

Motorbike Warranty Cover

# Used motorbike warranty the way you want it

You chose your motorbike carefully - now let's protect it and keep you on the road with a warranty that is perfect for you.

With many thousands of policies taken out with us, we are trusted as a leading used motorbike warranty provider.

#### The Peace of Mind that you need

We understand that you may have just bought your used motorbike and would have considered the expense carefully; perhaps you feel you now have a long period of trouble free motoring, and we certainly hope this is the case.

However, the unexpected can happen and having a used motorbike warranty in place will give you the peace of mind you need.

Warranty First breakdown warranty plans are designed to offer similar protection to that which the manufacturer supplied when your vehicle was new, so in effect you are extending your protection against mechanical and electrical breakdown and reducing your liability if your motorbike goes wrong.

### Why get a warranty?

Even nearly new motorbikes develop faults. Parts and labour are often eye-wateringly expensive; a warranty protects you against unexpected costs.

### A warranty that's right for you

With a comprehensive plans, we will help to protect you against many unforeseen expensive repairs; keeping you on the road.





# Get protected today

Why delay getting covered? We have a superfast process and once we have your details registered on our system you will be covered in minutes.

# Easy claims process

Claim online with our handy claims form, then we'll talk you step-by-step through getting your motorbike properly assessed and repaired.

# Reasons to choose us as your motorbike warranty provider



### Multiple claims covered

There's no limit on the number of claims you can make, as long as the total repairs don't exceed the current market value of your motorbike



#### No mileage limit

Once your policy starts, there's no restriction on your mileage. Great if you commute to work and clock up the miles!



#### Wear and tear included

Wear and tear items as listed under each cover level are covered, subject to the terms and conditions for each policy, please refer to the specific cover for more details



#### Consequential damage

If a non-covered part causes damage to a covered part, we still consider the claim. Most warranty companies don't offer this.



#### Huge choice of garages

Rather than force you to use garages from a particular network, you can take your motorbike to any VATregistered garage.



#### Keeping you on the road

Where applicable, we contribute to recovery of your motorbike, bike hire, hotel and travel costs. Nice to know if you're away from home.

#### Service schedule

Important information

In order to keep your warranty policy validated, it is a condition that you must keep your vehicle serviced in line with the manufacturer's service schedule by a VAT registered garage.

Ensuring that your vehicle is serviced regularly will enhance its efficiency and be more likely to achieve trouble free motoring.

If you have purchased your vehicle without any previous service history records, please ensure that the correct service is carried out commensurate with the current mileage of your vehicle to the manufacturer's minimum standards. This must be done within 1,000 miles or 30 days of ownership.

In the event of a claim, we reserve the right to inspect your vehicle at any time through an independent assessor/garage.

# **Cover Levels**



# Classic cover

Motorbikes of any age and any mileage

Great value AND great coverage of engine and gearbox and other main components.

# Elite cover

Motorbikes up to 50,000 miles and less than 15 years old at policy inception

Great value AND great coverage of engine, gearbox, clutch and other major components.



# $\Diamond$

# Classic cover

Enjoy peace of mind riding with many major parts covered and plenty more thereafter.



Motorbikes of any age and any mileage

#### What's included?

You can make multiple claims, up to the current value of your motorbike (based on industry prices) whilst your motorbike is covered by us.

#### Extra benefits at no extra cost per claim\*

- **€ £55** Recovery contribution
- **€75 or 2 days** Vehicle hire contribution Please see clause 69
- **⊘ £50** Hotel & transport contribution
- **€25** Diagnosis contribution\*\*
- \* Terms apply. An excess charge may be payable by you, the policy holder, for each successful claim made. This will be deducted when your claims are authorised and approved.

The following parts are covered for mechanical and electrical failure only, any parts not specifically mentioned are not covered.

### Braking System

Calipers (excluding seized), drum brake, master cylinders.

# Engine

All internally lubricated parts are covered including: Camshafts & bearings, camshaft followers & rockers, connecting rods & bearings, crankshaft & bearings, cylinder block, liners & seals, cylinder heads, internal bushings & bearings, oil pump & drive, cylinder head gasket, cylinder barrels, balance shaft, push rods.

# **⊘** Ignition System

Camshaft sensors, crankshaft sensors & ignition coils.

#### 

If a non-covered part causes damage to a covered part, we will still consider the claim

## Cooling System

Engine cooling water & oil radiators, thermostat, cooling fan, water pump, radiator fan motor.

#### O Drive Train & Transmission

Crown wheel, pinion gear, casing (if damaged by an internal component), manual transmission, gears, shafts, drive shafts.

#### Electrics

Alternator, regulator & rectifier, starter motor.

<sup>\*\*</sup> On authorised and paid claims only

# Elite cover

Enjoy peace of mind riding with many major parts covered and plenty more thereafter.

Motorbikes up to 50,000 miles and less than 15 years old at policy inception



### What's included?

You can make multiple claims, up to the current value of your motorbike (based on industry prices) whilst your motorbike is covered by us.

#### Extra benefits at no extra cost per claim\*

- **€55** Recovery contribution
- **€75 or 2 days** Vehicle hire contribution Please see clause 69
- **€50** Hotel & transport contribution
- **€50** Diagnosis contribution\*\*
- \* Terms apply. An excess charge may be payable by you, the policy holder, for each successful claim made. This will be deducted when your claims are authorised and approved.

The following parts are covered for mechanical and electrical failure only, any parts not specifically mentioned are not covered.

#### Braking System

Calipers (excluding seized), drum brake, master cylinders, wheel speed sensors, ABS modulator.

### Casings

Casings are covered providing they have been damaged as a direct result of the covered failure of a warranted part.

#### Camshaft Drive Belts

Camshaft drive belts and tensioners (subject to documented proof that the last due change of camshaft drive belt has taken place as specified by the manufacturer's recommended servicing schedule).

#### Consequential damage

If a non-covered part causes damage to a covered part, we will still consider the claim

### Clutch

Please see wear and tear cover.

### Cooling System

Engine cooling water & oil radiators, thermostat, cooling fan, water pump, radiator fan motor.

### O Drive Train & Transmission

Crown wheel, pinion gear, casing (if damaged by an internal component), variator (excluding belt), automatic, semi automatic and manual transmission, gears, oil pumps, shafts, torque converter, drive shafts.

### Electrics

Alternator, engine cooling fan motors, horn, indicator flasher relay, regulator & rectifier, capacitor discharge unit, starter motor & relays.

<sup>\*\*</sup> On authorised and paid claims only

#### ECUs & Computers

Anti-lock braking system, fuel injection, ignition, engine management, alarm/immobiliser. (Factory fitted and manufacturer fitted only)

#### Engine

All internally lubricated parts are covered including: Camshafts & bearings, camshaft followers & rockers, connecting rods & bearings, crankshaft & bearings, cylinder block, liners & seals, cylinder heads, internal bushings & bearings, oil pump & drive, cylinder head gasket, cylinder barrels, balance shaft, push rods.

#### Fuel System

Fuel cut-off valves, sender unit, injectors (maximum 2 per policy), oxygen sensors, throttle body assembly & throttle position sensors, map sensor.

### Ignition System

Camshaft sensors, crankshaft sensors & ignition coils, starter ring gear, ignition modules.

#### Suspension

Suspension springs, swinging arm bushes.

### Supercharger Units

# Wear and Tear Cover

The following are covered for wear and tear up to 30,000 miles and 8 years, whichever is sooner (inspections may be required): Piston rings, cylinder bores, valve guides, timing chain & tensioner, gearbox bearings and bushes, coil spings, clutch release bearing, clutch assembly, clutch master cylinder, clutch slave cylinder, fuel pump, antilock brake system, ABS pump, ABS Control unit and sensors, EGR valve, wheel bearings and shock absorbers (excluding fork seals), air flow meter, air pressure & air tempertaure sensor.



# **Claims process**

#### How to start a claim

We have an experienced and dedicated team who will manage your claim from start to finish, working efficiently to get you back on the road as quickly as possible.

You can register your claim online 24 hours a day; log on to your account at www.warrantyfirst.co.uk to initiate your claim.

Or call a member of our customer care team on 01733 830 278.

#### Important information

Please start your claim as soon as you notice a fault. Most important of all, don't drive vour vehicle. This could worsen the damage and possibly make your claim invalid - and endanger you if the fault affects the vehicle's handling or overall safety.

Do not arrange a repair until we agree to it.

Please do not authorise any repairs until we have authorised you to do so. Authorising repairs without our consent may invalidate your claim.

# How does it work?



# Step 1 Easy online claims form

If your motorbike develops a fault, fill in our simple online claims form. We'll be in touch as soon as possible



Step 2 Book into a garage

We'll ask you to visit any VAT registered UK garage for a diagnosis which should be sent to us.



# Step 3

Back on the road

Once your claim is approved, we will cover the agreed cost as per the terms and conditions of your policy.

# You might need...



V5 log book & vehicle purchase receipt



MOT certificates



Service history from VAT registered garages



Any receipts from previous repairs

# **Warranty Renewal**



# **Extended peace of mind and reassurance** for all your riding adventures

When the time comes, we will invite you to renew your policy

When your current warranty is nearing expiry, you can protect your investment, and continue to enjoy the same benefits, by renewing your policy.

After all, chances of things going wrong will be enhanced the older your motorbike gets and we want to make sure you don't have to worry for the miles to come.







- Preferential renewal rate
- Payable by instalments
- 0% interest
- \* Terms and conditions apply depending on eligibility.

If you would like to discuss a policy renewal you can contact us at any time on 01733 830 278, a member of the renewal team will be happy to discuss the policy options, claims limits and durations. They will have your records and can advise you of the best options that suit your motorbike and your circumstances.

# **Warranty Policy Terms and Conditions**

(See our website for full terms and conditions & our privacy policy)



### The following terms & conditions apply to all Warranty First breakdown plans

#### **Policy Acceptance**

- 1. The policy must be either;
- i. Registered by the supplying dealer within 7 days of sale of the vehicle and will only become live once all premiums are paid in full by the supplying dealer.
- ii. Applied for directly from Warranty First, and will only become live once payment for the policy, by the agreed payment method, is received.
- 2. The vehicle must be roadworthy and have a valid MOT and service at inception (please see page 3, service schedule).
- 3. To activate your warranty breakdown plan, we require the application to be completed in full, including your email address, full name, contact details and the accurate mileage (e.g. 48212 miles).
- 4. Warranty First will not be responsible for any incorrect information provided by the dealer or policy holder about the nature or value of this policy.

#### **Cancellation and Termination**

- 5. Unless you have made a claim, you have the right to cancel this breakdown warranty plan within 14 days of the policy start date. If you have been charged for this breakdown warranty plan by a supplying dealer you should seek a refund directly from them. If you have purchased a policy either online or by renewal please see applicable cancellation clauses within our online policy sale and policy renewal acceptance document.
- 6. This agreement will terminate without refund in cases of fraud or dishonesty.
- 7. In the event that your policy is paid for by a third party provider and for whatever reason these funds are recalled from Warranty First we reserve the right to attempt collection from you directly for any shortfall in payment of your premium.

#### Additional Benefits

- 8. This breakdown warranty plan will cover consequential damage if the failure of a non-covered component causes a covered component to fail. Our liability is limited to the covered component.
- 9. Wear and tear for the listed components is only covered up to a maximum miles and or years, whichever is sooner in accordance with the cover level. After exceeding this mileage or age the wear and tear element of this agreement will no longer he valid.

#### Claims

- 10. If faults arise on your vehicle then do not attempt to drive further as this may cause extensive damage to other components. Please contact Warranty First at the earliest opportunity for guidance. Please refer to the claims process section and follow the guidelines. Claims which do not follow the guidelines may be invalidated.
- 11. Any works authorised by you or commenced or completed by your repairing garage without first being authorised by Warranty First may be invalidated.
- 12. Authorised works not commenced by the repairing garage within 14 days of the authorisation date may result in the claim being invalidated.
- 13. The supplying dealership can open a claim on your behalf. Warranty First will notify you, the policy holder, of this. Unless we hear from you, the claim will be processed in accordance with the terms and conditions.

#### **Authorised Repairs**

- 14. The cost of investigation and diagnostic work is the policy holders liability depending on cover level.
- 15. This breakdown warranty plan will cover the costs for authorised claims including parts, labour and VAT.
- 16. Depending on your cover level, agreed labour time for repairs will be paid within the hourly amount set out in your policy documents including VAT, subject to recognised industry standard times for repair.
- 17. This breakdown warranty plan may be subject to an excess as stated within your policy schedule which will be deducted from the authorised claim. Any discrepancies and shortfalls need to be paid to the repairer in full by you. We will not be liable for shortfalls.

- 18. Authorisations will only be granted once confirmation has been received by us, that any shortfall will be paid.
- 19. Claims will be invalidated if the completed diagnostic form is not received by Warranty First within 14 days of the claim being reported.
- 20. We will only authorise the use of manufacturer's parts where reconditioned or generic parts are not available (any surcharges are excluded from cover). If you wish to use genuine manufacturer parts you can do so, but you will be liable for the additional costs of these parts.
- 21. We will only authorise for work to be carried out at a VAT registered repairing garage.
- 22. We will only pay up to the maximum claims limit as stated in your policy. Extra benefits listed in your policy form part of your claim limit and will only become valid once authorisation is granted on a claim. Vehicle hire is considered up to £75 or 2 days, whichever is less. See also clause 69.
- 23. This breakdown warranty plan will expire once total repairs reach the market value of your vehicle or the purchase price, whichever is lower. (Warranty First use VDI Check - Trade retail pricing in relation to the current market value.
- 24. We will not pay more than once for the same repair.
- 25. In all cases, we reserve the right to request photographic evidence and to appoint an independent assessor to examine any fault, breakdown, quotation or repair undertaken at any time, the result of which is binding by all parties.
- 26. We may require you to provide documentation in order to assist us in validating a repair claim. These documents may include: your vehicle V5 log book, purchase receipts, current MOT certificate, current and previous service history documents, VAT service and VAT repair receipts, any repairer's parts receipts and details of previous repairs that may have been made.
- 27. We reserve the right to decline your repair claim should we not be satisfied that you have provided the correct and necessary documentation within 14 days of being notified of a claim.
- 28. Any faults reported in one diagnosis will equate to one claim; no matter how many parts have failed or whether they are related parts.
- 29. If at any time during the period of your policy, we use our discretion to authorise a repair on a goodwill basis which would otherwise have been excluded then this does not set any precedent and does not mean we will necessarily authorise any similar repair in the future.

- 30. When a manufacturer offers a goodwill gesture for a repair, Warranty First will not contribute.
- 31. Any part covered by your manufacturer's warranty will not be covered by this breakdown warranty plan and your manufacturer's warranty supersedes these items.
- 32. Labour will only be paid for as part of a valid claim when a covered component is required.
- 33. The garage that submits the final diagnosis must be the garage that carries out the repair.
- 34. This warranty plan will only cover you for faults which arise and are repaired in the UK; using parts provided by a UK VAT registered supplier.

#### **Exclusions**

- 35. Vehicles used for (unless specified in your policy schedule); carriage of passengers, heavier than 3.5t, goods for hire and reward, off road, hackney carriage/taxi, motor sports determined by time or speed including practice and track racing/days.
- 36. This breakdown warranty plan does not cover exhaust emissions or MOT failures.
- 37. This breakdown warranty plan excludes any damage caused by a road traffic accident or collision or any road hazard whether or not insured under any motor insurance or accidental damage policy. This also excludes bodily injury or death, or any other damage howsoever caused.
- 38. This breakdown warranty plan does not cover inherent faults of any description. Inherent faults are those that existed at the time of purchase.
- 39. This agreement does not cover service components or maintenance items of any kind (those items that would normally be maintained under the vehicles standard servicing schedule such as: brake pads, brake discs, filters and oil changes).
- 40. Corrosion
- 41. Seized parts
- 42. Faults diagnosed by health checks
- 43. Misdiagnosis
- 44. Freezing
- 45. Foreign matter getting into or onto a part
- 46. Oil contamination
- 47. Swarf
- 48. Carbon build up with the exception of the items considered for wear and tear, see cover levels for components.
- 49. Manufacturer recall

- 50. Failure to maintain the vehicle in a roadworthy condition including maintenance of proper levels of oil and coolant.
- 51. Failing to service the vehicle as part of the manufacturer's service schedule.
- 52. The effects of over-heating, whether caused by continued use or negligence.
- 53. Negligence or wilful damage (including continuing to drive the vehicle when it is not mechanically/electrically sound).
- 54. Use of incorrect grade's of fuel or oil or the use of inadequate or improper coolant.
- 55. Subjecting the vehicle to a load greater than that permitted by law or the manufacturer's recommendations.
- 56. Fire, self-ignition, lightning, earthquake, explosion, flood, storm, tempest, frost, water damage, theft or attempted theft, aircraft or other aerial devices or articles dropped there from or any extreme causes.
- 57. No liability will be accepted for the damage caused by: poor repairs carried out at any time, or faulty workmanship of any description.
- 58. Gradual increase in oil consumption due to normal operating functions.
- 59. The replacement of parts for good engineering practice.
- 60. We will not authorise any claims which are a result of routine servicing, health and maintenance checks, and/or advisories.
- 61. We contribute towards diagnosis, as per your cover level, any cost over this, including stripping of the vehicle is not covered.
- 62. This breakdown warranty plan only covers the original manufacturer's specification. Modifications outside the original factory specifications and designs are not covered nor is damage caused by such modifications to covered components.

#### Selling Your Vehicle

- 63. If you want to sell the vehicle you may be able to transfer this agreement to the new owner. You must apply to Warranty First to transfer the agreement prior to sale. There is a fee of £49 inc VAT should we accept your transfer request.
- 64. If the ownership of the vehicle changes without formal policy transfer the policy will be void.
- 65. If you sell the vehicle to a dealer or trader, this agreement will automatically terminate without a refund.

#### General Conditions

- 66. This breakdown warranty plan will only cover the breakdown of mechanical and electrical faults and is not deemed as an insurance policy for road risk.
- 67. Vehicle's registered on the insurance total loss register and/or the national police register will have restricted cover. Please contact Warranty First for further information. A comprehensive HPI check may be carried out in event of a claim.
- 68. No liability will be met unless authorised by and agreed to in writing by Warranty First.
- 69. 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.
- 70. The vehicle must have a valid MOT throughout the duration of the policy; without this the policy will he void.
- 71. We accept no liability for loss of use, inconvenience, lost time, commercial losses or any other incidental or consequential losses.
- 72. We will not be liable for loss of fuel, earnings from work, penalty and storage charges, parking tickets, keys, theft from your vehicle, clamps, toll charges, broken glass, traffic congestion charges, running out of fuel or incorrect fuel, damaged key fobs, vehicles immersed or immobilised, calling costs, vehicle's which are not serviced in line with the manufacturer's service schedule, labour charges in excess of recognised industry repair times.
- 73. No part of this agreement may be altered without the written consent of Warranty First.
- 74. Legal Jurisdiction In the event of any dispute between the parties relating to this agreement or any claim, it is mutually agreed that before embarking on litigation proceedings, the parties will attempt to resolve any matters via The Motor Ombudsman, who will offer free impartial information and if appropriate an alternative dispute resolution process. For further information, you can visit The Motor Ombudsman website at www. TheMotorOmbudsman.org.

- 75. To qualify for the payment of an authorised repair the invoice must be received by us within 45 days of the authorised date.
- 76. Warranty First will accept no responsibility or liability for any agreement made between the consumer/dealer/representative at the time of purchase, which go against any of these terms and conditions, unless authorised by Warranty First head office in writing.

#### **Maintenance Provisions**

77. You are responsible for ensuring that your vehicle is maintained in accordance with the manufacturers recommendations and must be within a maximum of 1.000 miles or 30 days (whichever is sooner) of the service schedule to have the service completed. If you exceed this, the agreement will come to an end and no refund will be given. All service repairs must be undertaken by a VAT registered service provider or repairer. All invoices of any services and repairs must be retained.

#### **Complaints Procedure**

We hope that you have been happy with the service provided throughout the lifetime of your warranty. However, if your experience has not been as expected and you wish to make a complaint or appeal the outcome of your claim, you should contact Warranty First in writing either via email: customercare@ warrantyfirst.co.uk or via post

Customer Care Warranty First 1 Bramhall Place Storeys Bar Road Peterborough PE1 5YS

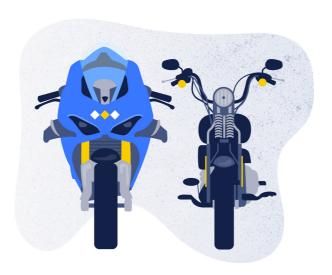
Once we have received your complaint or appeal, we will acknowledge this within 3 working days, and should we require further information we will contact you. Your complaint or appeal will be reviewed by one of the management team.

We will aim to resolve your complaint or appeal as promptly as possible and provide you with a full outcome within 14 working days. In the unlikely event that this is not possible, we will keep you informed of any progress and when you can expect to receive a reply. At the latest you will be given a final response in writing via email within 8 weeks.

#### **Recovery Option**

- 78. Warranty First acts as an introducer only and is in no way responsible for the service provided by your assigned recovery provider.
- 79. The recovery option must be selected at the point of your policy application and cannot be back dated.
- 80. Full terms and conditions from your assigned recovery provider will be sent to you with your Warranty First welcome pack and are also available on request.
- 81. Warranty First will not contribute financially towards any recovery costs you may incur.
- 82. If you have selected the recovery upgrade option this will run alongside your warranty with Warranty First for the same duration.
- 83. Should you need to use NCI Roadside Assistance call them on 01423 535786.
- 84. Should you agree to a temporary repair at the roadside you are responsible for any costs or damage this may incur in the place of a permanent repair being carried out.
- 85. By selecting the additional recovery upgrade option offered by Warranty First you agree to your details being shared with NCi Insurance for the purposes of registering your cover with them.





#### Make a claim

You can register your claim online 24 hours a day. Log on to your account to start your claim at **www.warrantyfirst.co.uk** 

#### Contact us









