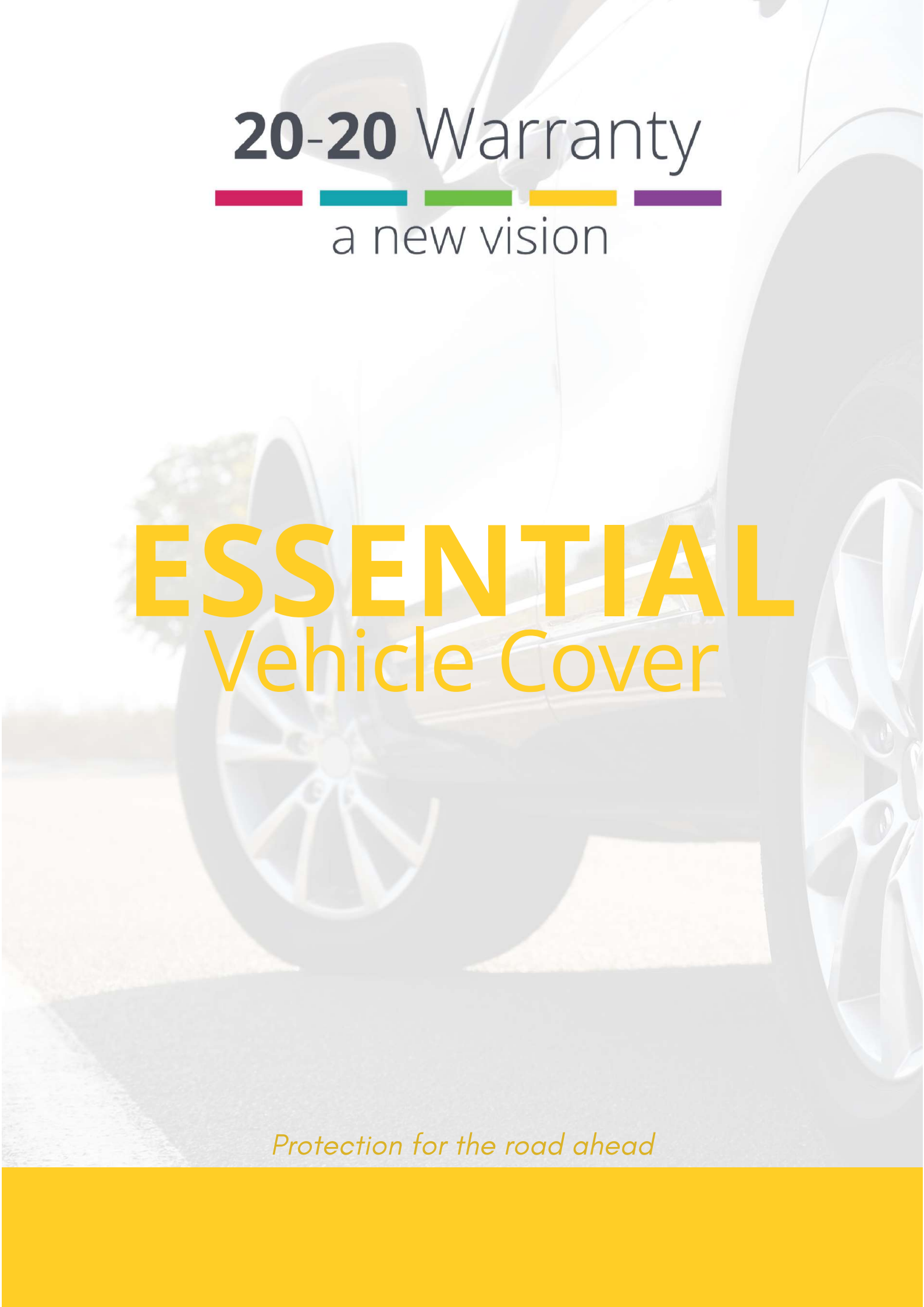


A white car is shown from the side, with a 20-20 Warranty logo on the door. The logo consists of the text '20-20 Warranty' in a bold, sans-serif font, followed by a horizontal bar divided into five colored segments: red, teal, green, yellow, and purple. Below the bar is the text 'a new vision' in a smaller, sans-serif font. The car is parked on a paved surface, and the background is a blurred outdoor scene.

**20-20** Warranty

a new vision

# ESSENTIAL Vehicle Cover

*Protection for the road ahead*

# 20-20 Warranty

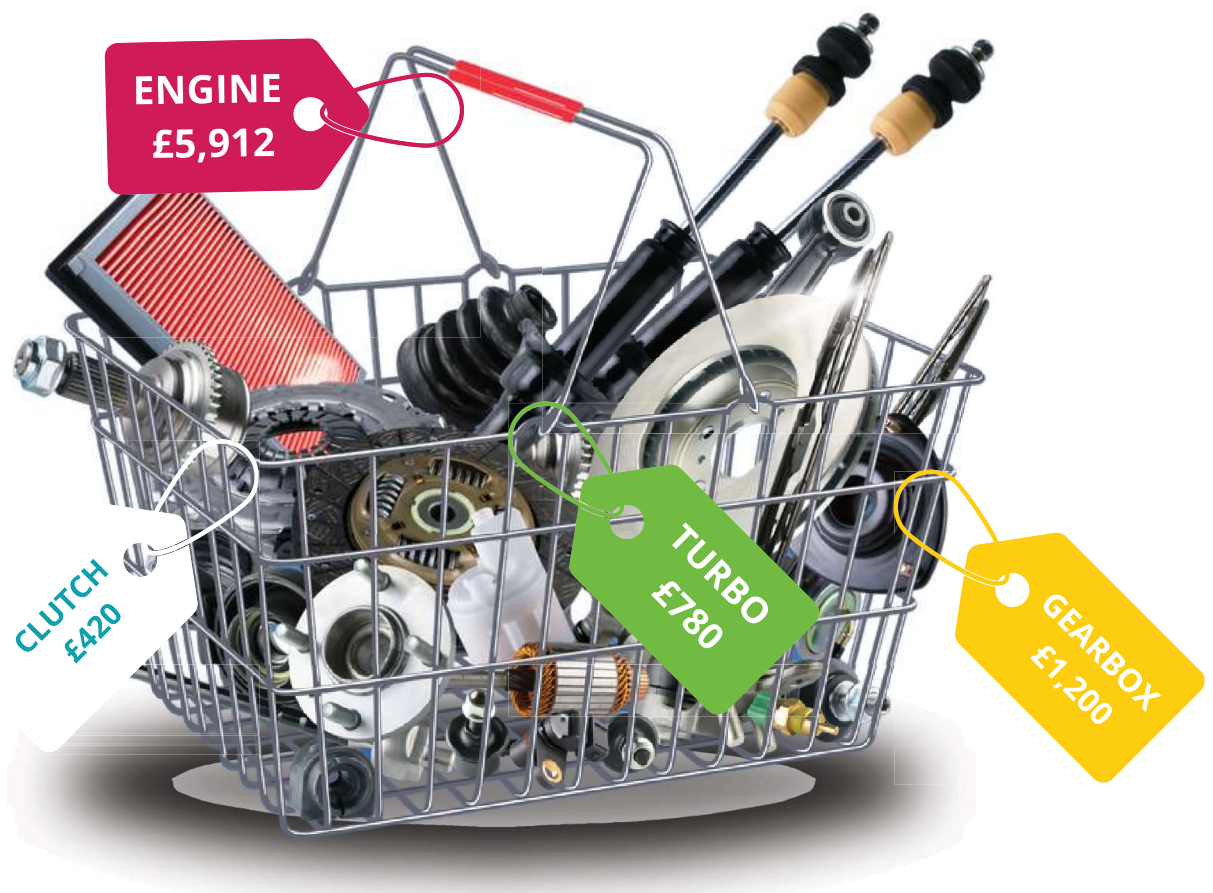
a new vision

Dear Motorist,

We congratulate you on the acquisition of your new vehicle.

This agreement covers various vehicle components (please refer to your Product Certificate for verification of your Agreement Type). Please read this Agreement carefully to familiarise yourself with the terms and conditions.

Repair parts add up, can you really afford not to?



All prices are inclusive of VAT and based on an Audi A4 2.0 diesel engine and for illustration purposes only. Prices are inclusive of parts and labour at a rate of £50 inc VAT per hour.

# 20-20 Essential Cover



## Cover Levels



Gold



Silver



Bronze

## Engine



|                                       |  |  |  |                                                              |  |  |  |
|---------------------------------------|--|--|--|--------------------------------------------------------------|--|--|--|
| Big end bearings                      |  |  |  | Oil pump drive gears                                         |  |  |  |
| Camshaft followers                    |  |  |  | Pistons                                                      |  |  |  |
| Connecting rods                       |  |  |  | Piston rings                                                 |  |  |  |
| Crankshaft                            |  |  |  | Push rods                                                    |  |  |  |
| Cylinder bores                        |  |  |  | Rocker assembly                                              |  |  |  |
| Cylinder head                         |  |  |  | Ring gear                                                    |  |  |  |
| Cylinder head gasket                  |  |  |  | Stretched head bolts                                         |  |  |  |
| (excluding oil leak)                  |  |  |  | Timing gears                                                 |  |  |  |
| Distributor drive                     |  |  |  | Timing chains                                                |  |  |  |
| Engine casing                         |  |  |  | Timing belts                                                 |  |  |  |
| (if damaged by an internal component) |  |  |  | (subject to correct replacement schedule having taken place) |  |  |  |
| Exhaust valves                        |  |  |  | Timing chain tensioners                                      |  |  |  |
| (unless burnt)                        |  |  |  | Timing belt tensioners                                       |  |  |  |
| Flywheel (solid)                      |  |  |  | Valve guides                                                 |  |  |  |
| Gudgeon pins                          |  |  |  | Valve springs                                                |  |  |  |
| Inlet valves                          |  |  |  | (excluding all manifolds, swirl flap mechanism and motors)   |  |  |  |
| (unless burnt)                        |  |  |  |                                                              |  |  |  |
| Main bearings                         |  |  |  |                                                              |  |  |  |
| Multi air Actuator                    |  |  |  |                                                              |  |  |  |
| Oil pump                              |  |  |  |                                                              |  |  |  |

## Wheel Bearings



|                         |  |  |  |                        |  |  |  |
|-------------------------|--|--|--|------------------------|--|--|--|
| Hubs                    |  |  |  | Rear wheel bearings ** |  |  |  |
| Front wheel bearings ** |  |  |  | ** up to 80,000 miles  |  |  |  |

# Manual Gearbox



Baulk rings  
 Bearings  
 Bushes  
 Speedometer drive  
 Gears  
 Factory fitted overdrive  
 Gearbox casing  
 (if damaged by an  
 internal component)



Gear selector forks  
 Shafts  
 Synchromesh hubs  
 Speedometer drive  
 Transfer box Components



# Automatic Gearbox



Actuator  
 Bearings  
 Brake bands  
 Bushes  
 Casing  
 (if damaged by an  
 internal component)  
 Clutches  
 Drive plate  
 Governors



Modulator valve  
 Oil pump  
 Servos  
 Shafts  
 Solenoids  
 Speedometer drive  
 Torque convertor  
 Valve block



# Drive Train



Bearings  
 Bevel gears  
 Casings  
 (if damaged by an  
 internal component)  
 Constant velocity joints  
 (excluding rubber gaiters)  
 Propshaft  
 Crown wheels



Driveshafts  
 Halfshafts  
 Pinion gear  
 Planet gears  
 Planet carriers  
 Propshaft Support  
 bearings  
 Universal joints



# Brakes



ABS pump  
Brake callipers  
(excluding seizure)  
Brake limiter valve



Brake master cylinder  
Servo Brake pumps  
Wheel cylinder



# Electrical



ABS ECU  
Air conditioning pump  
Alternator  
Alternator regulator  
Auto gearbox ECU  
Central locking solenoids  
Central locking motors  
Coil and coil packs  
Electric window lift  
motors  
Engine ECU  
Cruise Control Actuator



Front wiper motor  
Heater blower motor  
Horn Indicator switch  
Radiator  
Electric fan  
motor  
Rear wiper motor  
Relays  
Starter motor  
Starter motor solenoid  
Sun roof motor



# Steering



Hydraulic PAS steering  
pump  
PAS steering motor  
Rack and pinion assembly  
(excluding rubber gaiters)  
Steering box



Steering idle box  
Power assisted steering  
ram  
Reservoir  
Steering column



# Turbo



Bearings  
Factory fitted turbo unit  
(excluding heat shield  
and carbon build up)



Shafts  
Turbines  
Wastegate



## Suspension



Anti roll bar bushes  
 Anti roll bar link bushes  
 (excluding active/non-active anti roll bar)  
 Ball joints  
 Lower wishbone bushes  
 Front coil springs\*  
 McPherson struts



Rear coil springs\*  
 Shock absorbers  
 Suspension arms  
 Swivel joints  
 Upper wishbone bushes



\*As part of a valid claim

## Fuel System



Airflow meter  
 Carburettor  
 Diesel injection pump  
 Idle control valve



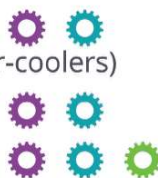
Mechanical fuel pump  
 Primary fuel pump  
 (electrical)  
 Secondary fuel pump  
 (electrical)



## Cooling System



Engine cooling radiator  
 (excluding oil cooler and inter-coolers)  
 Heater matrix  
 Thermostat



Thermostat housing  
 Viscous fan coupling  
 Water pump mechanical  
 Failure (excluding fluid leaks)



## Hybrid



Power controller  
 Electrical drive motor  
 Power converter  
 Power inverter module  
 Coolant heater  
 On board charger  
 Heat exchanger



Regenerative brake system  
 (excludes brake pads and discs)  
 Hybrid vehicle control module  
 Electric vehicle control module  
 Electric battery unit HVB  
 (high voltage battery pack)  
 Cell groups  
 (repair only,excludes cell degradation  
 and cell damage due to over or under  
 charging or water ingress)



# Excluded Items



All Tanks / All Lines / Sender Units / Adblue

All Light units, bulbs and bulb holders, gas filled, LED, Xenon starter units

All LockBarrels, Mechanisms, units and pumps, Power steering items not listed in cover section

All manifolds, swirl flap mechanisms and motors

All service components and items which require periodic replacement

All wiring / wiring looms and harnesses

Ancillary Components

Battery Management Control Unit

Bodywork / Exterior trim / Interior trim / Aerials / Road wheels and tyres / TPMS (Tyre Pressure Monitoring System)

Brake cables, brake linkage, frictional materials

Burnt valves

Chassis

Engine and gearbox mountings

External gearbox linkage / Front and rear wiper linkage Front and rear windscreen heater elements

Gaskets, oil seals / seals and oil leaks / leaks

Glow plugs and spark plugs Heated and air-conditioned seat elements

Keys including remote key fobs/cars and batteries (excluding electrical failure)

Hybrid components not listed in cover section

Manual and Electric handbrake and mechanism (all components)

Mirror glass, mirror units if impact has caused damage to motor unit

Oil supply and feed pipes

Perished pulley dampers

Bolts & Fixings, pipes and hoses

Pre-Existing Faults and impact damage

Seat belt webbing, pretensioners, seat runners, buckles and fixings

Sunroofs, windscreen, windows and any other glass

Suspension strut mounts

Towing equipment

Water ingress and water and coolant leaks (except radiator)

Wear & tear of listed covered components

Wet Belts

Exhaust mountings

## 20-20 Further Benefits

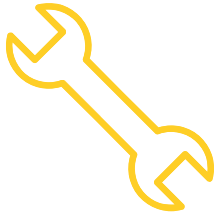
|                                                                                 | Bronze<br>(Max Claim)      | Silver<br>(Max Claim)      | Gold<br>(Max Claim)         |
|---------------------------------------------------------------------------------|----------------------------|----------------------------|-----------------------------|
| Air con re-gas*                                                                 | £30                        | £30                        | £50                         |
| Air suspension                                                                  | N/A                        | £250                       | £500                        |
| Anti-roll control bar (ARC) **                                                  | N/A                        | £500                       | £750                        |
| Battery cover (for first six months)                                            | £25                        | £50                        | £90                         |
| Catalytic converter                                                             | N/A                        | N/A                        | £250                        |
| Exhaust system (excl manifolds)                                                 | N/A                        | N/A                        | £250                        |
| Clutch (manual)***                                                              | N/A                        | £500                       | 50% of Claim limit          |
| Dual mass flywheel (manual)***                                                  | N/A                        | £500                       | 50% of Claim limit          |
| Consequential damage<br>(to other covered items)                                | £500 or<br>Max Claim limit | £500 or<br>Max Claim limit | £1000 or<br>Max Claim limit |
| Cylinder Head Skim                                                              | £25                        | £25                        | £25                         |
| Diagnosis*                                                                      | N/A                        | Up to 1 hour               | Up to 1 hour                |
| DPF Systems ****                                                                | N/A                        | £250                       | £350                        |
| Injector cover (1 claim per agreement)                                          | N/A                        | £100                       | £350                        |
| Exhaust Gas Recirculation (EGR) System                                          | N/A                        | 50% of Claim limit         | 50% of Claim limit          |
| Sensors (one per claim)                                                         | N/A                        | N/A                        | £350                        |
| Instrument clusters & Gauges                                                    | N/A                        | £50                        | £150                        |
| Multimedia & Virtual Cockpit<br>(factory fitted)                                | N/A                        | N/A                        | £500                        |
| Remote key fobs or cards<br>(electrical failure)                                | N/A                        | £100                       | £200                        |
| Adblue Pump/Injectors                                                           | N/A                        | N/A                        | £250                        |
| Software update/ re-programming*                                                | £30                        | £50                        | £100                        |
| Sundries* (i.e. oils, filters, anti-freeze)                                     | £20                        | Up to £75                  | Up to £100                  |
| Local vehicle recovery* (must be<br>requested at the point of claim generation) | £50                        | £75                        | £100                        |
| Wheel alignment*                                                                | £25                        | £25                        | £50                         |
| Hybrid Battery (Electric battery unit)***                                       | N/A                        | N/A                        | 50% Claim<br>Limit inc VAT  |

\* as part of a valid claim/as part of your claim limit \*\* Up to 80,000 miles \*\*\* Up to 90,000 miles

\*\*\*\* Up to 100,000 miles. Prices displayed above include parts, labour and VAT.

# Your Obligations

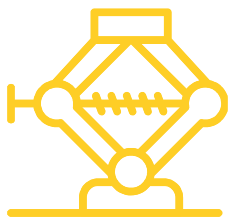
**To ensure your agreement is valid, the following must be completed:**



Your vehicle must be serviced in accordance with the manufacturer's recommendations. You have 30-days and/or 1000 miles (whichever is sooner) from the due date of the service to have it carried out. Your vehicle must remain in a roadworthy condition and abide by legal requirements. This includes undertaking a yearly MOT to be able to hold a passing certificate, insured and having up-to-date road tax.



All service invoices and/or service recording manuals should remain with the vehicle or be kept somewhere safe. You may be asked to provide these should you need to make a claim. The service documentation must include dates, mileage readings and what parts were replaced within the workload.



Carrying out routine checks throughout your ownership will not only prolong the vehicle's lifespan, but prevent any consequential damage which may not be coverable under your agreement. Always make sure you are checking all fluid levels and topping up as and when required. Do not drive your vehicle with low or no fluids.



**IMPORTANT!** Be sure to follow the correct claims procedure to allow our claims team to reach a fair and just decision. Failure to follow the correct claims procedure will result in your claim being rejected. Please refer to the claims process within your policy booklet. Should you need to make a claim or require assistance, give the team a call on 0333 242 7644.



If your vehicle is showing any abnormal signs such as irregular noises/running or if any warning lights appear on the dashboard display, do not ignore them! Stop driving the vehicle and obtain advice from a VAT-registered repairer. Give us a call and report the issue immediately, our team will assist you from there. Please note, you must report the issue within 7-days of it occurring and we must receive a diagnosis and estimate within 30-days from the initial report date.

# Breakdown Cover

|                        | BRONZE | SILVER | GOLD |
|------------------------|--------|--------|------|
| Local Vehicle Recovery | £50    | £75    | £100 |

Under your agreement, you are responsible for arranging and paying for any recovery costs upfront. As part of a valid claim, we will reimburse you for up to a specified amount, including VAT, based on your selected level of coverage. Please note that this reimbursement will count towards your overall claim limit. Should you require recovery out of hours, please call 0333 242 7644 and select 'option 5' where you will find assistance.

\*Please refer to the terms and conditions of the policy or call a member of our team should you require further information.

## Upgrade to 20-20 Rescue and Recovery

Call our expert sales team on 0333 242 7644 to upgrade and unlock ALL the following benefits under our 20-20 Rescue and Recovery Policy.

- ☐ **Roadside Assistance**
- ☐ **Caravan & Trailer**
- ☐ **Nationwide UK Recovery**
- ☐ **Overnight Accommodation**
- ☐ **Mis-Fuel Cover in the UK**
- ☐ **24 hour / 365 Days a Year**
- ☐ **Emergency Driver**
- ☐ **Alternative Transport**
- ☐ **Callout from Home**

When we created our market leading Rescue and Recovery policy, we had the customers at the centre of our philosophy. The Rescue and Recovery Policy is designed to assist if your vehicle breaks down during the course of your journey or fails to start at home.

**FROM £99  
FOR A 12-MONTH  
POLICY\***

We are here to **help you ALL day EVERY day.**

\*Subject to T&C's. All vehicles must be under 15 years old.



# Renewal



Please note this agreement does **NOT** auto-renew.

To renew your warranty policy, kindly contact our dedicated renewal team, who will provide a personalised quote based on your vehicles age, model and mileage.

We also offer flexible payment options, including the ability to spread the cost over a term with **0% interest**.

When requesting a quote, please have the following information ready:



**Are there any current faults with your vehicle?**



**Last service date of your vehicle?**



**Current mileage of the vehicle?**

## Contact Us

01782 450471

[Renewals@2020warranty.co.uk](mailto:Renewals@2020warranty.co.uk)

**We look forward to assisting you with your renewal!**

Please refer to the terms and conditions or call a member of our team should you have any questions.

20-20 Warranty Ltd reserve the right to refuse a renewal, subject to the T&C's.

# 20-20 Essential Cover



## Agreement Summary

Our ESSENTIAL COVER Warranty provides you with protection against loss due to the mechanical or electrical failure of parts at your listed labour rate up to the claim limit for parts, labour and VAT. Our agreements run for various periods – please see your agreement documentation for the precise duration of your own agreement. **This agreement does NOT renew.**

This is a comprehensive cover that is designed to protect all mechanical and electrical components for failure excluding wear and tear. Terms and conditions apply and please refer to the What Is Covered section.

## Period of Cover

The agreement will start from the date shown and will run for the period identified on the policy certificate.

## Eligibility

Vehicles that exceed 20 years are not eligible for this agreement. Any vehicles that exceed 80,000 miles at the point of a claim will activate the additional exclusion section. You will be covered by this agreement once the agreement application form has been received and accepted by us and the relevant payment has been paid. No claim will be paid until full payment has been received for the agreement. 2020 Warranty Ltd will only pay for the reported problem, if covered by the agreement. We will not pay for additional items identified during fault code readings, road testing, health checks, M.O.T's, servicing or diagnosis of the reported problem. Items replaced as good practice are not covered under this agreement. You must be the named policy holder on the agreement to claim or have their expressed permission.

## Parts Exclusions (Apply to all vehicles)

All light units, aerials, airbags, bulbs and bulb holders, service components and items which require a periodic replacement, wiring looms and harness, ancillary components (parking sensors, cameras, driver assistant systems, autonomous braking systems), bodywork (paintwork, panels, bumpers, door handles, hinges, exterior and interior trims, lifting struts, weather seals, seat frames, upholstery, tonneaus & other interior & exterior covers), bolts, fixings, brake cables, brake linkage, frictional materials, hoses and pipes, car telephone systems, chassis, exterior trim/interior trim, fuel tank/lines, gaskets, oil seals and oil leaks, keys and remote key fobs/cards and batteries (excluding electrical failure), LED, xenon start units, air-bags and air-bag systems, manual handbrake and mechanism (all components), mirror glass, mirror units if impact caused by damage to the motor unit, perished pulley dampers, road wheels and tyres, seat belt webbing, pretensioners, seat runners, buckles and fixings, sunroof glass, windscreen, windows and any other glass & non-glass windows, towing equipment, heater elements, cleaning of fuel lines, locks, manifolds, swirl flap mechanisms and motors, glow plugs, electric handbrake mechanism, engine and gearbox mountings, exhaust system and mountings, external gearbox linkage, front and rear windscreen heater elements, front and rear wiper linkage/jets, oil supply and feed pipes.

## Claims Procedure

- Step 1. If you have a fault with your vehicle, please arrange to take it to a reputable VAT registered repairer. If you are unsure of who to use for your repair, then please telephone our claims team on: 0333 242 7644 who will be happy to send a link for you to directly book with a garage.
- Step 2. Provide your repairer with a copy of your cover document and ask them to call us on 0333 242 7644 or email us on support@2020warranty.co.uk, preferably after diagnosis has taken place (customer is responsible for giving permission for initial diagnosis). Please supply current mileage and estimate of works with full breakdown of costs. – We need to receive an estimate within 30 days of the issue being reported.
- Step 3. It may be necessary for parts to be dismantled. If we approve your repair, we will pay for this work up to the amount shown in the agreement table. If we do not approve the repair, then you will be responsible for the costs involved.
- Step 4. If in the event we approve the repair, we will issue a repair confirmation form. You will be responsible for paying any further amount required by your repairer.
- Step 5. Once a repair authorisation form has been issued, it remains valid for a period of 3 months. After this period, the repair authority is automatically withdrawn, and you will be unable to claim for the repair. (Please refer to point 18 in the Terms and Conditions)

What to do with your invoice:

- (a) Please send invoice and proof of payment to the email address below
- (b) Ensure any service invoices are included (if requested)
- (c) State clearly who we are to pay
- (d) Send to the following email address: support@2020warranty.co.uk

## PLEASE NOTE:

For a valid claim to be considered, all information must be received prior to the expiry date of the agreement.

1. You will be responsible for any excess or shortfall (shown on your cover document/authorisation form), and any work completed which wasn't authorised or covered by this agreement.
2. If a repairer has been instructed outside of our network, the repairer must contact us before any work is carried out so that we may advise them of the correct procedure and our invoicing terms if authorised.
3. **Failure to follow the correct claims procedure will result in the claim being rejected.**

## Your Right to Cancel

You have the right to cancel this agreement within 14-days of receiving your agreement documents. If you have purchased this product via a third-party selling agent, you must contact them if you are seeking a refund. You should contact the selling agent and 2020 Warranty by recorded delivery letter or e-mail. If you wish to cancel this agreement after the 14-day cooling off period, you must send a recorded delivery letter to 2020 Warranty. If you cancel the agreement after this period, there will be no refund available. We will cancel this agreement with immediate effect if you are suspected of any fraudulent activity.

## What to do if you have a complaint

We will always try to give you a quality service. If you think we have let you down, please email us on: **support@2020warranty.co.uk**

## Terms and Conditions

1. This agreement is provided by 2020 warranty ltd, to cover the sudden and unforeseen mechanical or electrical failure or breakage of an item as covered by the ESSENTIAL COVER, which causes the sudden stoppage of its function and has not been caused by general wear and tear.
2. This agreement will reimburse you for the failed component(s), labour and VAT, subject to complying with the correct claims procedure and the failed component(s) being covered under the terms of your specific agreement.
3. The total claim benefit will be up to the claim limit as shown on your agreement certificate including labour, all parts and VAT.
4. (a) Vehicles that exceed 20 years are not eligible for this agreement. Exclusions apply to all vehicles. Any vehicles that exceed 80,000 miles at the point of a claim will activate the additional exclusion section (DENOTED BY \*\*/\*\*/\*\*\*\*). You will be covered by this agreement once the agreement application form has been received and accepted by us and the relevant payment has been paid. (b) No claim will be paid until full payment has been received for the agreement. (c) 2020 Warranty Ltd will only pay for the reported problem, if covered by the level of cover selected. We will not pay for additional items identified during fault code readings, road testing, health check, MOTS, additional repair work after authorisation, servicing or diagnosis of problem. Items replaced as good practice are not covered under this agreement. 2020 Warranty Ltd will not cover any repairs greater than the value of the vehicle.
5. Legal Jurisdiction: In the event of any dispute between the parties relating to this agreement, it is mutually agreed that before embarking on litigation proceedings, the parties will attempt to resolve it through negotiations or to invoke the mediation process. The other party can, on giving notice, rescind this term. In the event of a claim being rejected for any specified reason we reserve the right to add or subtract from our initial conclusion if more evidence should be presented. The agreement holder has 3 months to appeal the decision made by 2020 Warranty Ltd, failure to appeal the decision within this period will result in your request being refused. This agreement will be governed by the law of England and Wales unless the agreement was enacted in Scotland, in which case the law of Scotland applies.
6. This agreement does not cover vehicles used for hire and reward. Any vehicles found to be used for hire and reward, will result in potential claims being rejected in addition to the agreement being nullified, without any refund of premium.
7. Light Commercial Vehicles are covered by this agreement. (Up to 3,500kg).
8. This agreement does not cover any form of accident howsoever caused. This would be covered by your road risk insurance policy.
9. This agreement does not cover components that have been modified from the manufacturer's original design.
10. No part of this agreement may be altered without the written consent of 2020 Warranty Ltd.
11. In the event of a problem occurring with your vehicle, you should stop and obtain advice from your local repairer or from 2020 Warranty Ltd claims department, in order to avoid additional damage, which would not be claimable under your agreement.
12. This agreement does not offer any reimbursement for any repairs that have not followed the correct claims procedure.
13. This agreement will come to an end if any attempt is made to commit fraud.
14. If the vehicle is sold or disposed of, this agreement will come to an end unless the transfer procedure is followed, and the transfer accepted.
15. The agreement can only be transferred to another private individual. In the event of your death, we will transfer the remainder of the agreement to an immediate relative, subject to a £25.00 admin fee.
16. This agreement is cancellable at any time up to 14 days by either party from the start date. If the vehicle has been returned to the selling dealer, the policy will automatically come to an end. If you have made a payment to the supplying dealer, then you should request a refund from them. We reserve the right to decline your cancellation request and to charge an administration fee in certain cases. Cancellation requests must be received in writing.
17. In the event of a claim being presented, we reserve the right: (a) To appoint the repairer of the vehicle; (b) To have the vehicle examined by an independent assessor, the result of which will be binding on all parties.

18. The repair labour rate payable will be to a maximum of £50.00 per hour (Inclusive of VAT), unless stated otherwise on your agreement certificate. Once the repair authorisation has been given in the format of the Repair Confirmation Form it remains valid for the period of 3 months. Failure to carry out the repair work and to return all relevant documentation for reimbursement within this period will result in the authority being withdrawn. If a Selling Dealer exercises their legal right to repair the vehicle, 2020 Warranty can assist with the process, however, this is not a claim and will not be processed as such.

19. This agreement will only pay for one repair on any of the parts listed (i.e. we do not pay twice for the same listed part).

i. In all cases where possible, we will only pay for motor factor pattern parts, reconditioned/exchanged parts and in exceptional circumstances, with your permission, second hand parts can be used. Original Equipment components will only be approved if there is no alternative. Repair times will be assessed and agreed using Auto Data/ICME repair time data.

ii. The liability of this agreement is to return the vehicle to its condition, prior to the failure.

20. This agreement does not cover fire, collision, frost, snow, ice, cylinder head skim, flooding, freezing, corrosion, cracked blocks, cracked cylinder heads due to lack of anti-freeze, overheating, burnt valves, all fluid leaks or faulty workmanship of any description. (except for radiator and brake calliper corrosion, which is covered).

21. This agreement does not cover extreme/off road use, competitive track use, damage caused by impact or failures due to negligence.

22. This agreement does not cover exhaust emissions, MOT failures or vehicles owned by a garage.

23. This agreement does not cover the incorrect grade/use of fuel or any failure that has been caused by the incorrect use of fuel.

24. This agreement will not cover vehicles that have had the manufacturer warranty removed for any reason.

25. This agreement does not cover bodily injury/death, accidental damage or any other damage howsoever caused.

26. This agreement does not cover inherent faults of any description or those caused by faulty workmanship or poor preparation, nor misdiagnosis.

27. In most cases, an independent assessor will be used to ascertain/confirm an inherent fault.

28. This agreement will cover consequential damage if the failure of a covered component causes another covered component to fail (consequential damage does not include driver abuse/neglect or continued use after the initial event).

29. This agreement and the payment of an agreed repair may be subject to an excess. Please refer to your agreement certificate for details of this excess. In the event of an agreed repair, this excess will be deducted from the overall agreed amount paid by 2020 Warranty Ltd.

30. Any extra benefits reimbursed by 2020 Warranty Ltd will form part of the maximum payout as detailed on your agreement certificate. Your vehicle must have a valid MOT and Road Tax at the point of a claim being received. Failure to abide by this term will result in your claim being declined.

i. Vehicle hire will only be valid when a repair takes longer than 8 hours according to recognised industry standard times and authorised at our discretion, as part of a confirmed, valid repair.

ii. 2020 Warranty Ltd will only pay a maximum contribution of £40 including VAT per day, up to 5 days.

31. This agreement does not cover acts of negligence or driver abuse which render components inoperative.

32. This agreement does not cover serviceable items, components that require periodic replacement or parts found in during a service or general maintenance. General maintenance procedures and adjustments are also not covered by this agreement (i.e. those items that would normally be maintained, replaced or adjusted during the routine scheduled servicing of the vehicle). The following is an example, but not a definitive list brake pads/shoes, brake discs/drums, drive belts, all filter types, all oils, brake fluid, anti-freeze, screen wash, wiper blades, bulbs, complete exhaust system, as part of a valid claim - please refer to the ESSENTIAL COVER protection table.

33. Timing belts and chains are not covered if they are being replaced as part of the routine scheduled service procedure for your vehicle. (However, this agreement will reimburse you for a premature timing belt failure along with the additional damage that this may cause). N.B. The timing belt must be replaced at the correct specified intervals, with proof being retained for submission to 2020 Warranty Ltd in the event of a premature timing belt failure claim.

34. 2020 Warranty Ltd reserves the right to request a copy of the vehicle inspection sheet when making a claim.

35. Engine and manual/automatic gearbox claims will be refused if it is proven that previous scheduled oil and filter changes have not taken place at the specified time.

36. Failure caused by cross contamination of fluids is not covered by this agreement.

37. Damage caused by non-covered items and influences causing damage to covered items are not covered by this agreement.

38. This agreement does not cover any component with a Motor Manufacturer's known failure which has resulted in any form of issued Technical Bulletin, Dealer Advisory or Recalls.

39. This agreement does not cover any form of damage caused by excess carbon build up or carbon corrosion.

40. This agreement is provided by 2020 Warranty Ltd and does not cover General Wear and Tear or Metal Fatigue on vehicles

41. Agreements are allocated to the vehicle at the point of sale and are not transferable between vehicles.

42. **THIS IS VERY IMPORTANT:** You are responsible for ensuring that your vehicle is maintained in accordance with the manufacturers' recommendations. You have a maximum of 1,000 miles or 30 days (whichever is the sooner) to have the service completed. If you exceed this, the agreement will come to an end and no refund will be given. All relevant service invoices must be issued at point of sale and must be retained as they will be required in the event of you seeking reimbursement by this agreement.

43. We accept no liability for loss of use, inconvenience, lost time, commercial losses or any other incidental or consequential damages.

# Service Records



Please use the following to keep a record of your servicing. These can be stamped by the repairer performing the service.

However, please note that these records are not considered proof of service. You must retain the service invoice, as it may be required in the event of a claim.

|                                                                           |                     |
|---------------------------------------------------------------------------|---------------------|
| <p>Service Date.....</p> <p>Service Location.....</p> <p>Mileage.....</p> | <p><b>STAMP</b></p> |
| <p>Service Date.....</p> <p>Service Location.....</p> <p>Mileage.....</p> | <p><b>STAMP</b></p> |
| <p>Service Date.....</p> <p>Service Location.....</p> <p>Mileage.....</p> | <p><b>STAMP</b></p> |



Insurance due date:.....

MOT due date:.....

Road Tax due date:.....

# IF YOU NEED TO MAKE A CLAIM

## Step 1

Call our experienced team on the number below to report the issue.

\*You may need to stop using the vehicle as per the manufacturer's guidelines\*

## Step 2

Our team will talk you through the process and send all your relevant documents, straight to your inbox.

## Step 3

Send us the estimate and diagnosis from a VAT registered repairer with the current mileage and full breakdown of costs for processing.

## Step 4

We aim to come to a speedy conclusion to get you back on the road!

## Claims & Administration

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[www.2020warranty.co.uk](http://www.2020warranty.co.uk)



[support@2020warranty.co.uk](mailto:support@2020warranty.co.uk)



St Ives, Cambs – Belfast, Northern Ireland



0333 242 7644

*Thank you for choosing*  
**20-20 Warranty**



a new vision