

# Platinum Warranty Plan



## We've got you covered!

When you join Buy-a-Warranty, you get our Platinum Plan as standard - giving you top-level protection with:



\*All mechanical & electrical parts  
covered



Labour costs included



Fault diagnostics included



Consequential damage cover



Trusted repair centres or choose  
your own



Your cover begins immediately



# If it breaks, we'll fix it!

Your journey matters - we're with you all the way.



## Comprehensive Protection

Mechanical and electrical breakdown coverage for critical and additional vehicle components



## Simple Claims

Straightforward processing with minimal paperwork



## Efficient Support

Timely assistance when mechanical and electrical issues arise

Customer service: 0330 229 5040

Claims line: 0330 229 5045

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# Reliable cover for Cars, Vans, SUVs and Motorcycles



## 1. Petrol & Diesel

Traditional combustion engines



## 2. Hybrid/ PHEV

Petrol and diesel engines with an electric motor



## 3. Electric EVs

Fully electric vehicles powered only by battery



## 4. Motorbikes

Petrol, diesel, hybrid and EV motorcycles

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# Understanding your mechanical & electrical extended warranty



## Enhanced Coverage

This warranty covers components against Mechanical/Electrical Breakdown and labour costs. Our platinum package is our most comprehensive plan.



## Vehicle Compatibility & Labour

Suitable for Cars, SUV'S and Vans. Labour is covered up to £100 per hour - which is pretty generous compared to industry standards



## Unlimited Claims

Make an **unlimited number of claims throughout your warranty period** on most plans. Each approved repair is covered up to your claim limit .

## MOT fee cover

Free MOT test fee cover up to £75 when your MOT is due with select packages. Choose a VAT registered garage of your choice or our recommended garage.



## Vehicle hire and recovery

Vehicle Hire, Vehicle recovery and additional coverage within the EU on select plans. See further details in this document

# 1. Petrol & Diesel (Combustion) Vehicles

Car, Van and SUV cover

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# Engine & Turbo Unit

## Engine

All components within the cylinder block and head, including:

- Pistons and rings
- Crankshaft
- Big end bearings
- Manifolds
- Rocker assembly
- Timing chains and gears

Excludes: Dual mass flywheel

## Turbo Unit

All components, including:

- Inlet and exhaust turbine shafts
- Bearings and bushes
- Wastegate devices
- Turbo cover ends when the vehicle reaches 7 years of age or 80,000 miles - whichever comes first.
- If a new turbo has been fitted, this may be considered for continued cover, provided a valid receipt is supplied.



# Transmission Systems



## Gearbox

All components within manual or automatic transmissions, including:

- Gears
- Bearings
- Clutches



## Clutch

All components, including:

- Clutch plate
- Clutch cover
- Thrust/release bearing

Note: Limited to one clutch repair during the warranty period



## Differential

All components, including:

- Gears
- Pinions
- Bearings
- Shafts

# Drive & Braking Systems

## Drive Shafts

All components, including:

- Propshafts
- Drive shafts
- Constant velocity (C.V.) joints
- Couplings

## Brakes

All components, including:

- Servo units
- Cylinders
- Valves



# Steering & Suspension

## Steering

All components, including:

- Power steering units
- Rams
- Pumps
- Reservoirs
- Steering box

## Suspension

All components, including:

- Control arms
- Bushings
- Ball joints
- Pins

## Bearings

All components, including:

- Wheel bearings
- Seals
- Hubs
- Flanges
- Where mechanical breakdown has caused sudden stoppage of function

# Climate & Cooling Systems

## Air Conditioning

All components, including:

- Compressors
- Pumps
- Reservoirs

## Cooling System

All components, including:

- Radiator (excluding external damage)
- Matrix
- Water pump
- Head gasket
- Thermostat

## Ventilation

All components, including:

- Heater assembly
- Vents
- Tubes
- Controls



# Electrical & Fuel Systems

## E.C.U.

All components, including:

- Solid state control units
- Triggering units
- Distributor
- Coil

## Electrics

All components, including:

- Motors
- Solenoids
- Relays
- Alternator
- Starter motor
- Switches
- Computers

## Fuel System

All components, including:

- Fuel pump
- Sender units
- Gauges
- Air flow meters

# Consequential Damage Cover

Consequential damage is when one covered part fails and causes damage to another part of your vehicle. It's the "knock-on" effect that can quickly turn a minor issue into a much larger, more expensive repair.

## What Consequential Damage Means

Imagine a small, covered part unexpectedly stops working. If this failure then directly causes a different, healthy part to break or get damaged, that secondary damage is what we call "consequential damage".

## How It Protects You

Our Consequential Damage Cover is designed to shield you from these escalating repair costs. If a covered part fails and, as a direct result, damages another part, both the initial failed part and the subsequent damage are covered. This means greater peace of mind, knowing that a single component failure won't lead to an entirely new, expensive problem out of your pocket.

## Common Examples

**Water Pump Failure:** If your water pump (a covered component) fails, it can cause your engine to overheat. Without this crucial coverage, you might only be covered for the water pump, leaving you to pay for the extensive engine damage caused by the overheating.

This coverage ensures that a small problem doesn't escalate into a massive financial burden, providing you with greater peace of mind.

# Additional Covered Components

## Locks

All components, including:

- Regulators
- Handles
- Locks
- Catches

Excludes: Accidental damage

## Seals

All major oil seals and gaskets

## Casings

Covered if damaged by any of the listed parts



## Convertible powerhood

- Motors that move the roof
- Hydraulic parts (if your roof uses fluid pressure)
- Buttons, switches and wiring
- Sensors and control units
- Roof locking system
- Seals that keep out water
- Metal frame parts (if they fail due to a fault)

## What's Not Covered:

- Damage from forcing the roof open or closed
- Wear and tear on the roof fabric
- Problems caused by custom modifications
- Leaks due to poor maintenance or accidents

# 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

## 2. Hybrid and PHEV Vehicles

**Car, Van and SUV cover**

📌 Alongside the parts shared with petrol and diesel engines, you're also covered for the following:

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# Engine & Transmission Coverage

## Engine

All Components contained within the cylinder block and head (excluding cracks and porosity).

## Transmission

All components contained within the transmission assembly.

# Drive & Fuel Systems

## Final drive

All components including differential assembly and driveshafts.

## Fuel system

All components including fuel pump, tanks sender unit and injectors, excludes filters and damage caused as a result of poor quality and/or contaminated fuel.

# Electric Motor Components



## Motor(s)

All components contained within the motor assembly including rotor, bearings, stator and brushes (excluding wear).

All components including power control units for electric drive and communicators.



## Motor power supply

All components including slip rings and high voltage connector.



## Motor control

All components including slip rings and high voltage connector.



# Battery System Coverage



## Battery system\*

All components including battery charger and control unit. Excludes failure due to degradation or degradation of battery cells – up to 80,000 miles or vehicle age of 10 years excluding batteries not related to the vehicles drive system; such as normal car batteries and auxiliary batteries.



\*Limited only to the replacement of individual battery cells up to a value of the claim limit

# Electrical & Steering Systems



## Ancillary electrics

All components including control units, motors, switches.



## Steering

All components including rack, column motor assembly and hydraulic units.

# Braking & Suspension



## Braking system

All components including sensors, switches, control units, hydraulics and any energy harveing syem. Excludes brake discs and pads.



## Suspension

All components including springs, torsion bars, ball joints and arms.

# Cooling & Climate Control



## Battery/Motor Cooling syem

All components including radiators and coolant tanks. Excludes hoses and pipes.



## Climate control/heating

All components including heat pump and air conditioning syems.

# Locks & Security



## Locks

All major locks – Excludes accidental or malicious damage.

## Exclusions

Damage to batteries caused due to environmental conditions, Battery degradation, discharge/fast acting/failed charge related damage, normal maintenance items such as; but not limited to; brake discs, pads and tyres, conventional car batteries and auxiliary batteries.



### 3. Electric Vehicles (EVs)

Car, Van and SUV cover

📌 Alongside the parts shared with petrol and diesel engines, you're also covered for the following:

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# What's covered?

## Motors and related components



### Motor(s)

All components contained within the motor assembly including rotor, bearings, stator and brushes (excluding wear).



### Motor power supply

All components including slip rings and high voltage connector.



### Motor control

All components including power control units for electric drive and communicators.

# Battery and Related Components



## Battery system\*

All components including battery charger and control unit, for up to 8 years/100,000 miles.  
Excludes failure due to degradation or degradation of battery cells and batteries not related to the vehicle's drive system (such as normal car batteries and auxiliary batteries).



## Battery/ Motor Cooling system

All components including radiators and coolant tanks. Excludes hoses and pipes.



## Climate control/ heating

All components including heat pump and air conditioner.

# Ancillary Electrics



## Ancillary Electrics

All components including control units, motors, switches.



## Steering

All components including rack, column motor assembly and hydraulic units.



## Braking system

All components including sensors, switches, control units, hydraulics and any energy harvesting system. Excludes brake discs and pads.



## Suspension

All components including springs, torsion bars, ball joints and arms.

# Additional Coverage & Exclusions



## Locks

All major locks are covered, excluding accidental or malicious damage.



## Battery Exclusions

Excludes damage to batteries caused by environmental conditions, battery degradation, and discharge/fast charge related damage.



## Maintenance Exclusions

Excludes normal maintenance items such as; but not limited to; brake discs, pads and tyres, conventional car batteries and auxiliary batteries.

## 4. Motorbikes

Petrol, EV and hybrid motorcycle cover

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# Engine Coverage



Cylinder head (excluding cracks), all internal bushes, camshafts and followers, cylinder bores, crankshaft and bearings, cylinder block or barrels crankcase assembly, cylinder head gasket, push rods, gudgeon pins, connecting rods and bearings, flywheel, oil pump, tappet gear, pistons and rings, timing gears, chain and belts (breakage only), valves and guides, excluding burnt out valves, decarbonising and reseating.





# Transmission & Cooling Systems

## Gearbox

Manual and automatic internal breakdown of any mechanical parts, including gears, selector shafts and forks, bearings and bushes, excluding all external linkages and kickstart.

## Cooling System

Water pump, thermostat, thermostat housing, radiator, oil cooler, fan, (excluding belts, all ancillaries and damage caused by impact or frost).

# Mechanical Components Coverage



## Swinging Arm Unit

All bushes and components within the swinging arm unit (excluding dampers).



## Clutch

Mechanical breakdown, excluding wear and tear.



## Instruments

Speedometer head. (Mechanical failure only)



# Electrical & Drive Systems



## Electrical

Starter motor, alternator/generator, rectifier. Excluding external wires and terminals.



## Ignition

C.D.I. unit.



## Final Drive Unit

Driveshaft, universal joint, bearings and gears, (excluding chains, belts sprockets and rubber couplings).

# Suspension & Braking Systems

## Suspension

Rear suspension unit, loss of fluid, pressure or mechanical breakdown of the suspension joint.

## Front Telescopic Forks

Loss of fluid, pressure or mechanical breakdown of the suspension spring.

## Brakes

Brake master cylinder and calipers including internal components, pistons, seals (excluding corrosion or wear and tear).

## Casings

Covered if they have been damaged by the breakdown of one of the parts covered.





## Additional Coverage Areas



### Frame/Exhaust System

Failure of structural members, excluding that caused by impact or corrosion.



### Oil Leaks

Leaks that require the removal of the engine, gearbox or final drive in order to effect a repair.

# Motorbikes and Scooters Covered

Type	Description
Standard Motorbikes	Road-legal motorcycles used for personal or commuting purposes
Scooters (Petrol/Electric)	Small-capacity scooters (typically up to 125cc or equivalent electric models)
Touring Bikes	Motorbikes designed for long-distance travel
Cruisers	e.g. Harley-Davidson-style bikes intended for standard road use
Commuter Bikes	Lightweight, commonly used daily road bikes
*Electric Motorbikes/Scooters	*Please see our EV vehicle plans

## Eligibility Criteria:

- Mileage under 60,000 miles at the start of the warranty
- Vehicle age under 15 years at the start of the warranty

# Motorbikes and Scooters Excluded

Type	Description
Off-road / Motocross Bikes	Not designed for road use
Quad Bikes / ATVs	Not classified as motorbikes or scooters for warranty purposes
Track / Racing Bikes	High-performance vehicles not intended for standard road use
Custom Builds / Modified Bikes	Non-standard specifications
Bikes used for Hire or Reward	Includes delivery services (e.g. Uber Eats, courier use)

- Must be **UK registered**
- Must be **road legal**
- Must be in **regular use**

# Explore optional extras

Add-on options designed to enhance your journey

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# Add-On options

Enhance Your Protection Package with our reliable add-ons. Available to add on the pricing page during checkout



## Vehicle Hire Coverage

Stay on the move even if your vehicle is undergoing repairs. Enjoy the convenience of a replacement vehicle with up to £45 per day towards rental costs, ensuring minimal disruption to your daily life. Applicable if manufacturer's repair time exceeds 8 working hours, with prior approval from Buy a Warranty.



## Breakdown Recovery Service

Experience true peace of mind knowing that help is always at hand. Our breakdown recovery service provides up to £60 per claim for roadside assistance, ensuring you're never stranded. Simply make a claim in the usual way for quick support.



## European Travel Protection

Venture across Europe with confidence! Your coverage extends to key European countries for up to 60 days in any 12-month period. Explore the Schengen Area countries and more, including Belgium, France, Germany, Liechtenstein, Luxembourg, Monaco, Netherlands, Switzerland, Spain, Italy, Portugal, Austria and Norway, knowing you're protected.

# Wear & Tear Protection add-on

Safeguard your vehicle against the inevitable effects of time and use. Our Wear & Tear Protection Package goes beyond standard warranties, offering comprehensive coverage for crucial components as they age, ensuring your vehicle remains reliable and your finances protected.



## What's Included

- Core Mechanical Parts:** Protection for essential engine, gearbox, differential, and drivetrain components not classified as consumables.
- Unexpected Failures:** Coverage for mechanical breakdowns not caused by routine wear or scheduled servicing.
- Premature Part Failure:** Guards against parts breaking down before their expected lifespan, saving you from costly surprises.
- Critical Electrical Components:** Covers non-replaceable electrical parts like ECUs, sensors, and alternators.
- Factory-Fitted Systems:** Protection for original systems that fail unexpectedly, beyond routine maintenance.



## What's Not Included

- Consumable Items:** Parts with a naturally finite life expectancy, such as brake pads, discs, clutch friction, tyres, and wiper blades.
- Routine Service Items:** Parts requiring periodic maintenance like oil, filters, spark plugs, and timing belts (unless premature failure).
- Maintenance-Related Issues:** Items identified for replacement during routine servicing or inspections.
- Neglect or Misuse:** Failures resulting from a lack of maintenance, misuse, or neglect of the vehicle.

# Comprehensive tyre protection add-on

Don't let unexpected tyre damage deflate your day or your wallet. Our comprehensive Tyre Protection plan offers unparalleled peace of mind, safeguarding you against the common hazards of the road. Drive confidently, knowing that from accidental punctures to malicious damage, your tyres are fully covered, keeping you and your vehicle moving.

## Your Tyre Cover – What's Included

### Generous Tyre Coverage

Receive up to £150 per tyre for each tyre that needs repairing or replacing. This generous limit ensures significant savings on unexpected costs.

### Accidental Damage Protection

If your tyre is accidentally damaged, we'll cover the cost of repair or replacement, up to your claim limit. We've got you covered for those unforeseen bumps in the road.

### Malicious Damage Security

Even if someone damages your tyre on purpose, you're covered. We'll take care of the repair or replacement cost, up to your claim limit. (A police report and crime reference number are required for this type of claim.)

### Puncture Repair Benefits

We'll cover puncture repairs up to £50 per repair. You can claim for up to five puncture repairs and four tyre replacements per policy year, keeping you on track.

### Roadside Assistance Contribution

If you need roadside help for any of the above covered incidents, we'll contribute up to £30 towards the cost, within your claim limit, so you're never stranded.

# Transfer of Warranty add-on

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

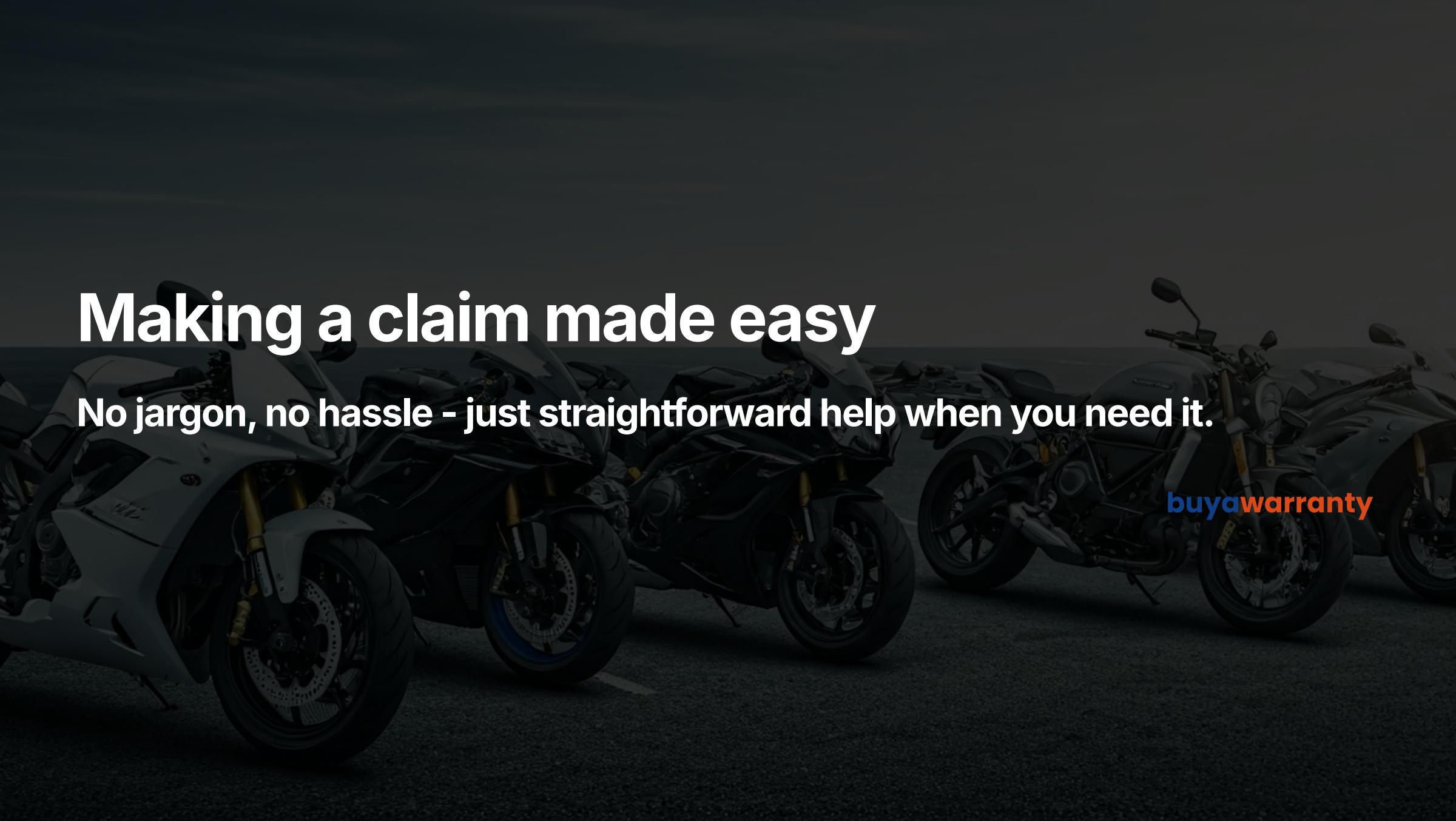
Warranty documents

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

A dark, atmospheric photograph showing the front wheels and lower frames of several modern motorcycles, possibly sportbikes, parked side-by-side. The lighting highlights the metallic textures and disc brakes.

# Making a claim made easy

No jargon, no hassle - just straightforward help when you need it.

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# Claims without complications

## Step 1

### 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)

### 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

- Our team speaks directly with your repairer
- We gather repair details and confirm estimated costs
- Most claims reviewed within 90 minutes during working hours
- Costs beyond authorised amount are your responsibility

Important: No repairs should begin without our explicit authorisation.



## 3. Authorisation & Payment

- Approval sent via email to repairer
- Secure link provided for invoice and payment details
- Payment typically processed within 24 hours of receiving invoice

# Why Choose a BuyaWarranty?

Not just protection - peace of mind, personal service, and perks that go the extra mile.

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# 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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