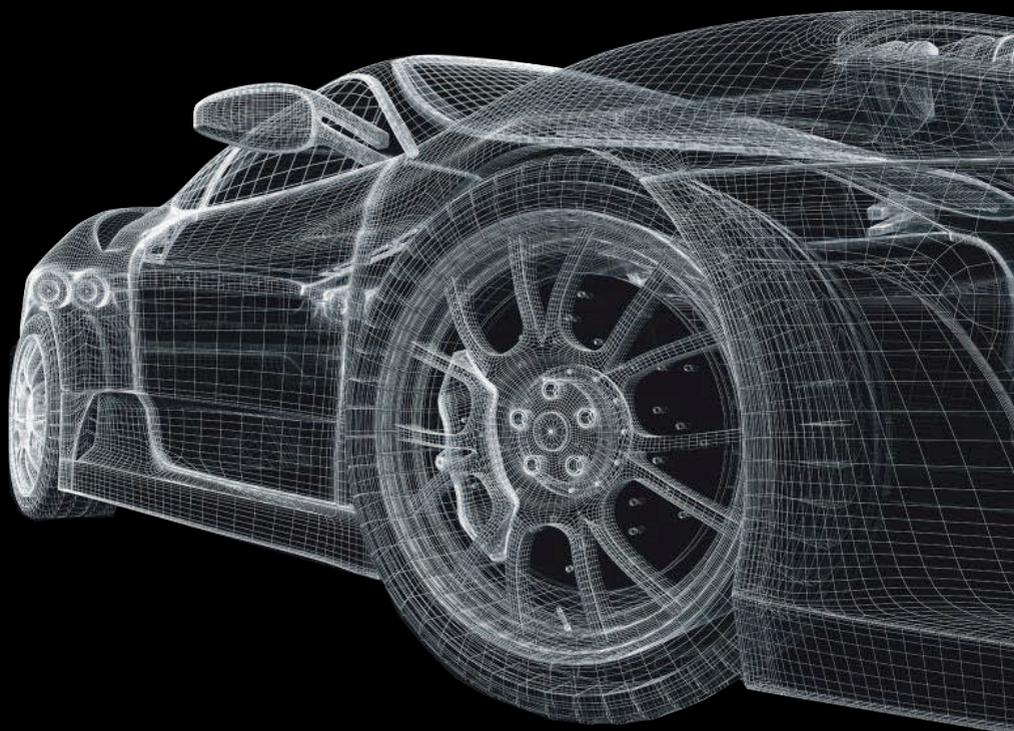




VEHICLE PROTECTION REDEFINED



The motor industry code of practice for

Vehicle Warranties

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WELCOME TO THE AUTO GROUP

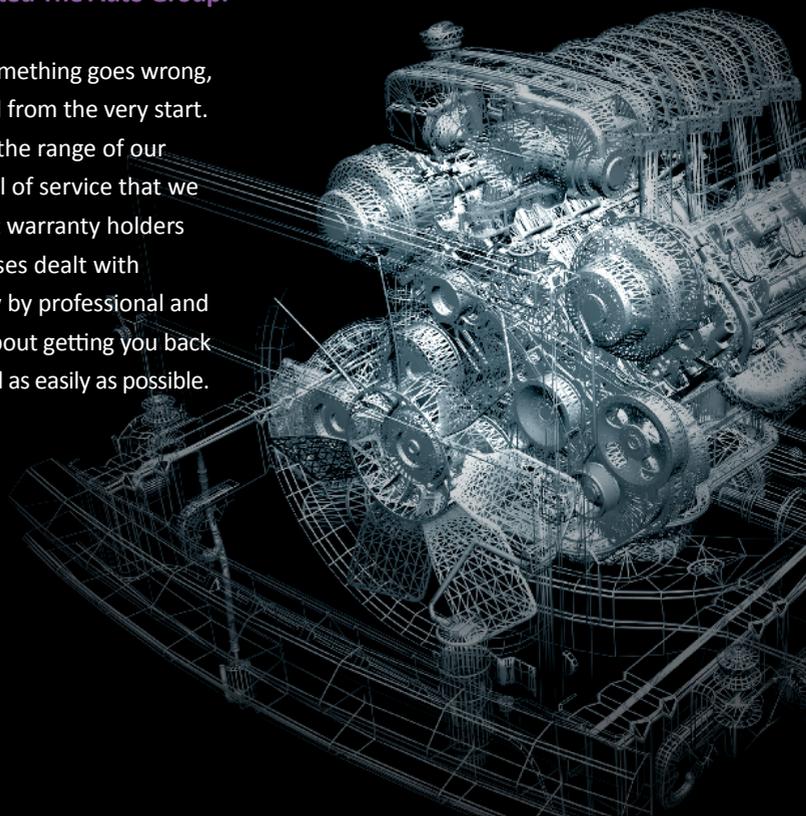
When a vehicle breaks down, whatever the reason may be, the frustration and inconvenience caused can be immeasurable. It is not just the cost of putting it right; it is the time and hassle involved in organising the repair of your vehicle. Being without your car for any period of time means disruption to daily life, being unable to get to important events or visit family and friends.

... That's Why We Created The Auto Group.

We believe that when something goes wrong, you should be supported from the very start. We ensure this through the range of our warranties and high level of service that we provide. We believe that warranty holders deserve to have their cases dealt with efficiently and effectively by professional and friendly staff who care about getting you back on the road as quickly and as easily as possible.

So, whatever your level of cover and whatever happens to your vehicle, we assure you that you will receive a service filled with dedication and commitment.

All of our customers are important to us – because we are drivers too.



STANDARD PROTECTION

The Auto Group understands that your new vehicle is important to you. This is why we offer 3 different levels of cover to ensure that all vehicles regardless of age and mileage have suitable protection in the event of a mechanical or electrical breakdown at affordable prices.

Engine

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

Manual Gearbox

Baulk rings	Gear selector forks
Bearings	Shafts
Factory fitted overdrive units	Synchromesh hubs
Gears	Speedometer drive
Gearbox casings (if damaged by an internal component)	Transfer box components

Brakes

Brake master cylinder

Cooling System

Thermostat
Thermostat housing

Water pump

Drive Train

Bearings
Casings (if damaged by an internal component)
Constant velocity joints (excluding rubber gaiters)
Crown wheel

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

Wheel Bearings

Front wheel bearings

Rear wheel bearings

Electrical

Alternator
Front wiper motor
Indicator switch

Rear wiper motor
Relays
Starter motor

Steering

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

Steering box
Steering idler



Automatic Gearbox

Actuators
Bearings
Brake bands
Bushes
Casings (if damaged
by an internal
component)
Clutches
Drive plate

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

Suspension

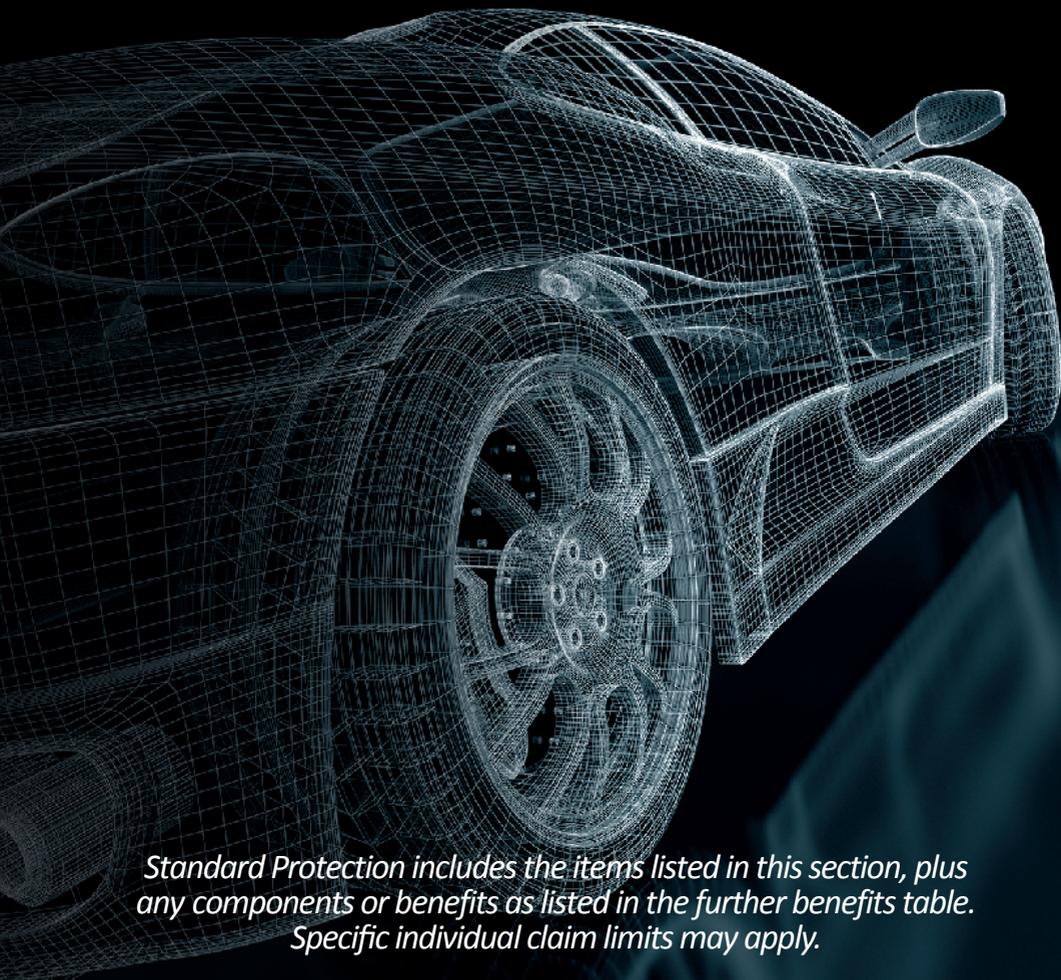
Front coil springs
Rear coil springs

Shock absorbers

Fuel System

Carburettor
Primary Fuel Pump
(electric)

Secondary fuel pump
(electric)



Standard Protection includes the items listed in this section, plus any components or benefits as listed in the further benefits table. Specific individual claim limits may apply.

ADVANTAGE PROTECTION

Engine

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

Manual Gearbox

Baulk rings	Gear selector forks
Bearings	Shafts
Bushes	Synchromesh hubs
Factory fitted overdrive units	Speedometer drive
Gears	Transfer box components
Gearbox casings (if damaged by an internal component)	

Automatic Gearbox

Actuators	Governors
Bearings	Modulator valve
Brake bands	Oil pump
Bushes	Servos
Casings (if damaged by an internal component)	Shafts
Clutches	Solenoids
Drive plate	Speedometer drive
	Torque converter
	Valve block

Drive Train

Bearings	Driveshafts
Bevel gears	Halfshafts
Casings (if damaged by an internal component)	Pinion gear
Constant velocity joints (excluding rubber gaiters)	Planet gears
Crown wheel	Planet carriers
	Propshaft
	Support bearings
	Universal joints

Wheel Bearings

Hubs	Rear wheel bearings
Front wheel bearings	

Electrical

ABS ECU	Front wiper motor
Air conditioning pump	Glow plugs
Alternator	Heater blower motor
Alternator regulator	Horn
Auto gearbox ECU	Indicator switch
Central locking solenoids	Radiator electric fan motor
Central locking motors	Rear wiper motor
Coil and coil packs	Relays
Electric window lift motors	Starter motor
Engine ECU	Starter motor solenoid
	Sun roof motor

Steering

Rack and pinion assembly (excluding rubber gaiters)	Steering box
Hydraulic PAS steering pump	Steering idler box
PAS steering motor	Power assisted steering ram
	Reservoir
	Steering column



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

MacPherson struts
Rear coil springs
Shock absorbers
Suspension arms
Swivel joints
Upper wishbone bushes

Brakes

ABS pump
Brake callipers
(including seizure)
Brake limiter valve

Brake master cylinder
Servo Brake pumps
Wheel cylinders

Turbo

Bearings
Factory fitted turbo unit
(excluding heat shield)

Shafts
Turbines
Wastegate

Cooling System

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

Thermostat
Thermostat housing
Viscous fan coupling
Water pump

Fuel System

Airflow meter
Carburettor
Diesel injection pump
Exhaust gas
recirculation valve

Idle control valve
Mechanical fuel pump
Primary fuel pump
(electric)
Secondary fuel pump
(electric)



Advantage Protection includes the items listed in this section, plus any components or benefits as listed in the further benefits table. Specific individual claim limits may apply.

ULTIMATE PROTECTION



ULTIMATE PROTECTION INCLUDES EVERY COMPONENT LISTED UNDER ADVANTAGE PROTECTION.

PLUS... all other mechanical and electrical components of the vehicle.

Excluded items will not be covered, unless listed in the Further Benefits table. Specific individual claim limits and hourly labour rates will apply. (Please refer to your guarantee certificate for the terms of your agreement).

Excluded Items

Aerials

Air-bag and air-bag systems (unless selected under the optional upgrade section)

All light units, bulbs and bulb holders

All lock barrels, mechanisms, units and pumps (unless selected under the optional upgrade section to the agreed individual claim limit)

All manifolds, swirl flap mechanisms and motors

All service components and items which require periodic replacement

All wiring looms and harnesses

Ancillary components

Bodywork, bolts, fixings, hoses and pipes

Brake cables, brake linkage, frictional materials, hoses and pipes

Burnt valves

Car telephone systems

Chassis

Coolant hoses and pipes

EGR coolers, inter coolers and oil coolers

Electric handbrake mechanism

Engine and gearbox mountings

Exhaust mountings

Exterior trim / interior trim

External gearbox linkage

Front and rear wiper linkage

Fuel tank/ lines

Gaskets, oil seals and oil leaks

Heated and air conditioned seat elements (unless selected under the optional upgrade section to the agreed individual claim limit)

Keys and remote key fob

Light units or bulbs, gas filled, led, Xenon starter units

Manual handbrake and mechanism (all components) Mirror glass, mirror units if impact has caused damage to the motor unit

Oil supply and feed pipes

Perished pulley dampers

Power hood and power hood mechanism (unless selected under the optional upgrade section to the agreed individual claim limit)

Power steering seals or gaskets

Pipes and hoses

Road wheels and tyres

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

Steering lock/barrel/mechanism

Sunroofs, windcreens, windows and any other glass

Towing equipment

FURTHER BENEFITS

	STANDARD (Maximum Claim)	ADVANTAGE (Maximum Claim)	ULTIMATE (Maximum Claim)
Agreement transfer (to a private customer)	Fee - POA	Fee - POA	Fee - POA
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	£75
Catalytic converter	N/A	N/A	£250
Clutch (manual)***	£100	£250	£250
Consequential damage (to other covered items)	Yes	Yes	Yes
Cylinder head skim	£25	£25	£25
Diagnosis*	N/A	Up to 1 hour	Up to 1 hour
Diesel particulate filter (repair or replace)	N/A	£100	£250
Dual mass flywheel (manual) **	N/A	£250	£500
European cover	Yes - 90 days	Yes - 90 days	Yes - 90 days
Exhaust system (excl manifolds)	N/A	N/A	£250
Injector cover (one claim per agreement)	N/A	£100	£250
Instrument clusters (repairs only)	N/A	N/A	£150
Instrument gauges	N/A	£50	£150
Multimedia (factory fitted)	N/A	£250	£500
Software update/re-programming*	£30	£50	£100
Sundries* (i.e. oils, filters, anti-freeze)	£20	Up to £75	Up to £100
Vehicle hire (24 hours after claim has been raised)*	N/A	£25 (max 5 days)	£40 (max 5 days)
Vehicle recovery* (must be requested at the point of claim generation)	£50	£75	£100
Wheel alignment*	£25	£25	£50

* As part of a valid repair / as part of your claim limit. ** Up to 80,000 miles. ***Up to 90,000 miles
Prices displayed above include parts, labour and VAT

OPTIONAL UPGRADES

Additional cover on request



Air-bag unit & sensors

Are not covered under our agreement but can be covered at an additional cost.

* Claim limit if selected £250.



Manufacturer parts

This agreement covers you for non OE/ pattern parts as standard, manufacturer parts can be added at an increased cost.



Door lock barrels

Are not covered under our agreement but can be covered at an additional cost.

*Claim limit if selected £250.



Power hood/ sunroof cassette

Are not covered under our agreement but can be covered at an additional cost.

*Claim limit if selected £500.



Heated & air conditioned seats

Are not covered under our agreement but can be covered at an additional cost.

*Claim limit if selected £250.



Road rescue

We have designed a bespoke road rescue product to ensure that in the event of a breakdown you are not left stranded. Please speak to your dealer for further information.



Hire & reward/ commercial

Are not covered under our agreement but can be covered at an additional cost.



Wear and tear

Is not covered under our agreements but can be covered on the Ultimate protection where vehicles are under 100,000 miles and 10 years of age at an additional cost. Terms and conditions apply.



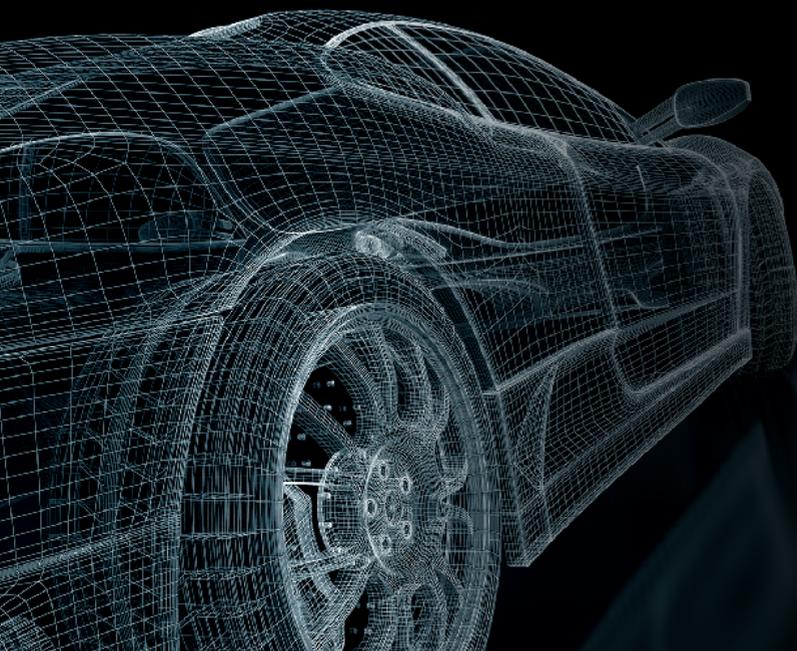
Increased labour rates

Your standard labour rate will be highlighted on your agreement certificate, this can be increased at an additional cost up to a maximum of £150 per hour.

*Optional upgrades are available with all our warranties.
Ask your dealer for further information*

IMPORTANT INFORMATION

- *Your agreement certificate will show your level of cover, claim limit, duration and additions to the agreement.*
- *You are covered for the components listed. Please read the relevant section(s).*
- *Payment may be authorised only if the correct procedure has been followed.*
- *We reserve the right to inspect any claim of vehicle malfunction.*
- *You must service your vehicle in accordance with the manufacturer schedule.*
- *We will only pay up to the labour rate shown on your certificate.*
- *Any claim that we suspect to be fraudulent will be treated with the utmost seriousness.*
- *We will not pay for additional items identified during fault code readings/road testing, health checks, servicing or diagnosis of the reported problem unless we deem them as consequential damage.*
- *You will be liable for any labour and parts charges that are not covered by this agreement.*



CLAIMS PROCEDURE

- Step 1. If you have a fault with your vehicle please arrange to take it to a reputable VAT repairer. If you are unsure of who to use for repair then please telephone our claims team on **0333 323 0383** who will be happy to direct you to a local specialist where possible.
- Step 2. Provide our repairer with a copy of your cover document and ask them to call us on **0333 323 0383** or email us on **info@theautogroup.co.uk**, preferably after diagnosis has taken place (customer is responsible for giving permission for initial diagnosis).
- Step 3. It may be necessary for parts to be dismantled. If we approve your repair, we will pay for this work (subject to it being deemed reasonable). If we do not approve the repair then you will be responsible for the costs involved.
- Step 4. If in the event that we approve the repair, we will issue a repair confirmation form. **PLEASE NOTE:** your excess amount (shown on your cover document) will be deducted from the overall amount we agree to pay. 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 the repair authority is automatically withdrawn. (Please refer to point 18 in the Terms & Conditions)

What to do with your invoice:

- (a) Ensure that the repair authorisation number is clearly marked on the invoice
- (b) Ensure any service invoices are included (if requested)
- (c) State clearly who we are to pay
- (d) Send to the following address:

**The Auto Group, Unit 8, Abbots Business Park, Primrose Hill,
Kings Langley, Hertfordshire, WD4 8FR**

Or email us on: claimspayments@theautogroup.co.uk

Please note:

Failure to follow the claim procedure will result in the claim being rejected. For a valid claim to be considered all information must be received prior to the expiry date of the agreement.

TERMS AND CONDITIONS

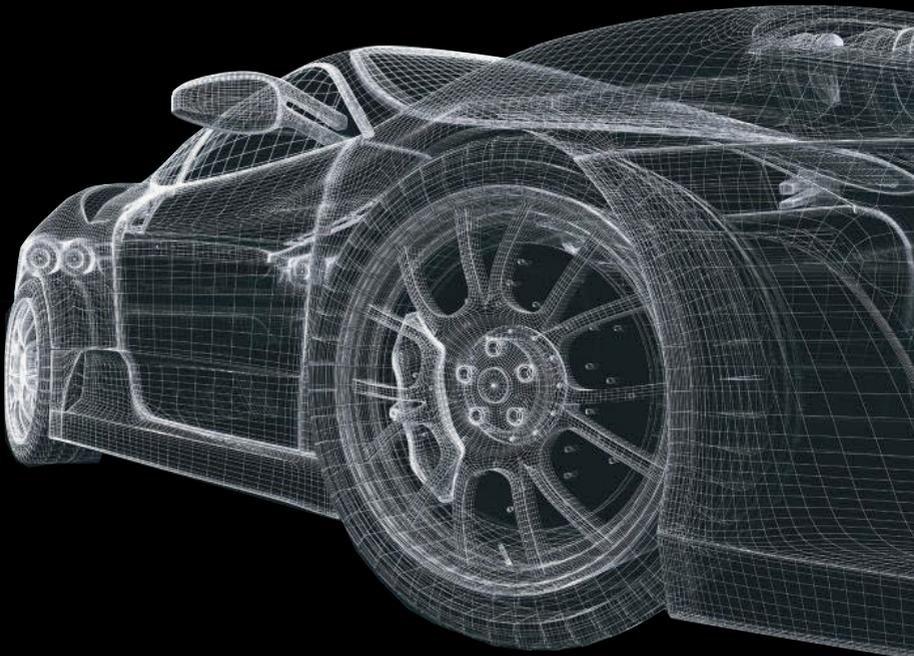
1. This agreement is provided by The Auto Group, to cover the sudden and unforeseen mechanical or electrical failure or breakage of an item as covered by the Standard, Advantage or Ultimate options, which causes a sudden stoppage of its function. General wear and tear is available when selected up to the specific claim limit (maximum of £2,500) on the Ultimate protection. Wear and tear is only applicable on vehicles under 100,000 miles and 10 years of age.
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) 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) The Auto Group 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 checks, servicing or diagnosis of the reported problem.
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 effective dispute resolution by the appointment of a mediator/ arbitrator. If either party unreasonably refuses to invoke the mediation process, the other party can, on giving notice, rescind this term. 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 WILL cover vehicles used for hire and reward subject to notification to The Auto Group, and an additional premium being paid. The value of the premium required will be quoted on an individual basis at the time of our notification. Failure to disclose that the vehicle is being 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 The Auto Group.
11. In the event of a problem occurring with your vehicle, you should stop and obtain advice from your local repairer or from The Auto Group 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 be transferred but not to or via a dealer. In the event of your death, we will transfer the remainder of the policy to an immediate relative without charge.
16. This agreement is cancellable at any time up to 14 days by either party from the start date. 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.
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 RCF it remains valid for the period of 3 months. Failure to carry out the repair work and return all relevant documentation for reimbursement within this period will result in the authority being withdrawn.
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). (a) 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. (b) Repair times will be assessed and agreed using Auto Data/ ICME repair time data. (c) 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, flooding, freezing, corrosion, cracked blocks, cracked cylinder heads due to lack of anti-freeze, all fluid leaks or faulty workmanship of any description. (with the exception of radiator and brake calliper corrosion, which is covered).
21. This agreement does not cover extreme/off road use, competitive track purposes, damage caused by impact or failures due to negligence.

TERMS AND CONDITIONS CONTINUED

22. This agreement does not cover vehicles that do not have a valid MOT certificate, road tax or exhaust emission MOT failures.
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 (Subject to additional fees with the Road Rescue cover).
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.
In most cases, an independent assessor will be used to ascertain/confirm an inherent fault.
27. 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).
28. 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 The Auto Group.
29. Any extra benefits reimbursed by The Auto Group will form part of the maximum payout as detailed on your agreement certificate.
30. This agreement does not cover acts of negligence or driver abuse which render components inoperative.
31. This agreement does not cover serviceable items or components that require periodic replacement. 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, antifreeze, screen wash, wiper blades, bulbs, complete exhaust system, clutch frictional material and air conditioning re-gassing (a contribution to air conditioning re-gassing will be made, as part of a valid claim - please see table for further benefits).
32. Timing belts 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 have been replaced in the past, and must be replaced in the future, at the correct specified intervals, with proof being retained for submission to The Auto Group in the event of a premature timing belt failure claim.
33. Engine and Manual/Automatic or Semi-Automatic gearbox claims will be refused if there is no evidence of scheduled fluid and filter changes having taken place at the specified times. Failure directly or indirectly, of any Non Metallic component within the Engine or Transmission is Not covered under the agreement, this will include the failed components effect on any metallic part.
34. Failure caused by cross contamination of fluids is not covered by this agreement.
35. Damage caused by non-covered items and influences causing damage to covered items are not covered by this agreement.
36. 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.
37. This agreement does not cover any form of damage caused by excess carbon build up or carbon corrosion.
38. **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 (which ever 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 vehicle service invoices must be retained as they will be required in the event of you seeking reimbursement by this agreement.
39. We accept no liability for loss of use, inconvenience, lost time, commercial losses or any other incidental or consequential damages.
40. **Complaints procedure;**
If you have an enquiry or complaint please email us at complaints@theautogroup.co.uk or write to us at:

The Auto Group,
Unit 8, Abbots Business Park,
Primrose Hill,
Kings Langley,
WD4 8FR
41. The information contained within this booklet is correct as of 1st March 2021. The latest information can be obtained at the point of purchase or you can visit our website at www.theautogroup.co.uk.

**OFFERING THE ULTIMATE
PROTECTION FOR YOUR VEHICLE.**





TAG Warranties Limited trading as The Auto Group
The Auto Group | Unit 8 | Abbots Business Park | Primrose Hill | Kings Langley | WD4 8FR

Enquiries
0333 323 0383
info@theautogroup.co.uk

Redefining Vehicle Protection
www.theautogroup.co.uk