



**HÄNDLER**

PROTECT

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The cover document clearly states what's included: primarily the major mechanical parts. We are not able to include every component on your vehicle. Please check all details on the schedule and advise Handler Protect within 7 days of any errors.

**Non disclosure of information may result in a repair request being rejected. If you experience a fault with your vehicle, please contact the Handler Protect Administration Department on 0844 417 0157 option 1.**

# GOLD COVER DOCUMENT

**Only components approved by the manufacturer can be covered. Any component not specifically listed below will not be covered.**

⚠ **ELECTRICS**

Alternator, electric window motors, engine cooling fan motors, horn, indicator flasher relay, starter motor and sunroof motor/hydraulics.

⚠ **ELECTRONIC CONTROL UNITS (ECUS) & COMPUTERS**

The engine management ECU - Engine ECU Only. (Not Covered - upgraded or revised software and firmware, including software and firmware patches and updates, relating directly or indirectly to any components of your vehicle and any retro-fitted ECUs & computers are not covered.)

⚠ **BRAKING SYSTEM**

Anti-lock braking system (ABS) pump & control unit, calipers, master & wheel cylinders, pressure reducing & proportioning valves, and vacuum servo.

⚠ **CASINGS**

Casings are covered provided they have been damaged as a direct result of the failure of a covered Component.

⚠ **CLUTCH**

Clutch cable, master & slave hydraulic cylinders and pedal assembly.

⚠ **COOLING SYSTEMS**

Engine cooling water radiator, heater radiator, thermostat & housing, viscous cooling fan couplings and water pump.

⚠ **ENGINE**

**All internally lubricated parts are covered including:**

Camshafts & bearings, camshaft followers & rockers (including hydraulic lash adjusters), connecting rods & bearings, crankshaft & bearings, cylinder block, cylinder bores & liners & seals, cylinder heads, internal bushings & bearings, oil pump & drive, pistons & rings, timing gears, chain, tensioner, valves, springs & guides (burnt or pitted valves and valve seats are not covered).

**THE FOLLOWING ENGINE PARTS ARE ALSO COVERED:**

Crankshaft pulley and cylinder head gasket. Camshaft drive belts are covered as follows: Camshaft drive belts and tensioners (subject to documented proof that the last due change of camshaft drive belt has taken place as specified by the manufacturer's recommended servicing schedule).

#### ⚠️ **FLYWHEELS & DRIVE PLATES**

Flexible drive plate for the automatic transmission's torque converter, solid & dual mass flywheels (flywheels damaged by clutch friction plates are not covered) and starter ring gear.

#### ⚠️ **FUEL SYSTEM**

Air flow sensors and meters, fuel gauge sender unit, fuel pressure regulators & accumulators, fuel pumps (including pre-pumps, low, high pressure pumps & injection pumps), injectors (including petrol, diesel & single-point injectors).

#### ⚠️ **GEARBOXES**

(Including automated manual gearboxes, automatic gearboxes, four wheel drive transfer gearboxes, hybrid transaxles, manual gearboxes and transaxles.)

Automatic transmission brake bands & clutches & modulator valves, drive chains, gear lever, gears, hydraulic gear-shift governors & internal servos & valve blocks, internal bearings & bushes, oil pumps, selector forks, shafts (all, including extension shafts), synchromesh hubs and rings and torque converter.

#### ⚠️ **IGNITION SYSTEM**

Camshaft sensors, crankshaft sensors and ignition coils.

#### ⚠️ **OIL SEALS AND GASKETS**

The engine crankshaft rear oil seal and the main gearbox input shaft oil seal are both covered and other oil seals and gaskets that would necessitate the removal of the engine, a gearbox or a final drive unit to carry out repairs are all covered subject to any oil leak from them being sufficiently advanced that oil can be seen to be dripping (slight leaks causing only oil misting or staining are not covered).

#### ⚠️ **STEERING COLUMN**

Shaft & tilt mechanism & couplings, hydraulic pumps & reservoir & pressure pipes, steering & idler boxes, rack and pinion assembly (including hydraulic rams and electric motors) and track rods & track rod ends.

#### ⚠️ **SUSPENSION**

Wheel bearings.

#### ⚠️ **TRANSMISSIONS**

(including front & centre & rear differentials, front & rear live axles and drive shafts.)

Constant velocity joints, crown wheels & pinions, differential gears & thrust washers, external drive shafts, internal bushes & bearings (including wheel bearings) & shafts, internal parts of differential locking mechanisms, propeller shafts & propeller shaft couplings & centre bearings and universal joints.

#### ⚠️ **TURBOCHARGER**

Turbocharger units.

#### ⚠ **WARRANTY PLAN**

Means this booklet together with your Online Application and Plan Schedule which together contain the full terms and conditions of Your Warranty Plan.

#### ⚠ **PLAN SCHEDULE**

Means the document issued by us after receiving your payment based upon the Application you have made to us (with the Dealer) online and which confirms our acceptance of your Warranty Plan.

#### ⚠ **APPLICATION**

Means any information you may have supplied to us in support of your requests, in particular the online application and quote steps at **[www.handlerprotect.com](http://www.handlerprotect.com)**

#### ⚠ **BREAKDOWN**

Means the sudden and unexpected failure (given the car's age and mileage) of a component arising from any permanent mechanical or electronic fault, which causes the component to stop working, and means that it needs repairing or replacing.

#### ⚠ **COMPONENT**

Means any mechanical, electrical or electronic part which formed part of the vehicle when it was new, and is listed in the schedule of covered components.

#### ⚠ **GRADUAL DETERIORATION AND WEAR AND TEAR**

Means failure of a component due to use over the passage of time. Only unexpected Gradual Deterioration and Wear and Tear is covered under this Plan.

#### ⚠ **CUSTOMER SCHEDULE**

Means the schedule attached to, and forming part of this Warranty, and detailing the cover that you have.

#### ⚠ **REPAIR CONTRIBUTION**

Means the amount that you must pay towards each repair as confirmed in your customer schedule.

#### ⚠ **SERVICING HANDBOOK**

Means the handbook which the manufacturer issued with the vehicle when it was new. The servicing handbook lists the servicing and maintenance the manufacturer recommends for the vehicle.

#### ⚠ **VEHICLE**

Means the vehicle mentioned in the customer schedule. Dealer means the Dealer who sold you your vehicle You, your, yourself means the purchaser named within the customer schedule.

#### ⚠ **WE US, OR OUR**

Means Handler Protect.

⚠ **DISCRETION** *We have absolute and final discretion on all aspects of this plan including whether or not to pay any repair costs, or other fees and costs, whether to move the vehicle to another repairer for repairs, which parts suppliers we may use for any authorised repairs and whether or not to provide assistance. Any benefit you may have under this plan and any obligation which may be for us to perform, is subject to our overriding right to decide whether or not to exercise our discretion in your favour.*

#### ⚠ **REPAIR NETWORK**

Means Handler Protect appointed repairers.

## INTRODUCTION

This document explains how your warranty works. Please make sure you fully understand the terms and conditions relating to the warranty and always keep this document in your vehicle, along with your customer schedule. Your warranty will be provided by Handler Protect. An important part of your Warranty Plan is that it operates contractually and legally on a discretionary basis. Handler Protect uses this discretion to ensure that you, and all Handler Protect warranty holders, receive a fair and equitable resolution to each and every request made against our Warranty Plans.

## REPAIR FOLLOWING BREAKDOWN

This warranty is intended to pay for the cost of repairing the vehicle detailed on the customer schedule up to the limit detailed in the customer schedule following the Breakdown of any covered component. We will not pay for the repair or replacement of components, which have not suffered a Breakdown, for example, components fitted as a result of your vehicle being serviced or which were faulty prior to the commencement of this warranty. Your customer schedule details the scope of your warranty and is partly based on the application you and the Dealer completed online when requesting Warranty Cover. Please see the section '**what is not included**' for full details of what we will not cover.

## OTHER BENEFITS

*The warranty includes the following benefits.*

### VEHICLE RECOVERY

We will pay for the cost of recovering the vehicle to the nearest garage, for covered repairs, up to £120 including VAT.

If you don't have breakdown cover then you can call the **Handler Protect Breakdown** 24 hour pay on use roadside assistance line for immediate help on **01206 785969**. They will provide 30 minutes roadside help, to get you back on the road. If your problem cannot be solved at the roadside, they will recover you to the nearest network workshop.

All costs involved will be your responsibility and payment will be required by credit/debit card before help is provided. We may be able to reimburse you some, or all of these costs, if the cause of the breakdown is covered by your Handler Protect warranty.

### OVERSEAS USE

This warranty covers repairs undertaken in Great Britain and Northern Ireland. If you use your vehicle overseas for less than 60 days per year this protection is extended to cover repairs carried out overseas. You will have to pay the repairer direct and request reimbursement from Handler Protect. *EU VAT will not be refunded.*

**We will not pay for repairing or replacing any parts that we specifically state are not covered or any parts that are not listed. Also, we will not pay for costs caused by, arising from, or connected with, the following:**

- 1.** The repair contribution applicable to the warranty as stated in your customer schedule.
- 2.** Within the first 30 days of your warranty starting we will not cover; (a) Breakdown of any part / component which has deteriorated due to the passage of time alone and is not a sudden failure will not be covered. (b) Breakdown due to a failure that was developing at or developed prior to the time of the Warranty inception.
- 3.** Breakdown or damage caused by the use of incorrect or contaminated fuel, oil, lubricant, coolant or other fluid.
- 4.** Vehicles that are or have been used for competitive purposes including but not limited to; rallying, racing, time trials, pace making. Vehicles that have been used for hire or reward, as a taxi, by a driving school, for commercial delivery purposes such as despatch or delivery courier, vehicles that are used off-road. Vehicles not properly taxed, insured and serviced in line with the manufacturer's recommendations during the term of the plan or those with modifications made to the manufacturer's original specification (unless agreed in writing by us).
- 5.** Any loss arising from your failure to have the vehicle serviced in accordance with the conditions of this warranty, or lack of routine maintenance as detailed in your Servicing Handbook, or through failure to use the manufacturer's recommended type, grade and quality of engine oil or where the cambelt has not been changed in accordance with the manufacturer's recommendations.
- 6.** Any loss where the odometer has been tampered with or altered or disconnected.
- 7.** Repair or replacement of components which have not suffered a Breakdown or the replacement of any components to enable your Vehicle to pass the Government Vehicle Testing Requirements (MOT).
- 8.** The cost of any exploratory, investigation or dismantling work not associated with a covered repair.
- 9.** Any repairs or replacement, loss or damage or liability, which is covered by any other existing warranty or guarantee, or any form of consequential loss, faulty design, or faults which are the subject of a recall by the manufacturer.



**10.** Oil leaks that are not specifically mentioned as covered or oil leaks where there is only evidence of oil marking and staining and no oil is dripping from a joint or seal or when repairs to rectify the oil leak do not necessitate the removal of the engine, transmission or final drive unit.

**11.** Damage to covered components caused by frost or the freezing of liquids, worn friction materials (including a worn clutch friction plate damaging a flywheel), or corrosion.

**12.** Breakdown (including repeat repairs) or damage caused by poor workmanship or faulty parts.

**13.** The repair or replacement of components which were faulty or had suffered a Breakdown prior to the start of the warranty.

**14.** Service and maintenance related parts including (but not limited to) anti-freeze, brake drums, brake discs, brake fluid & brake friction materials (brake pads & brake shoes), clutch covers, clutch friction plates, clutch release bearings, exhaust pipes & exhaust pipe gaskets, filters, grease, oils, sparking plugs, refrigerants, and tyres.

**15.** Burnt or worn out clutch components, burnt or carbonised valves.

**16.** Any faults, damage or connected loss arising from errors, viruses, omissions or defects in any application or systems software.

**17.** Vehicles which are owned temporarily or otherwise (resulting from trade-in or acquisition for the purpose of resale) by a business formed for the purpose of selling or servicing motor vehicles.

**18.** Any liability for death, bodily injury or damage to other property or to other components of the vehicle, or any connected loss of whatsoever nature arising directly or indirectly from mechanical Breakdown.

**19.** The cost of the contribution applicable for any repairs made under the warranty as specified in the customer schedule.

**20.** Components damaged by impact or accident.

**21.** Damage to any covered part caused by breakdown of a non covered part.

## THIS WARRANTY IS SUBJECT TO THE FOLLOWING CONDITIONS:

**1. SERVICING** - In order to maintain the validity of your warranty you must have the Vehicle serviced by a VAT registered repairer and look after the Vehicle in accordance with the manufacturer's Servicing Handbook and ensure that the manufacturer's recommended type, grade and quality of engine oil is used. To prove this you should make sure the garage fills in and stamps your Servicing Handbook. You should also keep all service invoices (which you must ensure detail the exact oil specification used) as you must verify that correct servicing has been completed when repairs are made under the warranty. You should also ensure that the cambelt is changed in line with manufacturer's recommendations (documented proof of this will be required in the event of a repair for cambelt failure).

A maximum allowance of 30 days or 1,000 miles (whichever occurs first) in excess of the manufacturer's stipulated time or mileage for scheduled servicing is permitted.

**2. PROCEDURE FOR REFUNDS AND RECOVERY OF REPAIR COSTS** - You must follow this procedure, and request repairs within 30 days of noticing any issue, as failure to do so may result in non-reimbursement of your repair.

**3. REPAIR AUTHORISATION** - No repairs are to be commenced until we have given authorisation and issued an authorisation number.

**4. INVESTIGATION COSTS** - It is your responsibility to give the repairer permission to commence exploratory, investigation or dismantling work to establish the primary component failure and cause of the primary component failure and to pay the costs if such work proves that the fault is not our responsibility. Any exploratory, investigation or dismantling costs will only be reimbursed if they are part of a valid repair.

**5. USE OF ENGINEERS** - we reserve the right to instruct an independent engineer to inspect your vehicle before authorising any repair. When this right is exercised we shall have no liability for any loss to you arising from any possible delay. Should you decide to give permission to the repairer to commence repairs, without authorisation being obtained from us, you do so in the full knowledge that we may not meet the cost of your valid repairs because you have denied us our right to inspect the vehicle prior to its repair.

**6. CONTRIBUTION** - It is not the intention, implied or otherwise, of the warranty to make new vehicles from old. Where replacement components are fitted to replace old worn components which have suffered a breakdown, this results in your vehicle being in a better condition than it was before the breakdown, so you are required to pay a contribution towards the cost of the repairs. For vehicles older than 6 years or with more than 60,000 recorded miles this warranty will provide cover based upon the limits detailed in the customer schedule and in accordance with the following table based upon vehicle age and mileage at time of failure.

**Contribution Scale:** Age or Mileage

AGE OR MILEAGE	YOUR REPAIR CONTRIBUTION
<i>(Only Parts - 100% Labour)</i>	
Up to 6 Years or 60,000 miles	0%
Over 6 Years or 60,000 miles	20%
Over 7 Years or 70,000 miles	30%
Over 8 Years or 80,000 miles	40%
Over 9 Years or 90,000 miles	50%

The mileage limits as stated above are the total miles from the date of the vehicle's first registration for use on the road. Where a vehicle has high mileage for its age, the mileage will be used to determine the contribution scale that is applied to your claim. Where the vehicle has low mileage for its age, the age will be used to determine the contribution scale that is applied to your claim. The repair contribution is applied to the net cost of repair excluding VAT. Option to purchase 100% Parts & Labour Cover available at start of cover (only available to vehicles with less than 110,000 miles), contact Handler Protect for more information.

**7. RETURN OF WARRANTY COST** - No return of your warranty charge can be made if a repair has been accepted under the warranty or if you sell the vehicle.

**8. TRANSFER OF WARRANTY** - You may transfer the warranty to the new owner provided that you have paid the Transfer fee as stated in your warranty summary.

**9. FRAUD** - If any repair request is found to be fraudulent or if any fraudulent means or devices have been used by you or anyone acting on your behalf we will not repair your vehicle or return any costs.

**10. CANCELLATION** - we may cancel the warranty by sending 14 days notice in writing direct to you by Recorded Delivery to your last known address. A proportionate return of your warranty charge will be given.

**11. If, having purchased a warranty through a Handler Protect registered Dealer, you decide to cancel it;** simply notify us or the selling dealer within 14 days of inception date. Warranties are not able to be refunded if a repair request has been already submitted.

**12. RENEWAL OF COVER** - When your Warranty expires you may be able to obtain an extension to this Cover. You will need to contact us before your warranty expires. Please call Handler Protect on

**0800 044 3131** or write to them at the address on page 16 of this warranty document.

### **13. USING YOUR INFORMATION FOR MARKETING PURPOSES**

Handler Protect may use your information in order to select and tell you about products and services available from them or from other companies in their Group that may be of interest to you. We may share your information with Handler Protect for analysis, marketing purposes or so that they may contact you about their own products or services. Handler Protect may also use your information to tell you about products and services that they can introduce from selected businesses outside their Group. If a supplier passed your application to us then we may pass your information to them for possible further business with you. Handler Protect may also pass your information to agencies carrying out market research. You have the right at any time to ask us not to contact you or give your details to others for these purposes.

*You may write to us at Customer Care Department, Handler Protect, PO Box 1524t, if you wish us to stop.*

*You also have the right at any time to ask us not to telephone you for sales purposes. Again you may write to our Customer Care Department if you wish us to stop.*

### **DATA PROTECTION ACT 1998**

*For the purposes of the Data Protection Act 1998, we are the Data Controller in relation to any personal information you supply.*

**14. TELEPHONE CALLS** - Some telephone calls may be monitored or recorded. This is for the purposes of maintaining and improving service standards, training staff and assisting in customer queries and appeals.

**15. ENGLISH LAW**-This plan is governed by English law. Contractually and legally this plan operates on a discretionary basis. It is not a contract of insurance and so falls outside the jurisdiction of the Financial Conduct Authority. The body governing this type of agreement is the Trading Standards Institute. Any legal proceedings will be held in the courts of England and Wales.

## WHAT DO I DO IN THE EVENT OF A FAILURE

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STOP DRIVING THE CAR AS SOON AS YOU ARE AWARE OF AN ISSUE

### IMPORTANT NOTE:

*For repair costs to be considered you must request a repair within 30 days of noticing the related issue*

### STEP 1

Call Handler Protect claims, on **0800 044 3131**

### STEP 2

Receive diagnoses authorisation from our claims team.

### STEP 3

Send Professional Diagnoses, Proof last Service & Copy MOT to our claims team

**[claims@handlerprotect.com](mailto:claims@handlerprotect.com)**



### ⚠ PREVENT FURTHER DAMAGE

- ⚠ We will not pay for repairs caused by your failure to look after your vehicle.
- ⚠ If you experience a fault with your vehicle, please contact Handler Protect Repair Requests on **0800 044 3131**.
- ⚠ You may take your vehicle to any Vat Registered Independent Repairing Garage for a professional Diagnoses.
- ⚠ If your repair is found during diagnosis to be covered by the warranty, any diagnosis costs will be refunded to you immediately.

⚠ You can use any VAT registered garage. In which case you must provide a Diagnostic Report with estimate costs (before any work commences), your current MOT certificate (Copy) and Proof of Last Service (According Manufacturer's Schedule). You will need to pay for the approved repair and diagnostic cost, then reclaim from Handler Protect.

⚠ Correctly submitted requests for reimbursement will be paid within 14 days of receipt.

⚠ The Handler Protect Administration Department must receive requests for reimbursement within 30 days of the date of completion of the repairs. Requests for repair or reimbursement received beyond this date will have the reason for delay reviewed and it will be at our discretion to accept such requests.

## HOW TO MAKE A COMPLAINT

**Any complaint, or appeal, relating to a declined repair request must be submitted within 30 days in order to be considered for review.**

In the unlikely event of a complaint, you should contact Handler Protect in the first instance on **0800 044 3131** or in writing to:

1. We may require more information, and we will contact you to request this if it is necessary.
2. We will give you a clear explanation for our action. If we need to pay any undisputed amount due under the plan, we will do this quickly and this will not affect your complaint.
4. Within four weeks of receiving your complaint, we will send you:
  - a final response; or
  - a response which will explain why we cannot yet settle your complaint and advise you when our experts are able to provide you with a final response.

**Nothing in these terms and conditions will reduce or affect your statutory rights. For further information about your statutory rights contact [www.gov.uk/consumer-protection-rights](http://www.gov.uk/consumer-protection-rights) or [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk).**

This warranty is provided by Handler Protect. Handler Protect, PO Box 1524, GU22 2RR  
Phone: **0800 088 7889** Email: [sales@handlerprotect.com](mailto:sales@handlerprotect.com)

Operated by  **HÄNDLER**  
PROTECT

*Additional Options available for this Warranty prior to start date.*

FOR THE FOLLOWING COMPONENTS TO BE COVERED, YOUR WARRANTY SCHEDULE MUST HAVE  
THE RELEVANT ADD-ON LISTED. ALL THE TERMS OF THE WARRANTY STILL APPLY

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**1. Air-Conditioning** (Compressor & drive clutch, condenser, evaporator, expansion valve, interior fan control switch, pressure & temperature sensors and receive / drier) - *£350 Repair Limit.*

**2. Handbrake** (Drum Brake Self-Adjusting Mechanisms, Handle Control, Cables & Linkages) - *£350 Repair Limit.*

**3. Suspension** (Bushes, hydraulic pump, reservoir, regulator valve & pressure spheres, self levelling suspension actuators, shock absorbers, wishbones, control arms & connecting joints, road springs and wheel hubs) - *£350 Repair Limit*

**4. Sat-Nav** (Failure of Radio, CD/DVD or Satellite Navigation Equipment provided / fitted by Manufacture) - *£350 Repair Limit.*

**5. Emissions** (Catalytic Converter, DPF Filter & EGR Valve) - *£350 Repair Limit.*

**6. Wear & Tear** (Wear & Tear cover starts from day one, otherwise any part / component which has deteriorated due to the passage of time and not a sudden failure will not be covered until 30 days after warranty inception).

**These Additional Options are available individually on a per cost basis prior to start date.**



## CONTACT HANDLER PROTECT SUPPORT TEAM

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### PHONE

Main Line **0800 088 7889**

Claims **0800 044 3131**

24h **01206 785 880**

### EMAIL

[info@handlerprotect.com](mailto:info@handlerprotect.com)

[sales@handlerprotect.com](mailto:sales@handlerprotect.com)

[claims@handlerprotect.com](mailto:claims@handlerprotect.com)

### ADDRESS

Handler Protect

PO Box 1524

GU22 2RR