

# Warranty Policy

## Commercial Truck Warranty Coverage

Effective Date: January 1, 2022

Policy Version: 5.0

### Section 1: Warranty Coverage

#### Basic Limited Warranty

Coverage Period: 3 years or 36,000 miles (whichever occurs first)

Covers: Defects in materials or workmanship under normal use and service

What's Covered:

- Engine components
- Transmission
- Drivetrain
- Electrical systems
- Suspension
- Brakes
- Steering

#### Federal Emissions Warranty

Catalyst Converter: 8 years / 80,000 miles

Oxygen Sensors: 8 years / 80,000 miles

Other Emissions Components: 3 years / 36,000 miles

### Section 2: Warranty Exclusions

#### Maintenance-Related Failures

WARRANTY IS VOID IF:

Required Maintenance Not Performed

Oil changes not performed per maintenance schedule

Fuel filters not replaced per schedule

Air filters not replaced per schedule

Coolant not serviced per schedule

Recommended Repairs Declined by Customer

If technician recommends oxygen sensor replacement and customer declines

Subsequently filed warranty claim for catalyst failure

Claim will be DENIED - customer assumed liability by declining recommended service

Coolant not serviced per schedule

Recommended Repairs Declined by Customer

Example Scenario:

Visit 1 (Jan 2025): Technician recommends O2 sensor replacement

Customer declines service

## Service Documentation

Visit 2 (Aug 2025): Customer files warranty claim for catalyst failure (P0420)

Claim Status: DENIED - customer declined preventive maintenance

Customer Pays: \$2,800+ for catalyst replacement

Visit 1 (Jan 2025): Technician recommends O2 sensor replacement

Customer declines service

Visit 2 (Aug 2025): Customer files warranty claim for catalyst failure (P0420)

Claim Status: DENIED - customer declined preventive maintenance

Customer Pays: \$2,800+ for catalyst replacement

Contaminated Fuel

Damage from water in fuel

Damage from wrong fuel type (gasoline in diesel engine)

Damage from contaminated DEF fluid

Abuse or Misuse

Overloading beyond GVWR

Racing or competitive use

Failure to address warning lights promptly

Aftermarket Modifications

Performance chips or tuners

Exhaust modifications

Suspension modifications

Damage from contaminated DEF fluid

Abuse or Misuse

Failure to address warning lights promptly

Aftermarket Modifications

### **Normal Wear Items (Not Covered)**

Brake pads and rotors

Tires

Wiper blades

Batteries (after 12 months)

Clutches

Filters (oil, air, fuel, cabin)

## Section 3: Claims Requirements

### **Documentation Required for All Claims**

Diagnostic Report

All diagnostic trouble codes (DTCs)

## Service Documentation

Diagnostic test results (voltage tests, pressure tests, etc.)

Complete DIAG-SEQ procedure followed and documented

Maintenance History

Proof of all required maintenance

Oil change receipts

Filter replacement records

Previous repair invoices

Technician Findings

Detailed description of failure mode

Root cause analysis

Repair procedure followed

Complete DIAG-SEQ procedure followed and documented

Maintenance History

Previous repair invoices

Technician Findings

### **P0420 Catalyst Claims - Special Requirements**

REQUIRED DOCUMENTATION:

Oxygen Sensor Voltage Test Results

Downstream O2 sensor voltage readings

Must show readings within or outside 0.1V - 0.9V specification

Response time test results

Catalyst Efficiency Test

Comparative readings: upstream vs downstream sensors

Calculated efficiency percentage

Must show <70% efficiency to justify replacement

Previous Maintenance Visits

If customer previously declined O2 sensor replacement -> CLAIM DENIED

If no prior O2 sensor issues documented -> Claim approved

Response time test results

Catalyst Efficiency Test

Must show <70% efficiency to justify replacement

Previous Maintenance Visits

WARNING AUTOMATIC DENIAL:

- Catalyst replaced without documented O2 sensor voltage test
- Customer previously declined related maintenance
- Maintenance schedule not followed

## Section 4: Customer Responsibilities

### Required Maintenance Schedule

Every 5,000 Miles:

- Engine oil and filter change
- Multi-point inspection
- Fluid level checks

Every 15,000 Miles:

- Fuel filter replacement
- Air filter inspection/replacement
- Tire rotation

Every 30,000 Miles:

- Transmission fluid service
- Differential fluid service
- Coolant system inspection

Every 60,000 Miles:

- Spark plug replacement (gas engines)
- Fuel injector service
- Emission system service

### Warning Light Response

Customer Must:

- Address CHECK ENGINE lights within 100 miles
- Address SERVICE SOON lights within 500 miles
- Address critical warnings (oil pressure, coolant temp) IMMEDIATELY

Failure to Address Warnings:

- Voids warranty for resulting damage
- Example: Ignored low oil pressure warning -> engine failure = NOT COVERED

## Section 5: Claim Denial Scenarios

### Common Reasons for Claim Denial

Declined Preventive Maintenance

Scenario: Customer declined oxygen sensor replacement (\$285)

Six months later, catalyst fails (P0420)

Claim: Catalyst replacement (\$2,800)

Status: DENIED - customer liability for declining prevention

Customer Pays: \$2,800

Incomplete Diagnostic Procedure

## Service Documentation

Scenario: Technician replaced catalyst without testing O2 sensors

Root cause was faulty sensor (\$285)

Claim: Catalyst replacement (\$2,800)

Status: DENIED - improper diagnosis

Dealer Pays: \$2,800 (not reimbursed by manufacturer)

### Lack of Maintenance Records

Scenario: Customer cannot provide oil change receipts

Engine failure at 45,000 miles

Claim: Engine replacement (\$18,000)

Status: DENIED - no proof of maintenance

Customer Pays: \$18,000

### Overdue Maintenance

Scenario: Fuel filter not replaced (overdue by 10,000 miles)

High pressure fuel pump fails (P0087)

Claim: Fuel pump replacement (\$1,850)

Status: DENIED - neglected maintenance caused failure

Customer Pays: \$1,850

### Declined Preventive Maintenance

Scenario: Customer declined oxygen sensor replacement (\$285)

Six months later, catalyst fails (P0420)

Claim: Catalyst replacement (\$2,800)

Status: DENIED - customer liability for declining prevention

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### Incomplete Diagnostic Procedure

Scenario: Technician replaced catalyst without testing O2 sensors

Root cause was faulty sensor (\$285)

Claim: Catalyst replacement (\$2,800)

Status: DENIED - improper diagnosis

Dealer Pays: \$2,800 (not reimbursed by manufacturer)

Scenario: Technician replaced catalyst without testing O2 sensors

Root cause was faulty sensor (\$285)

Claim: Catalyst replacement (\$2,800)

Status: DENIED - improper diagnosis

Dealer Pays: \$2,800 (not reimbursed by manufacturer)

### Lack of Maintenance Records

Scenario: Customer cannot provide oil change receipts

Engine failure at 45,000 miles

Claim: Engine replacement (\$18,000)

Status: DENIED - no proof of maintenance

Customer Pays: \$18,000

Scenario: Customer cannot provide oil change receipts

## Service Documentation

Engine failure at 45,000 miles  
Claim: Engine replacement (\$18,000)  
Status: DENIED - no proof of maintenance  
Customer Pays: \$18,000

### Overdue Maintenance

Scenario: Fuel filter not replaced (overdue by 10,000 miles)

High pressure fuel pump fails (P0087)

Claim: Fuel pump replacement (\$1,850)

Status: DENIED - neglected maintenance caused failure

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High pressure fuel pump fails (P0087)

Claim: Fuel pump replacement (\$1,850)

Status: DENIED - neglected maintenance caused failure

Customer Pays: \$1,850

## Section 6: Claims Process

### How to File a Claim

Contact Authorized Dealer

Schedule diagnostic appointment

Bring maintenance records

#### Diagnostic Phase

Dealer performs complete diagnostic procedure

All DIAG-SEQ steps documented

Test results recorded

#### Claim Submission

Dealer submits claim to warranty administrator

Includes diagnostic report, maintenance history, test results

Typical processing time: 24-48 hours

#### Claim Decision

APPROVED: Manufacturer reimburses dealer, customer pays \$0

DENIED: Customer pays for repair, receives explanation

PARTIAL: Customer pays deductible or co-pay

Bring maintenance records

Diagnostic Phase

Test results recorded

Claim Submission

Typical processing time: 24-48 hours

Claim Decision

### Appeal Process

Customer may appeal denied claim within 30 days

Must provide additional documentation

Appeals reviewed by regional warranty manager

Final decision within 15 business days

## Section 7: Dealer Responsibilities

### Proper Diagnostic Procedures

Dealers Must:

- Follow complete DIAG-SEQ procedures for all claims
- Document all test results with actual readings
- Perform voltage/pressure tests before part replacement
- Record maintenance history in customer file

Automatic Audit Triggers:

- High claim rate (>15% of service revenue)
- Pattern of similar claims from same technician
- Missing diagnostic documentation
- Claims without required voltage/pressure test results

### Fraudulent Claims

Consequences:

- Claim denial and no reimbursement
- Potential loss of authorized dealer status
- Financial penalties
- Legal action for pattern of fraud

Red Flags:

- Replacing expensive parts without testing cheaper components first
- Missing diagnostic step documentation
- Excessive claims for rare failures
- Pattern of claims just under warranty expiration

## Section 8: Contact Information

### Warranty Claims Department

Phone: 1-800-WARRANTY (1-800-927-7268)

Email: [claims@truckwarranty.com](mailto:claims@truckwarranty.com)

Hours: Monday-Friday, 8AM-6PM EST

### Customer Service

Phone: 1-800-SUPPORT (1-800-787-7678)

Email: [support@truckservice.com](mailto:support@truckservice.com)

Hours: 24/7 for roadside assistance

### Online Resources

## Service Documentation

Website: [www.truckwarranty.com](http://www.truckwarranty.com)

Claim Status: [www.truckwarranty.com/claim-status](http://www.truckwarranty.com/claim-status)

Find Dealer: [www.truckservice.com/dealer-locator](http://www.truckservice.com/dealer-locator)

### Appendix A: Maintenance Schedule Quick Reference

### Appendix B: Warranty Decision Matrix

#### **P0420 Catalyst Efficiency**

#### **P0087 Fuel Pressure Low**

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Effective Date: January 1, 2022

Last Revised: October 1, 2025

This warranty policy supersedes all previous versions. Terms subject to change with 30-day notice.