:** up to £100 per person (including VAT) towards one night's accommodation expenses for up to five persons who may be travelling in the insured vehicle at the time of breakdown.
- **Emergency travel:** up to £100 per claim (including VAT) for emergency travel required as a result of mechanical breakdown, up to a maximum of £300 (including VAT) per policy period.
- **Continental use:** cover is extended to the continent of Europe. Valid repair costs will be reimbursed at UK rates.
- **Consequential damage:** helping cover costs on non-covered items and personal possessions (see Terms and Conditions for specific cover details).

TERMS & CONDITIONS

1. Wherever possible, servicing and repairs should be carried out by an Authorised Volvo Repairer. Servicing must be undertaken in accordance with the Volvo service programme. Every service must be carried out within one month or 1,000 miles of the specified service interval (whichever occurs first). If it is not possible to visit an Authorised Volvo Repairer, then it is acceptable to have your servicing and repairs completed by another VAT-registered garage.
2. The driver must take all reasonable steps to avoid loss or damage and should a fault develop, the vehicle must be stopped immediately to minimise any damage.
3. The administrator reserves the right to examine the vehicle and subject any components to expert assessment.
4. Should a covered mechanical or electrical failure cause damage directly to the insured vehicle or personal possessions, the maximum amounts the insurer will contribute are as follows:
 - a. Damage to the insured vehicle – up to the purchase price of the vehicle in total for any and all claims during the period of insurance.
 - b. Damage to personal possessions – £250 including VAT per accident to a total of £1,000 including VAT maximum for the period of the insurance.

This does not include:

 - i. Fire damage.
 - ii. Any loss or damage resulting directly or indirectly from an accident or impact involving the insured vehicle.
 - iii. Personal or third party injury or death.
 - iv. Any other loss or damage whatsoever or howsoever caused.
5. Any exploratory dismantling charges will only be reimbursed as part of a valid claim. It is the responsibility of the vehicle owner to authorise dismantling and to pay charges if such dismantling proves that the failure is not covered by the warranty. The administrator reserves the right to subject the failed parts to expert assessment.
6. If any claim is fraudulent in any respect, all benefits under this warranty will be forfeited and the warranty cancelled without refund.
7. The reimbursement for any claim under this warranty shall not exceed the manufacturer's list prices for parts and warranty labour costs necessarily incurred in the repair of covered components up to the maximum liability.
8. The administrator shall not be liable for any statement or representation, written or verbal (by whomsoever made), which contradicts the terms and conditions in this warranty, unless such statement or representation is supported in writing by the company on their behalf.
9. A VAT receipted invoice must support all claims.
10. The warranty is in addition to your legal rights and does not affect your statutory rights as a customer.
11. The Extended Warranty is only available to purchase if you are currently covered by another Volvo Warranty.
12. The Warranty Period is shown in the confirmation letter that accompanies this booklet. The warranty will start and expire on the dates shown in this letter, unless the manufacturer's warranty expires early in which case the warranty will start and expire earlier and will reflect the Warranty Period purchased/provided. It should be noted that if the manufacturer's warranty is declared invalid or does not exist for whatever reason, the warranty will still start and expire on the dates shown in the confirmation letter.
13. Extended Warranty is only available for individuals residing, or corporate bodies registered in the United Kingdom (Great Britain and Northern Ireland).

IMPORTANT INFORMATION

Exclusions

This insurance does not apply in respect of:

1. Public service vehicles including police vehicles.
2. Any vehicle used for hire or reward (e.g. taxis, self-drive hire, driving schools, etc.) or any vehicles owned by contract hire or similar companies, or any commercial vehicle over 3.5 tonnes GVW or a vehicle used in any sort of competition, rally or racing of any kind.
3. Vehicles which have undergone any performance-related modifications, or are used for competition purposes.
4. Routine servicing, the adjustment of any component or repairs regarded as normal maintenance operations.
5. Loss or damage recoverable under any other warranty or insurance cover.
6. Depreciation, loss of earnings, death or bodily injury.
7. Failure or damage:
 - a. Caused by frost, corrosion, flooding, impact, fire, accidental damage, vandalism, abuse or neglect.
 - b. Where the defect is likely to have existed prior to the commencement of this policy.
 - c. Resulting from a lack of anti-freeze, lubricants, hydraulic fluid or faulty repair or servicing.
 - d. Caused by an ingress of foreign matter (including water) or the use of a grade of fuel, lubricants, additives or any fluids not approved for your vehicle by the manufacturer.
8. Any loss, damage, liability or expense directly or indirectly caused by or contributed to, or arising from, the use or operation, as a means for inflicting harm, of any system, software programme malicious code, Virus or process or any other electronic system.

Policy premium payments

Cover is available as an annual policy with a single upfront payment or via monthly instalments.

Where you have selected to purchase your product via monthly instalments, you have entered into an agreement to purchase an annual policy, spreading the cost over interest-free instalments. You are required to continue to pay your instalments until all monies owed have been paid.

The cover level provided when opting to pay by monthly instalments is identical to that of an annual policy. You must pay the premium every month on or before the date when it is due. Payment is required for the full premium of your policy subject to the cancellation terms. Should you fail to pay a monthly premium when it is due, all cover will cease immediately from that date. Where you have made a claim against the policy, you will be asked to continue to make your monthly instalment payments.

We will not automatically renew this cover after it expires; however, we will try to write to you at the last address you provided to give details on how to continue your cover*. If you do not receive this renewal notification but would like to continue your cover, please contact us on **0344 573 8014**.

* Continuation of cover may be subject to certain vehicle eligibility criteria.

Cancellation rights and refunds

We hope you are happy with the cover this policy provides. If after reading your policy document, however, this insurance cover does not meet with your requirements, you have the right to cancel the warranty within 30 days of purchase.

Should you wish to cancel within this period, please contact your supplying retailer who will arrange cancellation and refund of any premium you are entitled to. If you have not purchased this warranty through a retailer then please contact the administrator on **0344 573 8014** for a refund of any premium you are entitled to.

If you wish to cancel your policy after this 30-day period, you may cancel your policy at any time and receive a pro rata refund of your premium based on the number of whole months remaining, subject to the deduction of a £35 administration fee. Requests for cancellation outside of the first 30 days from purchase should be made by contacting the administrator on **0344 573 8014** or in writing to the administrator at Volvo Warranty Administration, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG.

There will be no refund entitlement under the following circumstances:

- In the last 30 days of the warranty period.
- If you have made a successful claim.
- If you were provided with this warranty free of charge.
- Where the warranty has been transferred from the original purchaser.

If you have paid for your policy by instalment payments through an instalment agreement with Volvo Warranty Administration, any refund amount owed to you will be calculated in line with the following rules:

Where you have paid all the instalment payments, we will calculate the refund as above. The refund will be paid directly to you.

Where you have NOT paid all the instalment payments, we will calculate the refund as above and:

1. If the refund you are eligible for is in excess of the total outstanding instalment payments you owe Volvo Warranty Administration, we will pay the difference directly to you; or
2. If the refund you are eligible for is less than the total outstanding instalment payments you owe Volvo Warranty Administration, the refund will be applied as part payment of your total outstanding instalment payments.

You will continue to be responsible for paying the remaining outstanding payments on your instalment agreement with Volvo Warranty Administration until the balance calculated at the time of notice of cancellation received by the administrator has been settled.

Please allow up to 28 days for your cancellation and refund to be processed.

Complaints Procedure

We hope that you will be pleased with the service we provide.

In the unlikely event of a complaint, you should contact the administrator in the first instance on **0344 573 8014** or write to: The Complaints Team, Volvo Warranty Administration, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG. You can also email the Administrator at **complaints@motor-admin.com**

Please tell the administrator your name and your claim number or policy number. Calls to the administrator may be recorded. The administrator will contact you within five days of received your complaint. In some cases, this will be to acknowledge your complaint, but in others it may be to give you a full reply. If the administrator cannot deal with your complaint within five working days, they will aim to give a full reply within 28 days. In complex cases, or where further investigation is needed, this may take longer, and they will let you know if this is the case. The administrator will respond to your complaint within eight weeks, which is in line with requirements set by the Financial Conduct Authority.

If it is not possible to reach an agreement, you also have the right to ask the Financial Ombudsman Service to review your case. The right to apply to the Ombudsman must be exercised within six months of the date of our final decision. For more information you can visit the Financial Ombudsman Service website **www.financial-ombudsman.org.uk** or write to: The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Tel: **0800 023 4567** or **0300 123 9123**

The above complaints procedure is in addition to your statutory rights as a consumer.

We abide by the Motor Industry Vehicle Warranty Products Code of Practice which can be found on The Motor Ombudsman website at **TheMotorOmbudsman.org**

The Motor Ombudsman will offer free impartial information and if appropriate an alternative dispute resolution process in the event that you are not satisfied with the outcome of a concern.

For further information, you can visit The Motor Ombudsman website at **TheMotorOmbudsman.org** or call their Information Line on **0345 241 3008**.

To make a complaint to the Motor Ombudsman you can either call their information line or fill in an online form at www.themotorombudsman.org/consumers/make-a-complaint.

Please note: The Motor Ombudsman can only deal with your complaint if you have already complained directly to the administrator and at least eight weeks have passed since you did that. Complaints to the Motor Ombudsman must be submitted within 12 months of the administrator's final response.



Vehicle Warranties

Compensation scheme

The Insurer is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if the insurer is unable to meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim amount, without any upper limit.

For further information about the scheme (including the amounts covered and eligibility to claim) you can contact the FSCS helpline on 0800 678 1100 or 0207 741 4100, visit the website www.fscs.org.uk or write to Financial Services Compensation Scheme, PO Box 300, Mitcheldean GL17 1DY.

Privacy and data protection notice

1. Data protection

Volvo Warranty Administration (the "Data Controller") are committed to protecting and respecting your privacy in accordance with the current Data Protection Legislation ("Legislation"). Below is a summary of the main ways in which the Data Controller processes your personal data. For more information, please visit view-privacy-policy.co.uk.

2. Use of your personal data

The Data Controller may use the personal data it holds about you for the purposes of providing products, services and insurance, administering memberships, handling claims and any other related purposes (this may include underwriting decisions made via automated means), for offering renewal, research or statistical purposes and to provide you with information, products or services that you request from the Data Controller or which the Data Controller feels may interest you. The Data Controller will also use your data to safeguard against fraud and money laundering and to meet the Data Controller's general legal or regulatory obligations.

3. Disclosure of your personal data

The Data Controller may disclose your personal data to third parties involved in providing it with products or services, or to service providers who perform services on the Data Controller's behalf. These include group companies, affinity partners, brokers, agents, third party administrators, reinsurers, other insurance intermediaries, insurance reference bureaux, credit agencies, fraud detection agencies, loss adjusters, external law firms, external auditors and accountants, regulatory authorities, and as may be required by law.

4. International transfers of data

The personal data the Data Controller collects from you may be transferred to, processed and stored at, a destination outside the European Economic Area ("EEA"). Where the Data Controller transfers your personal data outside of the EEA, the Data Controller will take all steps necessary to ensure that it is treated securely and in accordance with this privacy notice and the Legislation.

5. Your rights

You have the right to ask the Data Controller not to process your data for marketing purposes, to see a copy of the personal information held about you, to have your data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to ask for a copy of your data to be provided to any controller and to lodge a complaint with the local data protection authority.

6. Retention

Your data will not be retained for longer than is necessary, and will be managed in accordance with the Data Controller's data retention policy. In most cases the retention period will be for a period of ten (10) years following the expiry of the contract, or the Data Controller's business relationship with you, unless the data must be retained for a longer period due to business, legal or regulatory requirements.

If you have any questions concerning the Data Controller's use of your personal data, please contact **The Data Protection Officer, Volvo Warranty Administration, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG, England.**

Consumer Insurance (Disclosure and Representations) Act 2012 and Insurance Act 2015

You are required by the provisions of these Acts to take care to supply accurate and complete answers to all the questions in the application and to make sure that all information supplied is true and correct. You must tell us of any changes to the answers you have given as soon as possible. Failure to advise us of a change to your answers may mean that your policy is invalid and that it does not operate in the event of a claim. We may also recover any money we may have paid under this policy.

Under English Law, it is an offence to make a false statement or to withhold any material information in order to obtain a schedule of insurance.

We reserve the right to decline any insurance risk or to change the premium and the terms quoted.

TRANSFER OF OWNERSHIP

This warranty may be transferred by the holder to another private individual when the vehicle is sold providing that they contact Volvo Warranty Administration within 30 days of purchase. For more details, just call VWA on **0344 573 8014** or return this to Volvo Warranty Administration, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG.

Please note: products purchased via monthly instalments can only be transferred provided any balance of monies owed has been paid in full.

NEW OWNER

Title: _____ Forename: _____

Surname: _____

Address: _____

_____ Postcode: _____

Daytime Tel: _____

Evening Tel: _____

Mobile Tel: _____

Registration Number: _____

Warranty Number: _____

Odometer Reading at Transfer: _____

Date of Transfer: _____

Transferring Warranty Holder's Signature: _____

I/We have read and agree with the terms and conditions of this policy and request its transfer.

The new owner must complete this section

I have read and fully understand the contents of this handbook and accept the terms and conditions of this warranty.

I certify that:

- To the best of my knowledge, the vehicle has been serviced according to the manufacturer's service recommendations; and
- I accept that the Cancellations and refunds section no longer applies to this policy.

I understand that the warranty will not be transferred to me until the administrator tells me that they have accepted the request for transfer. I will then take the place of the former owner as the Warranty Holder.

New Owner's Signature: _____ Date: _____

Please check that all due services have been carried out as inadequate servicing may render this warranty void.

FOR FURTHER INFORMATION

If you would like to request a brochure, or need details of your nearest retailer, please call **0800 400 430** or visit **volvocars.co.uk**

SERVICE RECORD

This section is to be completed by the servicing retailer. The retailer's stamp and certification will indicate that the recommended service has been completed in accordance with the recommendations of the vehicle's manufacturer. You should also maintain any other records which have been supplied with your vehicle.

Even if you do not encounter a problem, they will help to protect its value.

WE CERTIFY THAT THE SERVICE RECOMMENDED BY
THE MANUFACTURER HAS BEEN COMPLETED.

Date: _____

Mileage: _____

Signature: _____

NEXT SERVICE DUE

Date: _____

Mileage: _____

RETAILER STAMP

WE CERTIFY THAT THE SERVICE RECOMMENDED BY
THE MANUFACTURER HAS BEEN COMPLETED.

Date: _____

Mileage: _____

Signature: _____

NEXT SERVICE DUE

Date: _____

Mileage: _____

RETAILER STAMP

WE CERTIFY THAT THE SERVICE RECOMMENDED BY
THE MANUFACTURER HAS BEEN COMPLETED.

Date: _____

Mileage: _____

Signature: _____

NEXT SERVICE DUE

Date: _____

Mileage: _____

RETAILER STAMP

WE CERTIFY THAT THE SERVICE RECOMMENDED BY
THE MANUFACTURER HAS BEEN COMPLETED.

Date: _____

Mileage: _____

Signature: _____

NEXT SERVICE DUE

Date: _____

Mileage: _____

RETAILER STAMP

WE CERTIFY THAT THE SERVICE RECOMMENDED BY
THE MANUFACTURER HAS BEEN COMPLETED.

Date: _____

Mileage: _____

Signature: _____

NEXT SERVICE DUE

Date: _____

Mileage: _____

RETAILER STAMP

