

# Your Extended Warranty Guide

**We've got you covered!**

**Simple and Clear - Terms and Conditions**



Comprehensive cover for mechanical & electrical repairs



Fast payouts and hassle-free claims process



Nationwide garage access for convenient repairs



**buyawarranty**

# Our Promise:



## Straightforward Terms

Everything you need to know is explained in plain language. No surprises.



## Easy Claims Process

If something goes wrong, we're here to help. Just contact us with your warranty details and we'll guide you through the next steps quickly and clearly.



## Support When You Need It

Our team is ready to assist you every step of the way. No runaround, just solutions.



## Peace of Mind

With our warranty, you can rest easy knowing your investment is protected. We've got you covered.

**buyawarranty**

# Vehicle Warranty

Thank you for choosing our vehicle warranty protection. This document contains all the terms and conditions of your warranty coverage.



## Reliable Protection

Our commitment is to provide you with straightforward, hassle-free warranty coverage that gives you peace of mind on the road.



## Vehicle Coverage

Reliable protection for your vehicle against unexpected and sudden breakdowns.



## Important Terms

Please read these terms carefully to understand your rights and our obligations.



## Your Warranty Agreement

This document outlines the terms of your selected warranty plan and should be read in conjunction with the details provided in your warranty cover guide.



# Contact Information



## Telephone

Customer service and sales 0330 229 5040

Claims line 0330 229 5045



## E-mail

[claims@buyawarranty.co.uk](mailto:claims@buyawarranty.co.uk)



## Website

[www.buyawarranty.co.uk](http://www.buyawarranty.co.uk)

If you need any further clarification, feel free to contact us





## **Warranty is confirmed when:**

-  You have received your warranty confirmation from Buy a Warranty via email.  
(Herein called the "Company")
-  The warranty payment has been successfully received.
-  This booklet constitutes a contractual agreement between the warranty holder and the supplying dealer and any appointed service providers and claims administrator.

# **Definition of 'Mechanical and Electrical Breakdown'**

'Mechanical and Electrical Breakdown' refers to the sudden and unexpected failure of a covered mechanical or electrical component that is specifically listed in the 'What is Covered' leaflet, as verified and confirmed by the Company.

Please note that failures resulting from normal wear and tear, or components that have simply reached the end of their natural service life, are explicitly excluded from this warranty coverage unless an add-on for wear and tear is purchased.



# Conditions



The warranty covers the motor, hybrid/PHEV, or electric vehicle specified in the warranty confirmation email, provided the vehicle is currently in use. For warranties other than the standard 12-month term, mileage limits will be calculated on a pro-rata basis. We do not provide warranties for vehicles that have exceeded 150,000 miles or are more than 15 years old at the start of the warranty, unless explicitly stated otherwise by us.



If you do not have an existing car warranty your cover will begin 30 days after you have purchased the policy. No repairs are to be commenced without the prior authorisation of Buy A Warranty or its authorised administrators. Activation of the warranty starts 30 days from warranty purchase. We will match any warranty price for a like-for-like product.



The Warranty Holder is responsible for ensuring that the vehicle is serviced by a VAT-registered garage in accordance with manufacturer's recommendations. Failure to maintain appropriate service records may void warranty coverage. All service receipts must be retained as proof of service.



The warranty does not cover any claim where the fault existed prior to the purchase of the warranty. The Company reserves the right to examine the vehicle and subject it to expert assessment to determine the amount to be paid in respect of a claim. The company shall be entitled to attempt to repair the vehicle if suitable.



Dismantling charges will only be reimbursed as part of a valid claim. The vehicle owner must authorise any dismantling and pay such charges should it be established that the failure is not covered by the warranty.



The Company reserves the right to examine the vehicle and/or damaged parts prior to any rectification work being undertaken. All or some of our services may be provided by or in collaboration with our third party partners. No claim will be considered where it is established by an Independent Engineer that the faults were caused by a lack of servicing and/or maintenance.



We reserve the right to cancel your policy at any time if there is non-payment, false information, vehicle ineligibility, or a breach of terms. Cancellation ensures we can protect the integrity of the warranty. You'll be notified in advance, and in most cases, a pro-rata refund will apply. No refund is given if a claim has already been made.

# Cancellation Rights

## 14-Day Cooling Off Period



You have a statutory right to cancel the policy within fourteen (14) days, starting from the date you enter into the policy, or, if different, the date you receive the policy documentation, whichever is later.

To cancel your policy, please visit [www.buyawarranty.co.uk/cancel-your-warranty](http://www.buyawarranty.co.uk/cancel-your-warranty)

## Refund Entitlement during cooling off period



- A full refund of premium in the event that you have not made a claim under the policy
- A refund of the difference between the premium and claims paid under the policy if the premium is more than the claim(s) paid by us
- No refund where the claim(s) paid by us is more than the premium paid by you

## Price Changes

3

- We reserve the right to amend the price of your warranty policy at renewal or during the term of the policy.
- Reasons for price changes may include:
  - Changes in taxation, insurance premium tax (IPT), or other government levies.
  - Adjustments in claims costs, inflation of parts/labour, or supplier pricing.
  - Changes in risk profile or underwriting requirements.
- If your premium changes during the policy term, you will be notified in writing at least **30 days in advance**, giving you the option to cancel if you do not wish to continue at the revised price.

## Cancellation by Buyawarranty.co.uk

4

- We reserve the right to cancel your warranty policy at any time.
- In the event that we cancel your policy, you will receive a pro-rata refund of the unused portion of your premium, based on the time remaining on your policy.
- Reasons for cancellation may include (but are not limited to):
  - Non-payment or failure to maintain payments.
  - Fraudulent or inaccurate information supplied during the application process.
  - Your vehicle becoming ineligible for cover.
  - Breach of these Terms & Conditions.

# Annual Warranty Plan

## Cancellation



If you cancel the policy within the first 14 days of receiving your policy documents (known as the "cooling-off period") you will receive a full refund of any premium you have paid



Except when we have authorised a claim, or incurred costs in relation to a claim, then you will not receive a refund of any premium you have paid and the full premium for the term will be due.



When you have consulted with our administrator in relation to a claim, failure or possible failure that does not result in a successful claim, you will receive a full refund of any premium

Customers are not eligible for a refund once the 14-day cooling-off period has expired, or if the warranty has been used in any way. This includes situations where a claim has been submitted, is under review, has been approved, or has already been paid out.

Annual warranty plans are non-refundable once the cooling-off period has ended. In exceptional cases, a refund may be issued at our discretion, subject to a £75 administrative fee.



# Pay as you go - monthly plan cancellation

You may cancel a clearly stated monthly 'pay as you go' warranty plan offered directly by Buy a Warranty (where available) at any time, provided no claim has been made, is pending, has been approved, or has been paid out.

If a claim has been made or is pending, the full annual warranty cost must be paid in advance or will be deducted from any claim settlement.

Please note that any monthly, full, or initial payments made up to the cancellation date are non-refundable.

A 'pay as you go' product refers to any warranty plan that allows cancellation at any time. These products may be marketed under different names, but the key feature is the flexibility to cancel without long-term commitment.

-  If your monthly payments are with a partner third party company such as a buy now pay later provider, bank or lender, you may not cancel your contract, unless they authorise it.
-  If you have elected to pay monthly and make a claim, we will deduct any outstanding monies owed from your claim payment.
-  We may cancel this policy by giving fourteen (14) days' notice via email  
  
You irrevocably authorise us to accept instructions to cancel your policy if and when the administrator notifies us that you have defaulted and failed to pay your premium instalments due under any instalment plan entered into between you and Buy a Warranty.
-  Discounts and pricing displayed may reflect a reduction compared to our Basic Plan or may be based on comparisons with prevailing market rates. All discounts are subject to change and may vary depending on the duration of the plan, vehicle type, and promotional period.

## Your warranty plan at a glance



If your vehicle hasn't had an active warranty recently, your cover starts after just 30 days from purchase.



Repair costs are covered up to the claim limit you chose when you signed up.



To keep things fair, your vehicle should average no more than 2,000 miles per month.



We'll need either a full service history, or a full service completed within 30 days of starting your plan.



You're covered for unlimited repairs or up to 10 claims per year (depending on your chosen plan), up to the original purchase price of your vehicle.



You've got a 14-day cooling-off period to cancel, as long as no repairs have been claimed.



We don't cover indirect or knock-on financial losses e.g hotel booking, lose earnings from work



Our plans are backed by these terms and conditions. We get that life isn't always black and white. So if something falls outside the rules, we'll still look at it with a fair and open mind.



# Transfer of Warranty

This warranty is transferable should the vehicle be sold privately or you change your vehicle, subject to the approval of Buy A Warranty.

## Email Request

Email us to make a transfer: [support@buyawarranty.co.uk](mailto:support@buyawarranty.co.uk)

Subject: Transfer of ownership

## Transfer fee

Warranty documents

Transfer fee as per selected option during checkout or bought during the warranty cover period.

## Vehicle Details

Full vehicle details including mileage at the time of sale will be needed and full name and address of the new owner. There is no additional charge for vehicles of the same category. If the vehicle is of a different category for example the new owner has a premium vehicle, there may be an extra fee.

For assistance please email: [support@buyawarranty.co.uk](mailto:support@buyawarranty.co.uk) with transfer details

# Additional Conditions



No liability shall exist or be deemed to exist whatsoever in the event of non-payment of this warranty.



The warranty holder is liable for the excess amount on each claim, in accordance with the selected warranty plan, unless stipulated elsewhere or the contribution amount stated at the time of purchase, whichever is higher. If any claim is fraudulent in any respect, all benefits under this warranty will be forfeited. We may seek a refund in the case of a false or fraudulent claim being paid out. We may from time to time update these terms and conditions for which you will be informed via email or your online portal.



In the event of a claim being admitted, the Company reserves the right to request a contribution from the warranty holder towards the cost of any parts and/or labour if the vehicle is in a better condition than it was prior to the failure. The Company may specify the use of reconditioned or exchange units.



This booklet serves as a contract between the warranty holder and Buy A Warranty. We recommend keeping this booklet safe at all times for easy reference. Please ensure you read and understand the Terms, Conditions, Exclusions, and Servicing Requirements outlined in this document, as failure to comply may result in your claim being denied.

# Claim Limitations

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The maximum liability for repairs shall not exceed the maximum claim liability as stipulated on the purchase details. This includes any additional benefits (if applicable).



The Conditions and Exclusions of this warranty cannot be altered or amended by any party except by written authority of the Company. The benefits of this warranty may not be assigned without the written consent of the Company.

3

You can make your first claim 30 days after you buy your plan, unless you already had an active warranty with us. If you are renewing or moving from one of our plans to another with continuous cover, you can claim straight away

For example, you buy your plan today. A warning light appears after one week. You can make the claim once 30 days have passed.



The 30-day period helps protect everyone by stopping claims for problems that existed before the plan started. It makes sure the warranty is being used for genuine unexpected faults rather than known issues.

For example 'Your car shows a fault on day 15 and a garage diagnoses it on day 20. You can proceed with the covered repair once the 30 days have passed and the claim is approved..



# Exclusions (Part 1)



Mechanical or electrical breakdown where the fault(s) could be reasonably stated to have existed before the commencement of this warranty, or the breakdown or failure of any components not covered by the warranty.



Cylinder head cracks/porosity are specifically excluded under the terms of this warranty, as is the gradual reduction in operating performance of any of the components listed as being covered components.



Any loss unless the vehicle has been serviced in accordance with the requirements of this warranty as detailed on the validation certificate.



Force Majeure, in the event of circumstances beyond our control such as pandemics or government restrictions, warranty services may be delayed, limited, or suspended. We will make reasonable efforts to resume support as conditions allow.

# Exclusions (Part 2)

## Vehicle Issues

- Tampered Odometer: If the odometer has been tampered with, altered, or disconnected.
- Unauthorised Repairs: Repairs, replacements or alterations not authorised by the Company.
- Modified Vehicles: Vehicles modified from the manufacturer's specifications.
- Fuel Quality Issues: Faults attributed to the quality of fuel being used.

## Usage Issues

- Commercial Use: Vehicles used for hire/reward, commercial vehicles over 35cwt, competition/racing/rallying vehicles, or vehicles owned by garages or motor trade companies.
- Accidental Damage: Damage due to wilful, unlawful, or negligent accidents.
- Consequential Loss: Any consequential loss, liability for death, bodily injury, or property damage.



Commercial vehicles and vans must be in the under 3.5 tonne category

# Exclusions

The following items are specifically excluded from coverage under the Platinum Vehicle Cover:



## Vehicle Components

- Cylinder head cracks and porosity
- Dual mass flywheel systems
- Wiring harnesses and looms
- General extension components to excluded items



## Damage & Maintenance

- Damage caused by: Frost, Overheating, Lack of anti-freeze
- Normal maintenance items
- Periodic replacement parts
- Normal wear items



## Additional Systems

- Alarms and immobilisers
- Non manufacturer approved parts
- Customised parts

# Extended Warranty Renewal



## Advance Notice

You'll receive a reminder before your warranty is due for renewal, so you're never caught off guard.



## Easy Opt-Out

If you decide not to renew, we make it easy to cancel or modify your plan no hassle, no hidden steps through your online portal.



## Clear Billing

We show you the renewal amount and terms upfront, so you know exactly what to expect.

We will contact you at least 21 days before your policy ends, and before taking any payment, to confirm your renewal premium and policy terms. If you do not want us to automatically renew your policy you should let us know by contacting us on 0330 229 5040 or [support@buyawarranty.co.uk](mailto:support@buyawarranty.co.uk)

## High-End & High-Performance Vehicle Exclusions

Most **high-performance, luxury, or high-end vehicles** - including certain models of **Range Rover, BMW M/7 Series, Audi RS, Mercedes-AMG, Porsche, Jaguar, Maserati, and similar** - **may not be eligible for cover under our standard UK vehicle warranty plans.**

These exclusions exist because such vehicles often:

- Have **specialist components or advanced electronics** that require dealer-only repairs
- Are associated with **higher-than-average repair costs**
- Exceed our **maximum claim limits or labour rate thresholds**
- May have **limited part availability or longer repair times**, impacting serviceability
- Are **classified as performance vehicles**, which are often excluded under standard underwriting criteria

If you purchase a policy and we later identify that your vehicle falls into one of these restricted categories, **we reserve the right to cancel and fully refund your policy** in accordance with our terms and conditions.

👉 If you're unsure whether your car qualifies, please **contact us before purchasing** - we're happy to assess your vehicle and offer a custom solution where possible





# Making a Claim made easy



## Vehicle Diagnosis

Book your vehicle with a local independent repair agent for a complete diagnosis of the issue.



## Contact Before Repairs

Once diagnosis is complete, but **before any repairs begin**, your repairer must contact our team for authorisation on our claims line or via email  
[claims@buyawarranty.co.uk](mailto:claims@buyawarranty.co.uk) or call our claims line on **0330 229 5045**



## Visit Our Claims Section

Begin the process by visiting our dedicated claims section online at  
[www.buyawarranty.co.uk/make-a-claim](http://www.buyawarranty.co.uk/make-a-claim)

# Making a Claim Faster: Steps 2 & 3

## 2. Claim Review & Authorisation



### Direct Communication

Our team speaks directly with your repairer



### Cost Confirmation

We gather repair details and confirm estimated costs



### Quick Review

Most claims reviewed within 90 minutes during working hours



### Cost Responsibility

Costs beyond authorised amount are your responsibility

Important: No repairs should begin without our explicit authorisation.



## 3. Authorisation & Payment



### Email Approval

Approval sent via email to repairer



### Secure Portal

Secure link provided for invoice and payment details



### Fast Payment

Payment typically processed within 24 hours of receiving invoice





# What Makes Our Warranty Different



## Rapid Response

Most claims reviewed within 90 minutes during business hours, with payments typically processed within 24 hours of invoice receipt.



## Comprehensive Coverage

Protection for crucial mechanical components including engine, transmission, differential and essential electrical systems.



## Direct Communication

Our team works directly with your repairer, creating a hassle-free experience when you need it most.

# Thank you for choosing Buy A Warranty!

## Contact Us

**Thank you for reading your terms and conditions document.**

**Please keep it in a safe place.**

We're here to provide reliable support when you need it most.

Email: [claims@buyawarranty.co.uk](mailto:claims@buyawarranty.co.uk)

Customer service: 0330 229 5040

Claims line : 0330 229 5045

[www.buyawarranty.co.uk](http://www.buyawarranty.co.uk)

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