Terms & Conditions

Giveaway 4×4 Cover — 3 Months

Policy Summary

WARRANTY REFERENCE
Sample

CUSTOMER
Sample terms. Your own are issued with your policy.

VEHICLE
—

DURATION
3 months

START DATE
—

END DATE
—

Coverage Summary

—

Wheatley Car Centre — Giveaway Cover Terms & Conditions

Please note that these Terms & Conditions form an integral part of the Agreement. Certain terms used throughout the document are defined in the Agreement and should be interpreted accordingly. References to statutes or statutory provisions include any amendments, extensions, consolidations, or re-enactments made from time to time, as well as any subordinate legislation and regulations issued under those statutes or provisions. 2025 Highfield Motors Limited. All Rights Reserved.

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TERMS & CONDITIONS

This Warranty operates under a discretionary basis and is not considered "insurance" under the Financial Services and Markets Act 2000 and does not therefore fall under the scope of the Financial Conduct Authority.

Terms & Conditions

1. PARTIES

a. The Dealer (Wheatley Car Centre).

b. You (the Customer).

2. ELIGIBILITY CRITERIA

1. WHAT IS COVERED?

This giveaway cover is available for Vehicles that:

a. do not exceed the maximum vehicle age detailed on the certificate;

b. have covered fewer miles than detailed on the certificate.

2. AM I COVERED?

You must:

a. be at least 18 years old on the policy start date;

b. hold a full UK driving licence for the Vehicle covered under the Agreement;

c. be a resident of the UK.

3. DURATION

The cover will run from the start date, which is detailed on the agreement Schedule, until the earliest of the following dates:

a. you or the Vehicle no longer meet the eligibility criteria;

b. the number or value of Claims settled having reached the Maximum Claim Limit;

c. the agreement being cancelled by either You or the Dealer;

d. the expiry date detailed on the certificate.

4. HOW TO CLAIM

IMPORTANT: No repairs should be carried out until the Dealer has agreed to the repairs and communicated this approval to the garage and to You.

1. Contact WarrantyOS on **0330 053 9489** or email **claims@warrantyos.app** within thirty (30) days of becoming aware of the issue.
2. Find a VAT registered mechanic to provide an estimate for the required repairs. (Diagnostic cost covered as part of a valid claim.)
3. Send a copy of this estimate to Wheatley Car Centre. The estimate needs to be provided on letter-headed paper from the repairer and emailed to **claims@warrantyos.app**.
4. If more information is required at this stage we will let you know. Depending on the nature or value of the potential claim, an expert may be appointed to inspect your vehicle.
5. If your claim is approved, the mechanic then carries out repairs.
6. Once the repairs are complete we require a VAT invoice made out to Wheatley Car Centre. Upon receipt of the invoice we will make payment directly to the repairer.

5. COVERAGE LOCATIONS

Coverage is offered within the United Kingdom for a maximum duration of thirty (30) days over a 12-month span. Repairs can be carried out at any VAT registered repair centre in the United Kingdom.

6. COVERED COMPONENTS

1. WHAT IS COVERED?

The following components are covered:

- **a. Air Conditioning:** For the air conditioning, the air conditioning pump is covered (except for pulleys if available as a separate component).
- **b. Automatic Gearbox:** This coverage pertains solely to the internal elements, encompassing gears, oil pump, shafts, clutches, brake bands, bearings, governors, servos, torque converter, drive plate, valve block, modulator valve, and speedometer drive.
- **c. Brakes:** Included in the coverage are the master cylinder, wheel cylinders, and brake calipers (excluding for seizure and electric motors). Also covered are the servo, brake pumps, brake limiter valve, as well as ABS computer and pumps.
- **d. Camshaft Timing Belt:** Eligible for coverage, provided there is evidence of adherence to the manufacturer's replacement guidelines, and it remains unaffected by oil contamination.
- **e. Casings:** In the event of a covered part causing damage to a casing, the casing will be part of the maximum Claim liability.
- **f. Clutch:** Included in this coverage are the centre plate, pressure plate, thrust bearing, clutch fork, master cylinder, and slave cylinder.
- **g. Cooling System:** In the cooling system, coverage extends to the water pump, head gasket, thermostat, heater matrix, electric fan motor, and viscous fan coupling.
- **h. Drive System:** Is covered as well, with exceptions for the electric pump and pulleys.
- **i. Electronics:** This coverage encompasses sensors, starter motor, alternator, coil, distributor, and the E.C.U. (limited to the engine). It also includes front and rear windscreen wiper motors, heater fan motor, indicator relay, electric window motor, sunroof motor, centralised locking solenoids, as well as the cruise control actuator and control unit. Front and rear heated screens and their elements are not covered under this plan.
- **j. Electric & Hybrid Vehicles Covered:** Electric motor, electronic controller, and AC/DC converter.
- **k. Engine internal components:** Valve assembly, encompassing both inlet and exhaust valves, along with valve guides and springs (damage from burnt valves and excessive wear excluded). The cylinder head is also included, safeguarding against cracks, overheating damage, and any potential machining or skimming effects. This extends to stretched head bolts, push rods, camshaft and its followers, timing chains, and the timing chain tensioner. The oil pump, pistons, rings, cylinder bores, gudgeon pins, connecting rods, bearings, crankshaft, bearings, flywheel, ring gear, and distributor drive are all part of the coverage.
- **l. Fuel System:** Within the fuel system, both for petrol and diesel engines, coverage includes injectors, mechanical/electrical fuel pump, air mass meter, E.G.R. valve, and idle control valve.
- **m. Manual Gearbox:** This coverage pertains exclusively to the internal elements, which encompass gears, shafts, synchromesh hubs, selectors, bearings, speedometer drive, and overdrive units (if equipped). Solenoids are also included, except for gear cables, linkages, and electronic actuators.
- **n. Propshaft:** In the propshaft area, the coverage includes the propshaft itself, universal joints, and bearings.
- **o. Radiator:** Is covered as well, with exceptions for the electric pump and pulleys.

- **p. Steering:** Steering components covered include the power steering rack, power steering pump, steering box, steering idler, and steering column (excluding issues related to leaks, electric locks, and the E.C.U.). Pressure pipes are also included.
- **q. Suspension:** Included in the coverage are shock absorbers, coil springs, upper and lower wishbones, ball joints, swivel joints, McPherson struts, suspension arms, anti-roll bars, self-leveling units, as well as reservoir pump and regulator valves. This coverage extends to the displacer and hydro-pneumatic system as well.
- **r. Turbo:** The entire assembly is covered, including the wastegate if it is an integrated component of the turbo unit and not available for separate purchase.
- **s. Wheel Bearings:** Front and rear wheel bearings are part of the coverage.

2. WHAT IS NOT COVERED?

All components not listed above are excluded from this Agreement.

3. ADDITIONAL EXCLUSIONS

- **a. Hosing:** Clearing of fuel lines.
- **b. Seals:** Repairing water ingress.
- **c. Wear and tear:** any Mechanical Breakdown caused by wear and tear or gradual deterioration, including components that have reached the end of their expected functional life, whatever the age or mileage of the Vehicle.
- **d. Electric and Hybrid Vehicles:** Charging port, electrical connections and high-voltage cabling, housing for high-voltage batteries, high-voltage battery units/cells/modules, cooling system for high-voltage batteries, ventilation unit for high-voltage battery, electric charging cable (HV = High Voltage).

7. CLAIM LIMITS

1. You may make an unlimited number of claims during your Vehicle's warranty period subject to the following:
   a. Each individual claim is limited as detailed on the certificate, including VAT;
   b. The total value of all claims made during the lifetime of the Warranty will not exceed the PPOV (Purchase Price of Vehicle which is detailed in the certificate).
2. Labour rates are not capped, however should the cost quoted greatly exceed that of a known viable alternative we reserve the right to refer the vehicle to another repairer.

8. ADDITIONAL BENEFITS

- **European cover:** This coverage is applicable within the EEA for a period of 30 days, and payments will be adjusted based on the prevailing currency exchange rates. Please note that for specific reimbursements, receipts may be necessary.
- **Hire Car:** In the event of a valid claim and if the repair time exceeds 8 hours, you are eligible for compensation of up to £20 per day for a maximum of 5 days.
- **Hotel expenses:** You can receive up to £60 (including VAT) to help with hotel expenses or rail fares in case your vehicle becomes completely immobile during a covered repair.
- **Vehicle Recovery:** Tow-in expenses, which are included within the overall maximum repair payout, are capped at £50.

9. COVER RESTRICTIONS

1. The Vehicle is required to be consistently maintained in a roadworthy state.

2. The Vehicle must be insured, taxed, and possess a current M.O.T. certificate as mandated by law.
3. Regular servicing of your Vehicle by a V.A.T. registered garage in adherence to the manufacturer's recommendations is essential.
4. Non-compliance with any of these conditions will render this agreement void.
5. This warranty exclusively provides coverage for the registered vehicle, allowing any driver with the owner's permission and legal capability to operate the vehicle.
6. This coverage is applicable exclusively to damages arising from routine driving and business utilisation.
7. This policy does not cover or extend to emergency vehicles, commercial vehicles exceeding 3,500kg / 3.5 tons, taxis, courier vehicles, buses, minibuses, coaches, trucks, trailers, heavy goods vehicles, licensed private hire vehicles, daily rental vehicles, or breakdown and recovery vehicles.
8. This policy does not cover any Vehicle that is used for any form of motor sport or competition, including motor racing, rallies, off-road use, for any form of hire or reward and usage for or by driving schools, or for any form of delivery or courier service.
9. If any repair work is conducted outside the scope of this agreement, you are responsible for the cost of those repairs.

10. YOUR OBLIGATIONS

1. You are required to exercise reasonable care in providing accurate and complete responses to our inquiries, whether during the application process, or when submitting a Claim to us.
2. You should promptly notify us if your circumstances change, or you become aware that any information we hold about you is incorrect. Failing to do so promptly may result in the agreement being invalidated, potentially leading to non-payment of claims.
3. You must tell us if you sell or transfer ownership of your vehicle.
4. You must tell us within 5 days about any change in your circumstances or the age and/or mileage of the Vehicle that affect your eligibility or that of the Vehicle under this agreement.
5. You must tell us as soon as reasonably possible if you have a Claim under the Agreement and in any event no later than thirty (30) days from the date you were entitled to submit a claim. Any Claim submitted later will not be considered.
6. To fulfil all legal obligations as the owner of the Vehicle, including insurance, taxation, and MOT requirements.
7. You must take reasonable steps to safeguard the Vehicle from damage and ensure it remains roadworthy at all times.
8. If the Vehicle is unused for more than 90 consecutive days without the engine being run, this may invalidate any claim You make.
9. You must not make modifications that significantly alter the Vehicle's design and performance unless required or recommended by the manufacturer. If in doubt, you should discuss any material modifications with us before undertaking them.
10. Ensure the Vehicle is serviced at a VAT registered garage in accordance with the manufacturer's recommendations. Ensure servicing is done within 30 days from the due date or the Vehicle has travelled no more than 1,000 miles since the service due date.
11. Keep comprehensive records of all services and maintenance carried out on the Vehicle.

11. PAYMENT

You have the option to acquire this agreement and settle the premium when you acquire your vehicle. The premium can be submitted as a single payment to your vehicle retailer, or if feasible, you may opt for a monthly payment arrangement. Another choice is to include the premium in a loan agreement, which may incur interest charges. All of these details will be clarified during the purchase process and specified in your agreement Schedule.

12. CANCELLATION

If you wish to cancel the Policy within the initial thirty (30) days following the policy start date you can do so by contacting us directly on **0330 053 9489**. The latest you can do this is 48 hours before the initial 30 days expires. If you cancel this agreement within the initial thirty (30) days after the start date, a complete premium refund will be provided, unless you have submitted a Claim under it. Should you opt to cancel after the initial thirty (30) days you will not be automatically entitled to a refund.

13. SUPPORT

This warranty is provided directly by Wheatley Car Centre. For all inquiries about the Warranty or to make a Claim, You must contact Wheatley Car Centre in the first instance. You can contact us via email at **claims@warrantyos.app**, or telephone **0330 053 9489**.

Highfield Motors Limited is a registered company in England and Wales with company number **04713107**. Our address is 138-144 London Road, Wheatley, Oxford, Oxfordshire, OX33 1JH.

14. GENERAL EXCLUSIONS

The Warranty does not cover:

a. Non-Mechanical Breakdowns.
b. Mechanical Breakdown of non-Covered Components.
c. Any damage related to fabric or stitching.
d. Loss, damage, or costs associated with a Vehicle manufacturer's recall and replacement or repair of Covered Components.
e. Replacement of Covered Components not affected by Mechanical Breakdown, even if recommended by the Vehicle's manufacturer.
f. Mechanical Breakdown caused by Your breach of obligations.
g. Your negligence, accidents, acts of God, road hazards, fire damage, poor workmanship, corrosion, or other external factors unrelated to the Covered Component.
h. A Mechanical Breakdown that could have been prevented if You had taken appropriate steps to reduce damage to the Vehicle, such as, but not limited to, a warning light being displayed on the Vehicle's dashboard.
i. Mechanical Breakdown caused by a known fault documented by the Dealer at the time of sale if it does not affect the overall quality and fitness of the Vehicle at the time of sale.
j. Any Mechanical Breakdown caused by wear and tear or gradual deterioration, including components that have reached the end of their expected functional life, whatever the age or mileage of the Vehicle.
k. Mechanical Breakdown covered by any other warranty or insurance policy, or other similar policy.
l. False or fraudulent Claims.
m. Failed repairs, where a repair has failed to remedy a misdiagnosed fault.

n. This agreement does not cover pre-existing faults or faults that were developing at the point of sale. We reserve the right to request a copy of the most recent MOT certificate and any advisories issued would be deemed as pre-existing faults.

15. USE OF YOUR PERSONAL DATA

This section provides a summary of how Your Personal Data may be used by us. For complete information, refer to www.wheatleycarcentre.co.uk.

a. You acknowledge that We are a Data Controller in respect of Your Personal Data.

b. We may collect and use Your Personal Data as necessary to provide services to You and in accordance with our legitimate interests. This includes performing our roles related to the Warranty, direct marketing, reviewing and improving products and services, developing new products and services, complying with legal and regulatory obligations, and sharing information with group companies and business partners.

c. We may share Your Personal Data with governmental organizations, group companies, suppliers, and business partners. In some cases, Your Personal Data may be shared with parties outside the EEA, with appropriate safeguards in place to protect Your data.

d. You have certain rights under Data Protection Law, such as the right to access your Personal Data, be informed about how and why your Personal Data is being used in a particular way by us, object to how we use your Personal Data, and the correction of any incorrect Personal Data we hold.

16. DISPUTE RESOLUTION AND COMPLAINTS

All disputes will be handled through our complaints/dispute procedure. This will involve sending any request to **claims@warrantyos.app**. The request will then be escalated for review.

Our Customer Service Team on **0330 053 9489** will do their best to resolve any problems you have with us or our products.

You can also email **claims@warrantyos.app**.

Resolving disputes without going to court. Alternative dispute resolution is an optional process where an independent body considers the facts of a dispute and seeks to resolve it, without you having to go to court. If you're not satisfied with the outcome of any alternative dispute resolution proceedings in your dispute with us, you still retain the right to submit a claim to court.

You can go to court. These terms are governed by English law and wherever you live you can bring claims against us in the English courts. If you live in Wales, Scotland or Northern Ireland, you can also bring claims against us in the courts of the country you live in. We can claim against you in the courts of the country where you live.

17. DEFINED TERMS

- The **"Agreement"** denotes this contractual arrangement between You and the Dealer. As per this Agreement, the Dealer will offer the Warranty to You for the Covered Components of Your Vehicle during the Duration of the Agreement.
- A **"Claim"** refers to a request made by You for the Dealer to provide Warranty Assistance concerning a Mechanical Breakdown incident related to a Covered Component of Your Vehicle.
- The **"Claim Limit"** is the maximum amount that the Dealer will pay or provide to You for a single Claim under the Warranty, as set out in the "Claim Limit" section of these Terms.
- **"PPOV"** stands for the Purchase Price of Your Vehicle at the time of purchase.
- A **"Covered Component"** is a component part of the Vehicle that falls within the scope of the Warranty.

- The **"Data Controller"** is defined as the "controller" according to the Data Protection Law.
- **"Data Protection Law"** encompasses the General Data Protection Regulation (EU 2016/679) and any legislation amending, re-enacting, supplementing, or replacing it in an EEA member state, including the Data Protection Act 2018. Additionally, it includes any legislation of an EEA member state implementing Directive 2002/58/EC. Furthermore, it includes all other Data Protection Laws and regulations applicable in the United Kingdom and any other relevant EEA member state.
- The **"Dealer"** refers to Wheatley Car Centre (trading as Highfield Motors Limited), from which You purchased Your Vehicle.
- **"The Vehicle"** is the vehicle that is covered by this policy, the details of which are listed in the Vehicle Information section of your policy.
- **"Warranty Assistance"** means the repair and administrative services provided by the Dealer as part of your claim.

ANNEX A — RESCUE & RECOVERY

Rescue & Recovery is included as standard with the cover described in this Agreement. Rescue & Recovery is arranged by Wheatley Car Centre and delivered by our service provider, The AA. It is a non-insured product and therefore falls beyond the scope of the Financial Conduct Authority (FCA) and the Financial Ombudsman Service.

A1. IN THE EVENT OF A BREAKDOWN

Call **0330 053 0964**. You will be forwarded to our service provider, The AA. Please be prepared to provide the operator with the following information:

a. Your agreement number;

b. Your name;

c. the exact location of the Vehicle;

d. the nature of the breakdown;

e. the registration number of the Vehicle.

Our recovery agent is not able to recover or attempt to repair an unattended vehicle.

A2. WHAT IS COVERED

- **Roadside assistance or at home:** assistance at Your home as well as at the roadside.
- **Roadside repairs:** all roadside repairs are to be paid by the customer. If the parts are covered by the Warranty agreement then they can be claimed after the recovery.
- **Recovery of the driver and passengers:** limited to what the Vehicle was designed to carry and up to a maximum of 7 passengers, to any UK destination within a 50-mile radius (each mile thereafter will be charged at £2.60 per mile inc. VAT), including the selling dealer, home, onward destination or garage.
- **Cover for any driver:** cover for any driver that is using the registered Vehicle, provided that the person has received permission from You first and is legally able to drive the Vehicle.
- **Motorcycles and vehicles up to 3.5 tonnes:** cover for motorcycles and any vehicles up to 3.5 tonnes.
- **Up to four call outs a year:** up to a maximum of 4 call outs a year.

A3. WHEEL CHANGES AND PUNCTURES

If Your Vehicle has a serviceable spare wheel or tyre then the service provider can attend and change this for You. Where no spare is supplied by the manufacturer then the service provider may be able to provide a temporary repair or recovery to the nearest tyre centre. If no tyre or repair is available (e.g. out of hours) then the service provider will recover You and Your Vehicle to a destination of Your choice.

A4. IF RECOVERY CANNOT START WITHIN FOUR HOURS

If the service provider attends the breakdown and is unable to complete either a temporary or permanent roadside repair, and the onward recovery of Your Vehicle cannot commence within 4 hours, then we will cover the cost of a taxi to a maximum claim of £100. If Your onward journey is over 50 miles, then the service provider may be able to arrange a 48-hour replacement vehicle; a standard R+ licence and a credit card are required. A replacement vehicle is not like for like and is subject to availability.

A5. RECOVERY MILEAGE

Please note Wheatley Car Centre reserves the right to recharge You for each recovery mile over 50 miles at £2.60 per mile. Recovery miles are based on return mileage distances. For example a sixty mile recovery will be charged at 120 miles round trip at £2.60 per mile for 70 miles.

A6. WHAT IS NOT COVERED

The following are excluded from Your Rescue & Recovery agreement:

a. the cost of replacement fuel or materials used in a repair;
b. toll charges, ferry charges, parking charges and traffic congestion charges;
c. storage charges incurred during or after the use of our services;
d. more than 4 call outs a year;
e. breakdowns caused by Your Vehicle running out of fuel, wrong fuel in the Vehicle, loss of keys or broken glass;
f. water damaged or broken keys (mechanical or electrical faults to remote key fobs and cards will need to go through the claims process);
g. any vehicle towing a caravan or trailer;
h. a second use of our services if no remedial action has been taken to correct the initial fault;
i. any claims for private hire vehicles, i.e. taxis;
j. vehicles used for track days, rallies, motor racing or endurance testing;
k. any road traffic accidents or off roading accidents.

A7. COVER RESTRICTIONS AND LOCATIONS

a. This coverage is applicable exclusively to damages arising from routine driving and business utilisation.
b. To be eligible, You need to be at least eighteen (18) years old and a resident of the United Kingdom, Channel Islands, or Isle of Man.
c. The coverage does not extend to emergency vehicles, commercial vehicles exceeding 3.5 tons, taxis, courier vehicles, buses, minibuses, coaches, trucks, trailers, heavy goods vehicles, licensed private hire vehicles, daily rental vehicles, or breakdown and recovery vehicles.

Coverage is offered within the United Kingdom, Isle of Man, or Channel Islands.

A8. DURATION

Rescue & Recovery cover runs from the start date detailed on the agreement Schedule until the earliest of the following:

a. You or the Vehicle no longer meeting the eligibility criteria;

b. the date on which the Vehicle is sold or transferred, if not to a family member;

c. the number or value of Claims settled having reached the limits;

d. the agreement being cancelled by either You or us;

e. the expiry date detailed on the agreement.

A9. HOW THIS ANNEX WORKS WITH THE REST OF THIS AGREEMENT

a. **Roadside repairs are the one exception to pre-authorisation.** Section 4 (HOW TO CLAIM) requires that no repairs are carried out until the Dealer has agreed them. Roadside repairs carried out by the service provider are the only exception: You pay the service provider at the roadside, and if the parts are covered by the Warranty You may claim the cost back afterwards under Section 4.

b. **Tow-in contribution.** The £50 tow-in contribution in Section 8 (ADDITIONAL BENEFITS) continues to apply and is unaffected by this Annex. It is available where You need a relay to another repair centre. Rescue & Recovery under this Annex applies only to rescue and recovery situations, and no charge is made against the £50 tow-in contribution or the maximum repair payout when the service provider recovers You.

c. **Precedence.** Where this Annex and the main Terms & Conditions conflict on a matter of Rescue & Recovery, this Annex applies. On all other matters the main Terms & Conditions apply.

A10. YOUR OBLIGATIONS

Your obligations under Section 10 apply to this Annex in full. In addition, the Vehicle must be consistently maintained in a roadworthy state. It must be insured, taxed, and possess a current M.O.T. certificate as mandated by law, and be regularly serviced by a V.A.T. registered garage in adherence to the manufacturer's recommendations. Non-compliance with any of these conditions will render the agreement void.

A11. PAYMENT AND CANCELLATION

The premium for Rescue & Recovery is included in the price of Your agreement and is payable in the same way as the rest of the premium, as set out in Section 11 (PAYMENT). The cancellation terms in Section 12 (CANCELLATION) apply: if You decide not to make a claim and wish to cancel within the initial thirty (30) days after receiving the agreement documents, a complete premium refund will be provided; should You opt to cancel after the initial thirty (30) days You will not be eligible for a refund.

Wheatley Car Centre retain the authority to terminate this agreement at any juncture by providing You with a written notice of 30 days to Your most recent known address. In the event that no claims have been filed, a pro rata refund will be granted to You.

A12. SUPPORT

For a breakdown, call **0330 053 0964**. For anything else relating to this Annex, contact Wheatley Car Centre by email at **claims@warrantyos.app** or by telephone on **0330 053 9489**.