MOMENTUM CARE

The most advanced vehicle care program in the UK

PLEASE SCAN ME

momentum Warranties

We offer a high quality vehicle inspection and repair warranty plan (the "**Plan**"), designed to keep you safe and your vehicle secure. Benefits are flexible and respond to your needs. It includes a pre-delivery inspection and a warranty in respect of the pre-delivery inspection which covers you for loss caused by mechanical and/or electrical failure of covered parts which occurs after the vehicle was certified as having passed our pre-delivery inspection. In addition, the Plan includes towing in charges.

This booklet is written confirmation of your contract with Momentum Warranties Limited and should be read carefully together with your Plan Schedule. You may need these documents should you wish to make a warranty claim.

If you have any questions about this product, please contact us on 0333 101 4443 or support@momentumwarranties.co.uk.

PLAN BENEFITS

We aim to deliver the benefits under your plan as quickly as possible so that your vehicle is kept on the road.

We are proud of the quality of our inspections and repairs carried out by our national network of mechanics and garages. If you have any questions or complaints about the service that you have received under your plan, please contact us on 0333 101 4443 or support@momentumwarranties.co.uk.

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Welcome to Momentum Warranties

We pride ourselves on an outstanding level of service and are delighted to welcome you as a customer. This booklet shows what is included and what is not included within this Plan. Please read this document carefully as it is important that you understand your rights and obligations under this Plan. Throughout this document, capitalised words are defined terms with specific meanings and we explain these in the Definitions section below.

This Plan is not a contract of insurance. Rather all vehicles benefitting from this Plan are required to undergo a Pre-delivery Inspection before being protected. We then provide a warranty that the inspected vehicle will be free from certain defects for the Plan Period. Should the vehicle suffer any of these defects during the term, this Plan describes your rights and the process by which we will cover the approved costs of repair of those defects. We work with a carefully selected network of authorised dealers and garages to undertake Pre-delivery Inspections and repairs under this Plan on our behalf. We may also authorise you to appoint a repairer not already on our approved list.

Pre-delivery Inspection:

Before the vehicle is delivered or handed over to you, we will instruct your dealer to perform a Pre-delivery Inspection. Your vehicle will have undergone the Pre-delivery Inspection as detailed below.

SECTION 1 - INTERIOR CHECK

- Operation of in car entertainment
- Operation of Sat Nav
- Operation of multimedia including communication equipment (where applicable)
- Check operation of instrument gauges and horn
- Operation of clutch (where applicable)
- Operation of brake pedal
- Parking brake performance
- Check operation and condition of seatbelts and mountings
- Operation of interior lights
- Operation of steering wheel controls
- Check operation and condition of sunroof mechanism (if applicable)
- Check operation of Engine Management Light
- Check operation of ABS Light
- Check operation of Aircon Climate Control System (where applicable)
- Check adblue level (top up if required)
- Check all interior warning lights
- Check operation of interior switches
- Check condition and operation of rear view mirror
- Check pollen/cabin filter
- Test starter motor cranking operation
- Reset service light (where applicable)
- Check timing belt interval
- Check vehicle history
- Check clutch operation
- Check handbrake operation and travel

SECTION 2 - ENGINE COMPARTMENT CHECK

- Check engine oil level and condition
- Check engine and gearbox operation
- Gear box levels manual/automatic (where applicable)
- For oil and water leaks
- For excessive noise
- Check and top up power steering reservoir if required
- Check PAS
- Check auxiliary belt
- Check fan belts
- Check battery condition
- Check battery security
- Check and top up under bonnet fluid levels
- Check brake fluid (top up if required)
- Check antifreeze strength (adjust if required)
- Check clutch fluid (top up if required)
- Check coolant systems for leaks. Check operation of throttle and lubricate as required
- Check air filter
- Check engine mounts for wear
- Visually inspect radiator for operation and leaks
- Visually inspect coolant pipes/hoses for condition and leaks
- Check Fuel filter condition
- Check engine cooling fan operation
- Inspect header tank and cap

SECTION 3 - ROAD TEST CHECK

- Satisfactory starting, general performance and behaviour of the vehicle
- Particular attention to the operation of the clutch
- Transmission, steering, suspension and brakes including A.B.S
- Listen for abnormal noises
- After road test a visual check for fluid leak
- Check cruise control operation (where applicable)
- Check heating system operation

SECTION 4 - EXTERIOR CHECK

- Operation of exterior lighting equipment and respective control lights and cluster illumination
- Operation of head lamps
- Operation of stop lamps
- Operation of indicator lamps
- Operation of hazard lamps
- Operation of front and rear fog lamps
- Operation of door locks
- Operation of central locking
- Operation of door windows (manual/ electric)
- Operation of parking sensors (where applicable)
- Operation of anti-theft system
- Check for damage to body work
- Check number plates
- Check mirrors
- Check operation of exterior lights and switches
- Check front windscreen wipers
- Check front windscreen washers
- Check rear windscreen wipers
- Check rear windscreen washers
- Check condition and security of windscreen
- Check fuel cap
- Check cylinders/calipers for leakage and efficiency (if applicable)

SECTION 5 - EXHAUST CHECK

- Exhaust condition
- Clamps and security
- Catalytic Converter (dashboard system check)
- Diesel Particulate Filter (dashboard system check)

SECTION 6 – STEERING AND SUSPENSION CHECK

- Check all wheel bearings for noise/ free play
- Check tyre condition and adjust pressure (if required) + Tyre depths
- Check and record brake pads/shoes for condition and operation
- Check and record drums and discs for condition and operation
- Check gearbox for leaks
- Check axle for leaks
- Check transfer box for leaks (if applicable)
- Check exhaust system for operation and leaks
- Check fuel lines for operation and leaks
- Check condition of brake pipes
- Check handbrake cables

SECTION 7 – ROAD TEST

- Exhaust emissions
- Check for excessive smoke
- Check condition and operation of front and rear suspension
- Operation of Air Suspension System
- For leaks and damage
- Check condition and operation of steering
- Check condition and operation of mountings
- Check condition and operation of gaiters
- Check hoses (steering)
- Engine Performance
- Clutch operation
- Auto gear change
- ABS
- Steering
- Wheel bearing noise
- Any rattles
- All other gauges
- Screen washers (front & rear) operation
- Wind noise
- Cruise control operation
- Engine idling speed
- Gear change
- Brakes
- Parking brake
- Wheel balance
- Transmission/axle noise
- Speedometer/odometer/tripmeter
- Indicator (& cancelling)
- Audio interference
- Turbo operation
- Stamp service book

I CERTIFY THAT THE OPERATION AND CONDITION OF EACH ITEM LISTED IS IN SATISFACTORY CONDITION

PRE - DELIVERY INSPECTION

Signed:

Date:

YOUR OBLIGATIONS

You must take reasonable steps to care for your vehicle and must meet the following requirements, which apply to all benefits within the Plan.

Looking after your vehicle

You will take all reasonable steps to prevent loss or damage to the vehicle and shall observe the terms of this Agreement.

You must ensure that your vehicle holds a current MOT certificate (if required) and is serviced as described below.

Service;

- You must keep your vehicle serviced in accordance with our or the vehicle's manufacturer's recommended service schedule (which ever comes first). The vehicle must be serviced within 30 days or 1,000 miles of its scheduled service;
- The vehicle must be serviced using parts approved by the manufacturer or parts manufactured to the same specification and standards as those approved by the manufacturer;
- The vehicle must be serviced using fluids and lubricants recommended by the manufacturer.

Your Plan does not cover the costs of any periodic replacement of parts required during a service.

Please ensure that the relevant service details are completed in your vehicle's service booklet by the servicing garage. Please also keep copies of any receipts or other documentation given to you by the servicing garage as you may need these documents if you need to repair your vehicle. We will not make any payment under the Plan if you are unable to prove that you have complied with this condition.

If you do not service your vehicle in accordance with the vehicle's manufacturer's recommendations, then you will not benefit from the warranty provided by this Plan.

POST PRE-DELIVERY INSPECTION BENEFITS

In addition to the Pre-delivery Inspection, under this Plan we provide the benefits specified below.

Maintenance

Cover for parts and labour costs in the event of Failure of any parts which are covered by your Plan up to the maximum Claim Limit.

Towing in charges

If your vehicle suffers a Failure resulting in a valid warranty claim under your Plan, we will pay a maximum of £50 (Inc. VAT) towards the cost of towing your vehicle to the repairing garage if the vehicle is immobile, or if continued driving of the vehicle could cause danger or further damage.

Continental Use

This Plan is extended to cover the vehicle whilst in the UK or any country of the European Union, where the country is outside your habitual country of residence (in the case of an individual) or central administration and/ or place of incorporation (in the case of a company) with any payment restricted to the equivalent United Kingdom Labour Rate and parts at prices applicable at the date of the warranty claim. Continental use includes Ireland for the duration of your Plan.

Electric (EV) & Hybrid Vehicle

Optional additional cover section

This section will only apply if noted on your Plan Schedule.

This section is specifically for Electric (EV) & Hybrid Vehicles. It includes the following listed Parts (provided the Part was fitted to your Vehicle by the vehicle manufacturer as original equipment) within the cover level (Plan 1 or Plan 2) you have chosen.

- Drive (EV) Battery
- Drive Motors
- High Voltage Inverter (DCDC)
- Vehicle Energy/Power Control Module
- Reduction Gearbox
- Regenerative Braking System (excluding worn brake pads and shoes)
- Power Delivery Module
- Charging Unit
- Range Extender

Please Note:

During the normal vehicle operation, the Drive (EV) Battery will discharge. If the charge drops below a minimum value the 'power indicator light' will illuminate and the battery will need to be charged immediately. The power indicator light does not indicate a defect with the Drive (EV) Battery but merely indicates a minimum limit to the level of charge. Once charging is complete, if the power light remains illuminated, please refer to your service handbook.

It should be noted that repeated use of a rapid battery charge facility will lead to reduced capacity (enhanced drive (EV) battery degradation).

If the Drive (EV) Battery is covered by a lease scheme the repair procedure for the battery will be governed by the lessor contract in the first instance.

Exclusions

Repair costs for the Drive (EV) Battery resulting from or caused by any of the following are excluded from the warranty cover under this Plan:

- Exposing the Vehicle to temperatures above 45 °C (such as high temperature paint ovens).
- Exposing the Vehicle to temperatures of below -25 °C.
- Allowing the Drive (EV) Battery to reach a zero state of charge for any period in excess of 14 days.
- Repeatedly over-charging of the Drive (EV) Battery against the recommendations of the manufacturer within the Servicing Handbook.
- Use of incompatible charging devices.
- Gradual capacity loss (degradation) of the Drive (EV) Battery. Over time, the Drive (EV) Battery will experience gradual capacity loss which is a normal function of the Drive (EV) Battery during its lifespan and is 'not' covered by this Plan.
- Software faults or upgrades.
- Corrosion of charging socket.

PLAN COVER LEVEL

PLAN 1

The following apply where you benefit from PLAN 1

IMPORTANT:

It is essential that an authority number is obtained from us before any repairs commence on Tel: 0333 101 4443.

WHAT IS COVERED?

Maintenance cover

As part of this Plan in the event of the Failure of any of the parts listed below our warranty covers you for the replacement costs of those parts and labour.

The number of warranty claims you can make under this Plan is unlimited within the Plan Period although the aggregate value of those claims is limited to the Market Value of the vehicle. The maximum amount we will pay for any warranty claim will be subject to the Claim Limit.

Please refer to your Plan Schedule for details of the Claim Limit and Labour Rate applicable to your Plan.

Please refer to the section How to make a warranty claim for information on how to make a claim under this warranty.

Plan 1 provides warranty cover for the following parts and working materials:

Engine

Cylinder block (excluding cracks), crankshaft, crank bearings, big end bearings, oil pump, conrods, small end bearings, pistons, piston rings, cylinder bores, cylinder head (excluding cracks), rocker shaft, rockers, hydraulic lifters, dual mass flywheel, camshaft and cam followers, push rods, camshaft bearings, inlet and exhaust valves, valve springs, valve guides, cylinder head gasket, inlet manifold, timing gears, (excluding sticking or burnt valves).

Cooling System

Engine thermostat, water pump, viscous fan.

Fuel System

Fuel injection pump and fuel lift pump. The following items relate to diesel engine vehicles only. Low pressure supply pump, fuel injector governor, fuel shut off mechanism, hydraulic or electrical injection timing mechanism, high pressure fuel metering head, manifold boost pressure compensator, altitude compensator, glow plug relay.

4x4 Transfer Box

Transfer gears, selectors, shafts, transfer shafts, needle and roller bearings, output shafts.

Driveline

Open drive shafts including constant velocity joints, universal joints and couplings. Rear wheel drive half shafts, half shaft bearings. Includes front and rear transfer shafts on 4x4 vehicles. (excluding: gaiters and viscous couplings).

Differential including 4x4

Planetary gear assembly, crown wheel and pinion assembly, internal shafts, bearings and bushes, thrust washers, spacers, bevel gears, includes front, rear and centre differential on 4x4 vehicles. (excluding: viscous couplings and fluid differentials).

Manual Gearbox

Gears and gear cluster, selectors and shafts, synchromesh assemblies, bushes, ball and roller bearings, needle bearings and transfer gears.

Automatic Gearbox

Governor, valve block, oil pump, gears, brake bands, servos, clutches, shafts, bearings and bushes, modulator, valve and transfer gears.

Transmission

Release bearing, friction plate, pressure plate, clutch fork, master cylinder, slave cylinder.

Continuously Variable Transmission
(CVT/CTX): All internal mechanical components.

Torque Converter
All internal mechanical components.

Propshaft/s
Propshaft, universal joints and couplings. (excluding: gaiters).

Suspension and Steering:
Power steering rack, power steering pump, power steering box and idler box. (excluding: gaiters, tracking and balancing).

Braking System
Brake master cylinder, Brake vacuum pump, wheel cylinders, brake bias/ restrictor valve. (excluding: corroded, seized or leaking components).

Electrical:
Starter motor, alternator, voltage regulator, front windscreen wiper motor, front windscreen washer motor.

Diagnostics
Diagnostic costs up to £25. Provided printed copies from computerised or hand held devices are supplied.

Casings:
Consequential damage to casings caused by the Failure of a covered component will constitute part of the total warranty claim (within the stated Claim Limits).

Working Materials
Should any authorised repair to any of the above components require essential replacement or topping up of lubricants, oils or coolant or replacement of the oil filter these shall be covered as part of total warranty claim (within the stated Claim Limits).

PLEASE NOTE:
Those components covered are covered against Failure which occurs after the vehicle was certified as having passed our Pre-delivery Inspection. The replacement of oil filters, lubricants, antifreeze and fluids is included provided the replacement is necessitated by the Failure of a covered component and the vehicle is not within 1,000 miles of its next due service.

The following are specifically excluded;

- Any Failure resulting from wear and tear and/or where a part is Worn Out.
- Any Failure, maintenance or repair normally covered by comprehensive motor insurance policy.
- External oil leaks.
- Any Failure of a part which is under any manufacturer's or supplier's warranty (other than this Plan).
- Any MOT failure due to exhaust emission.
- The costs of repair to parts not included in your Plan.

PLAN COVER LEVEL

PLAN 2

The following apply where you benefit from PLAN 2

WHAT IS COVERED?

In addition to the extensive cover afforded by Plan 1, Plan 2 includes all of the vehicle's mechanical and electrical components that were manufacturer's original fitments excluding those listed in the 'Components not Covered' section of this Plan. Our warranty covers you for the replacement costs of those parts and labour.

The number of warranty claims you can make under this Plan is unlimited within the Plan Period although the aggregate value of those claims is limited to the Market Value of the vehicle. The maximum amount we will pay for any warranty claim will be subject to the Claim Limit.

Please refer to your Plan Schedule for details of the Claim Limit and Labour Rate applicable to your Plan.

Please refer to the section How to make a warranty claim for information on how to make a claim under this warranty.

Plan 2 includes warranty cover for parts and working materials listed in this section. (This is not an exhaustive list).

Engine

Cylinder head, cylinder head gasket, cylinder block, cylinder bores, rocker assembly, valves and guides, pushrods, cam shaft and cam followers, ECU, EGR valve, inlet manifold, dual mass flywheel and ring gear, intercooler, crankshaft, crank bearings, big end bearings, oil pump, conrods, small end bearings, pistons, piston rings, rocker shaft, rockers, hydraulic lifters, inlet and exhaust valves, valve springs, valve guides, timing gears and chains, auxiliary shafts and bushes, distributor drive and distributor drive gears (excluding sticking or burnt valves and oil leaks).

Cooling System

Radiator, heater matrix, heater motor, oil cooler, engine thermostat and housing, water pump, viscous fan.

IMPORTANT:

It is essential that an authority number is obtained from us before any repairs commence on Tel: 0333 101 4443.

Fuel System

Fuel injection pump and fuel lift pump, fuel metering unit, air flow meter, choke, low pressure supply pump, injectors, fuel injector governor, fuel shut off mechanism, hydraulic or electrical injection timing mechanism, high pressure fuel metering head, manifold boost pressure compensator, altitude compensator, glow plug relay.

Driveline

Crown wheel, pinion gears, planet gears, bearings, bushes transfer gears, selectors, shafts, transfer shafts, needle and roller bearings, output shafts, open drive shafts including constant velocity joints, universal joints and couplings, rear wheel drive half shafts, half shaft bearings, front and rear transfer shafts, planetary gear assembly, crown wheel and pinion assembly, internal shafts, bearings and bushes, thrust washers, spacers, bevel gears, front, rear and centre differential, swivel hubs, drive flanges, viscous couplings and fluid differentials, propshaft, universal joints and couplings (excluding gaiters).

Gearbox

Mechatronic Unit, governor, valve block, oil pump, clutch and brake bands, servos, clutches, bearings and bushes. gears and gear cluster, selectors and shafts, synchromesh assemblies and hubs, torque converter, ball and roller bearings, valve block, governors, needle bearings and transfer gears, continuously variable transmission, torque converter.

Clutch

Release bearing, friction plate, pressure plate, clutch fork, master cylinder, slave cylinder.

Steering and Suspension System

Steering rack and pinion, power steering unit including pump, power steering box and idler box self-levelling suspension, compressor and control unit, shock absorbers and road springs.

Braking System

Master cylinder, servo, wheel cylinders, brake bias/restrictor valve, brake vacuum pump, brake calipers, motor and sensors, ABS pump and sensors.

Electrical

Starter motor, alternator, window motor, engine management unit, mirror motors, ignition coils, electric ignition, wiper motors, washer motor, thermostatically controlled cooling fan motor, speedometer head, horn, headlight motors, central locking motors, convertible roof and sunroof motor, voltage regulator, sensors including O2, parking and nox sensor.

Casings:

Consequential damage to casings caused by the Failure of a covered component will constitute part of the total warranty claim (within the stated Claim Limits).

Aircon

Compressor, condenser, evaporator, drier, fan motors.

Turbo Charger

Bearings, shafts, impellers, actuators, waste gate and valves.

Diagnostics

Diagnostic costs up to £65. Provided printed copies from computerised or hand held devices are supplied.

Working Materials

Should any authorised repair to any of the above components require essential replacement or topping up of lubricants, oils or coolant or replacement of the oil filter these shall be covered as part of total warranty claim (within the stated Claim Limits).

Programme Costs

Up to 1 hour of selected labour rate.

Satellite Navigation System

Including LED / Digital display.

Multimedia / Sound Equipment

Including TV units, LED / Digital display and remote signal units.

Components NOT covered section:

Those regarded as service items or components, which are expected to require periodic replacement. These include, but are not limited to:

wheels and tyres, spark plugs, glow plugs, wiper blades and arms, auxiliary drive belts, pipes, hoses and cables, SRS airbag systems, seized brake calipers, brake shoes, pads and discs, batteries, lamps and bulbs, fuses, wiring connections and looms, communication equipment, remote control transmitters and receivers, bodywork, paintwork, all weather strip and seals, water ingress, all glass including heater elements, trim, upholstery including seat runners.

Timing belts: are covered providing that the last due change of belt has taken place as specified by the manufacturer's schedules (proof required). Damage subsequently caused if the timing belt has not been changed, as specified by manufacturer, is specifically excluded.

PLEASE NOTE: Those components covered are covered against Failure which occurs after the vehicle was certified as having passed our Pre-delivery Inspection. The replacement of oil filters, lubricants, antifreeze and fluids is included provided the replacement is necessitated by the Failure of a covered component and the vehicle is not within 1,000 miles of its next due service.

The following are specifically excluded;

- Any Failure resulting from wear and tear and/or where a part is Worn Out.
- Any act of Failure, maintenance or repair normally covered by comprehensive motor insurance policy.
- External oil leaks.
- Any Failure of a part which is under any manufacturer's or supplier's warranty (other than this Plan).
- Any MOT failure due to exhaust emission.
- The costs of repair to parts not included in your Plan.

HOW TO MAKE A WARRANTY CLAIM

The following apply to all benefits within the Plan.

- **Notifying us**

  You must notify us on 0333 101 4443 as soon as possible of any incident or event that you think might be covered by warranty under the Plan.

  We will not cover any incident or event if any repairs or work have been carried out on the vehicle before we have authorised the repairs.

- **Appointment of a repairer**

  We will let you know whether we require you to use an authorised repairer, or whether we are happy for you to appoint your own repairer. If we do allow you to appoint your own repairer, you must ensure that the repairer is VAT registered.

- **Approval of repairs**

  You or the authorised repairer must tell us the following within 7 days of any Failure. You must gain authority before you can book any required repairs:

  - Which part of the vehicle (if any) is faulty or damaged;
  - The mileage of the vehicle and the date the fault was first noticed;
  - An estimate of the costs, including parts and labour (please let us know within 7 days if there is likely to be any delay in providing this information);
  - Copies of any diagnostics information from the vehicle (if available).

We will then confirm whether the works required are covered by the warranty under the Plan. We may require the vehicle to be transported at our cost to an authorised repairer.

- **Establishing a fault**

  - It is your responsibility to establish the existence of a Failure covered by the warranty under the Plan. Where such a Failure does exist, we will pay for the diagnostic cost, when accompanied by a printed copy of the diagnostic report, subject to your selected plan claim limits.
  - We do not consider the illumination of a dashboard warning light to be sufficient evidence of the existence of a failure.

- **Payment of repairs**
  - Where repairs have been carried out by an authorised repairer, we will pay the authorised amount directly.
  - Where repairs have been carried out by a repairer appointed by you, if your repairer insists on you settling the invoice please contact the Warranty Claims Line. We will only reimburse charges for work that we had agreed to before repairs were carried out.
  - VAT: Where the customer is VAT registered, the VAT element will not form part of any warranty claim against the Plan and the repair invoice should be addressed to the customer.
  - You must provide any other information we reasonably require in relation to the vehicle maintenance or repairs before we authorise your warranty claim. We will not make any payment where you do not provide any such information within 30 days of our request unless the delay is due to circumstances outside your control.
  - We require such prompt provision of information as delays can lead to worsening damage and challenges around evidencing the cause of vehicle issues.
  - We may require that the vehicle or any part be examined by an Independent Expert at our expense. We will not make any payment in respect of a Failure if you refuse to allow the Independent Expert to examine the vehicle or part.
  - Where dismantling of a covered component is necessary to determine the validity of a warranty claim, You must authorise any dismantling. Costs incurred will only be met as part of a valid warranty claim.
  - We reserve the right to specify the use of guaranteed exchange or factored parts. The parts liability for any warranty claim will be limited to the cost of these components.
  - If you are paying for this Plan by instalments, we reserve the right to pay any warranty claim net of the remainder of any outstanding payments due to us for the whole Plan Period. If this occurs, you will be responsible for paying the authorised repairer directly for the balance of any charges.

FRAUD

If you, or anyone on your behalf, seeks any payment under the Plan dishonestly, maliciously or fraudulently, we will refuse to make any such payment and this Plan will cease immediately.

IT IS NOT POSSIBLE FOR US TO AUTHORISE A CLAIM WITHOUT ISSUING A SPECIFIC CLAIMS AUTHORITY NUMBER.

ADDITIONAL TERMS APPLYING TO YOUR PLAN

Cancellation by you
This Plan may be cancelled by you within 30 days of your receipt of this Plan booklet and your Plan Schedule. Provided that no claim has been made during this period you will be entitled to a full refund of the sums you have paid for this Plan. Should you wish to cancel within this period, please contact the dealer from which you purchased this Plan.

You may cancel this Plan after the 30 day period described above by contacting the dealer from which it was purchased. In such circumstances you may be entitled to a refund from the dealer of any sums you have pre-paid for the Plan (based on the number of full months remaining on the Plan Period) less an administration charge of £40.00.

Where a claim has been made under this Plan, you will not be entitled to a refund should you choose to cancel the plan at any time.

Momentum's obligations in relation to the Plan and these terms and conditions will cease once the Plan Period expires or you have cancelled the Plan prior to that time.

Nothing in these terms and conditions will reduce your statutory rights.

Cancellation by us
You (or your supplying dealer if relevant) must pay our charges for this Plan to be in force. If payment is not received your Plan will not be valid and you will not have any right to make a claim under it.

In the event of non-payment of our charges, we may cancel this Plan by giving 14 days' notice in writing to your last known address.

Liability for rejected claims
If a claim is rejected by us, we will not be liable for the claim after the expiry of three months from the date of rejection, unless within that time the claim is subject to any formal dispute resolution process (such as a court claim, arbitration or mediation).

Governing Law
This Agreement is governed in accordance with English laws unless your habitual residence (in the case of an individual) or central administration and/or place of incorporation (in the case of a company) is located in Scotland, in which case the law of Scotland shall apply or Northern Ireland, in which case the law of Northern Ireland will apply.

DEFINITIONS

Whenever a word appears in this Agreement it has the meaning shown below.

Claim limit
The maximum we will pay on each individual warranty claim and in the aggregate exclusive of VAT as stated on your Plan Schedule which shall not exceed the Market Value of the vehicle during the lifetime period of the Plan.

Failure
Any mechanical or electrical part that suddenly suffers a premature fault, resulting in that part failing to perform its design function and which would be likely to lead to a breakdown of the part before the Plan expires if the part is not repaired or replaced.

Independent expert
An expert in vehicle engineering who is independent of both you and us.

Labour Rate

The maximum hourly labour rate which is exclusive of VAT where charged.

Manufacturer's Recommended Service

A service by a main dealer, an authorised repairer or a VAT registered garage carried out to our specification or your vehicle manufacturer's and using parts approved by the manufacturer or parts manufactured to the same specification and standards as those approved by the manufacturer and using fluids and lubricants recommended by the manufacturer.

Market Value

The market value of the vehicle will be determined by reference to Glass's Guide at the time of the warranty claim.

Part / Parts

The component parts of the vehicle covered in the Plan you have selected.

Plan

The maintenance and repair Plan entered into between you and us, evidenced by this Plan booklet and the accompanying Plan Schedule.

Plan Period

The Plan period shown in the Plan Schedule.

Plan Schedule

The schedule issued with this Plan providing details of your vehicle, the warranty cover level selected, and the duration and Claim Limit of your Plan.

Pre-delivery Inspection

An inspection of the vehicle prior to the initial delivery to, or collection by, you, undertaken by the dealer on our behalf in accordance with the specification shown in this Agreement.

Worn Out

Any component which has reached the end of their normal effective working lives because of age and /or usage.

You / Your

The individual named in the Plan Schedule, being the owner of the vehicle.

Customer Service / Complaints

It is our intention to give you the best possible service but if you do have questions or concerns about this Plan or the handling of a warranty claim, you may contact us at: Momentum Warranties Ltd. King James VI Business Centre, Friarton Road, Perth, PH2 8DY Tel: 0333 101 4443. or

Email: support@momentumwarranties.co.uk

Please quote details of your Plan in all correspondence to assist a quick and efficient response.

Momentum Warranties Ltd Privacy Notice

Momentum Warranties are the suppliers and the administrators of this Plan, our Information Commissioner's Officer Number is 71461566.

Personal data we collect

We will only use your data for the purpose for which it was collected. We will only grant access to or share your data within our firm or the companies directly involved in the products purchased or where we are required or entitled to do so by law under lawful data processing.

You can get more information about this by viewing our full privacy notice online at http://momentumwarranties.co.uk/privacynotice.

This is NOT an insurance contract. Nothing within this wording implies insurance however terms such as 'cover', are used generically.