MOMENTUM SECURE

The most advanced warranty program in the UK

momentum Warranties

MOMENTUM SECURE

We offer a high quality vehicle maintenance and repair service, which keeps you safe and your vehicle secure. Cover is flexible and responds to your needs. It includes cover for loss caused by mechanical and electrical failure, pre-delivery inspection, annual inspection and recovery. If you have any questions about this product, please contact us on 0333 101 4443 or admin@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 that are 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 admin@momentumwarranties.co.uk.

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Welcome to Momentum Warranties

We pride ourselves in an outstanding level of service and are delighted to welcome you as a customer. This is your warranty booklet which you should keep in a safe place. This booklet shows what is covered and what is not included within the coverage of this product. Please read this document carefully as it is important that you understand the cover that this Plan provides you with. This plan is not a contract of insurance. When you buy the plan, you are buying the right to ask us to agree to provide certain maintenance and repair services in certain circumstances. In particular, you have the right to ask that we authorise third parties to provide parts and labour in carrying out repairs to your vehicle, and that we pay those repairers for doing so. As explained in more detail on page 15, we retain at all times a 'money back' discretion as to whether or not to carry out the terms of this contract.

Secure Standards - Customer Care:

Before the vehicle is delivered or handed over to you, your dealer will have performed a pre-delivery inspection. Your vehicle will have undergone the following 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)
- Operation of instrument gauges and horn
- Operation of clutch (where applicable)
- Operation of brake pedal
- Parking brake performance
- 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)

SECTION 2 - ENGINE COMPARTMENT CHECK

- Check engine oil level and condition
- Check engine and gearbox operation
- Gear box levels manual/automatic (where applicable)
- Fluid levels brake, clutch, power steering washer reservoir and battery (including security)
- Coolant system level (and condition)
- For oil and water leaks
- For excessive noise

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 wipers and washers
- 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

SECTION 5 - EXHAUST CHECK

- Exhaust condition
- Clamps and security
- Catalytic Converter
- Diesel Particulate Filter

SECTION 6 – STEERING AND SUSPENSION CHECK

- Operation and condition of steering for leaks
- Condition of front and rear suspension
- Operation of Air Suspension System
- For leaks and damage

If any items listed above do not perform their normal function or a part is subject to failure, you or your dealer is responsible for fixing that part.

ANNUAL MAINTENANCE INSPECTION

Each year for the duration of the plan, we will cover the costs of an annual maintenance check of the vehicle up to 1/2 hour at the selected labour rate of your plan. To arrange your annual maintenance check, contact Momentum Warranties to gain authorisation before the inspection is carried out. Please note that no inspection claim can be made retrospectively or without an Authority Number issued by Momentum Warranties. The maintenance check must be undertaken within 30 days of the anniversary of the plan. We will not provide an annual inspection at the end of the final year of the plan, unless you renew the plan. The annual maintenance check will include an inspection of the following;

SECTION 1 - INTERIOR CHECK

- Operation of In car entertainment
- Operation of Sat Nav
- Operation of Multimedia including communication equipment (where applicable)
- Operation of instrument gauges and horn
- Operation of clutch (where applicable)
- Operation of brake pedal
- Parking brake performance
- 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)

SECTION 2 - ENGINE COMPARTMENT CHECK

- Check engine oil level and condition
- Check engine and gearbox operation
- Gear box levels manual/automatic (where applicable)
- Fluid levels brake, clutch, power steering washer reservoir and battery (including security)
- Coolant system level (and condition)
- For oil and water leaks
- For excessive noise

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 wipers and washers
- 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

SECTION 5 - EXHAUST CHECK

- Exhaust condition
- Clamps and security
- Catalytic Converter
- Diesel Particulate Filter

SECTION 6 – STEERING AND SUSPENSION CHECK

- Operation and condition of steering for leaks
- Condition of front and rear suspension
- Operation of Air Suspension System
- For leaks and damage

If any parts do not perform their design function or are subject to failure, we will be notified by the garage of a maintenance request on your behalf. Any request will be considered as part of this Agreement and will be subject to plan terms and the claim limit you have selected.

The most we will pay you is the claim limit contained in your plan schedule.

PRE - DELIVERY INSPECTION

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

PRE - DELIVERY INSPECTION

Signed:

Date:

ANNUAL MAINTENANCE INSPECTION
For products of 24 Months and above

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

ANNUAL MAINTENANCE INSPECTION

1st Inspection

Mileage:

Signed:

Date:

Garage stamp:

2nd Inspection

Mileage:

Signed:

Date:

Garage stamp:

YOUR OBLIGATIONS

You must take reasonable steps to care for your vehicle and must meet the following requirements, which apply to all levels of cover.

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;

Using a Manufacturer's Service;

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

We will not make any payment under the plan unless your vehicle is free of all pre-existing faults at the time of purchase of the plan.

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. Please ensure that you are aware of the manufacturer's recommended service intervals for your vehicle.

If you do not service your vehicle in accordance with the manufacturer's recommendations, then you will not be covered under this Agreement.

ADDITIONAL BENEFITS

We provide the additional benefits specified below.

Maintenance
Cover for parts and labour costs for breakdown or failure of any parts, including maintenance repairs required after a Manufacturer's Recommended Service, which are covered by your plan up to the maximum claim limit you have selected.

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

Car Hire
If your vehicle suffers a breakdown or failure resulting in a valid claim under your selected plan, we will pay a maximum of £30 (inc VAT) per day towards the costs of car hire up to a maximum of 7 days, whilst your vehicle is being repaired. We do not cover the first 7 hours of any repair period, delays due to parts availability, any delay in the repairer not being able to commence the work immediately or fuel and insurance costs. To qualify for the car hire benefit, you must advise us within 24 hours of any breakdown or failure and obtain authority.

Overnight Accommodation
If the vehicle cannot be driven due to a breakdown caused as a direct result of a failure of a part covered under the 'What is Covered' section of this plan and you are more than 25 miles from your intended destination, we will pay for one night's bed and breakfast in a hotel for you and up to 3 passengers, subject to a limit of £50 per person with a total amount payable of £200.

Continental Use
This Plan is extended to cover the vehicle whilst in 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), for a period of not more than 30 days in any 12 month period, with any payment restricted to the equivalent United Kingdom labour rate and parts at prices applicable at the date of the claim. This continental use extension includes Ireland for the duration of your plan.

Road Traffic Accident
Momentum Warranties has teamed up with Sintons LLP, one of the leading law firms providing expert legal representation in relation to any personal loss or injury claim arising from a "no fault" road traffic accident.

Advice and representation is provided on a no-win no fee basis and extends to all of your passengers too.

- Over 120 years experience
- Top tier personal injury practice: Legal 500
- Accredited legal practice:
  Law Society Personal Injury Panel
  Association of Personal Injury Lawyers
- 5 Star Feefo Client Rating

What the profession says about Sintons

"first-class service, very organised and highly professional"

Legal 500:

"flexible, responsive and modern in their outlook, approachable, client-focused and always happy to go that extra mile"

Chambers & Partners:

What our clients say about Sintons

"Very supportive, showed great determination to succeed. I felt it was the first time anyone actually listened to my account of the incident"

Mrs D Wilkie

"Don't know how Sintons could improve very happy. Kept up to date at all times and everything kept simple. Good result"

Mr B Kaye

"Very satisfied with everything and everybody and the eventual outcome"

Mrs Williams

"Kept me informed all through the process very easy to talk to and discuss options"

Mr Jones

ROAD TRAFFIC ACCIDENT GUIDE

No Fault Accident. Call FREE 0800 051 7998

Should you be involved in a car accident which was not your fault, you can rely on our Accident Assist to help you recover and repair your car. In addition, you will be entitled to a like for like replacement vehicle no matter where you are in the UK, until your own vehicle is repaired, all organised by Accident Assist.

We can also help you obtain compensation if you suffer personal injury and other loses of expenses. Call Freephone 0800 051 7998 for legal assistance

To assist with any claim for compensation you should:

- Report the accident to the police as soon as possible
- Take details of the police officers who attend the scene
- Obtain the names and address all people involved in the accident and any witnesses
- Obtain the make and registration number of all vehicles involved in the accident
- Take photographs if possible of the collision
- Take photographs of the damage to each vehicle and any damage to property
- Keep a record of all losses and expenses that you incur and retain all receipts

Should I make a Claim?

Where an accident is not your fault you can recover compensation for the injuries that you suffer and any losses and expenses that you incur. This will include any loss of earnings and the cost of private medical treatment if this is necessary. In more serious cases specialist medical rehabilitation can be obtained at an early stage and interim payments may be available to prevent financial hardship.

On many occasions the insurers representing the driver at fault will contact you direct and may offer to pay personal injury compensation at an early stage, even if you have not submitted a claim. Whilst it may be tempting to accept any such an offer, it will usually represent a fraction of the compensation to which you will be entitled.

Through Momentum Warranties, you will have direct access to our specialist personal injury solicitors who are recognised experts in this field. They will be able to ensure that you and your passengers obtain the right treatment and recover the correct level of compensation; all on a "no win no fee basis" so there is no financial risk to you.

Where You Think You may Have Been at Fault

If you believe that you may have been responsible for an accident, you need to notify your insurers without delay. Failure to do so may affect your cover. They will handle any claim that may be submitted by the other parties involved in the accident and should also repair your own vehicle, provided you have fully comprehensive cover.

Should you have third party cover, your insurers will still handle any claim that is made against you, but will not be responsible for repair of your own vehicle.

What to do in all Accidents

Any accident should be reported to the Police as a matter of course. It is an offence to fail to do so. The Road Traffic Act says that you must report the accident to a police constable or police station within 24 hours. You can do this by calling 101, the police non-emergency number.

PLAN COVER LEVEL

SECURE

The following apply where you benefit from SECURE PLAN

WHAT IS COVERED?

Maintenance cover

As part of this plan in the event of the failure of any of the parts listed below, we cover you for the replacement costs of those parts and labour.

This cover also includes the costs of any repairs following a Manufacturer's Recommended Service, provided that the terms and conditions of this plan are fully complied with.

The number of claims you can make under this plan is unlimited within the plan period, however the maximum amount claimable per claim will be subject to the claim limit selected and in aggregate the market value of the vehicle at the time of claim.

Please refer to your Schedule for details of the claim limit and labour rate applicable to your plan.

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, 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

Carburettor, 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, brake vacuum pump.

IMPORTANT:

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

4x4 Transfer Box

The following internal mechanical components are covered: Transfer gears, selectors, shafts, transfer shafts, needle and roller bearings, output shafts.

Driveline

Front and rear wheel drive vehicles: 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 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

The following internal mechanical components are covered: Gears and gear cluster, selectors and shafts, synchromesh assemblies, bushes, ball and roller bearings, needle bearings and transfer gears.

Automatic Gearbox

The following internal mechanical components are covered: Governor, valve block, oil pump, gears, brake bands, servos, clutches, seals, shafts, bearings and bushes, modulator, valve and transfer gears.

Transmission

Clutch, flywheel including dual mass flywheel.

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

Torque Converter
All internal mechanical components and seals.

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, 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.

Casings:
Consequential damage to casings caused by the failure of a covered component will constitute part of the total 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 claim (within the stated claim limits).

PLEASE NOTE:
Those components covered are covered against breakdown, 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 breakdown resulting from wear and tear and/or where a part is worn out.
- Any act of breakdown, maintenance or repair normally covered by comprehensive motor insurance policy.
- External oil leaks.
- Any failure or breakdown of a part which is under any manufacturer's or supplier's warranty.
- Any MOT failure due to exhaust emission.
- The costs of repair to parts not included in your plan.
- The cost of Diagnostic Investigation

PLAN COVER LEVEL

PLATINUM

The following apply where you benefit from PLATINUM PLAN

WHAT IS COVERED?

In addition to the extensive cover afforded by our Secure Plan the Platinum Plan 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.

Maintenance cover

As part of this plan in the event of the failure of any covered parts, we will pay the replacement costs of those parts and labour.

This cover also includes the costs of any repairs following a Manufacturer's Recommended Service, provided that the terms and conditions of this plan are fully complied with.

The number of claims you can make under this plan is unlimited within the plan period, however the maximum amount claimable per claim will be subject to the claim limit selected and in aggregate the market value of the vehicle at the time of claim. Please refer to your Schedule for details of the claim limit and labour rate applicable to your plan.

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, inlet manifold, 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

Carburettor, 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, brake vacuum pump.

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, seals, 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-leveling suspension, compressor and control unit, shock absorbers and road springs.

Braking System

Master cylinder, servo, wheel cylinders, brake bias/restrictor valve, callipers, vacuum pump, 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, alternator, 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 claim (within the stated claim limits).

Aircon

Compressor, condenser, evaporator, drier, fan motors.

Turbo Charger

Bearings, shafts, impellers, waste gate and valves.

Diagnostics

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 claim (within the stated claim limits).

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 callipers, brake shoes, pads and discs, batteries, lamps and bulbs, fuses, wiring connections and looms, satellite navigation, communication equipment, multimedia systems, 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 breakdown, 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 breakdown resulting from wear and tear and/or where a part is worn out.
- Any act of breakdown, maintenance or repair normally covered by comprehensive motor insurance policy.
- External oil leaks.
- Any failure or breakdown of a part which is under any manufacturer's or supplier's warranty.
- Any MOT failure due to exhaust emission.
- The costs of repair to parts not included in your plan.

PLAN COVER LEVEL

PLATINUM PLUS

The following apply where you benefit from PLATINUM PLUS PLAN

WHAT IS COVERED?

In addition to the extensive cover afforded by our Secure and Platinum Plans, the Platinum Plus Plan includes cover for WEAR AND TEAR on all covered components.

Maintenance cover

As part of this plan in the event of the failure of any covered parts, we will pay the replacement costs of those parts and labour.

This cover also includes the costs of any repairs following a Manufacturer's Recommended Service, provided that the terms and conditions of this plan are fully complied with.

The number of claims you can make under this plan is unlimited within the plan period, however the maximum amount claimable per claim will be subject to the claim limit selected and in aggregate the market value of the vehicle at the time of claim. Please refer to your Schedule for details of the claim limit and labour rate applicable to your plan.

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, inlet manifold, 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

Carburettor, 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, brake vacuum pump.

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, seals, 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-leveling suspension, compressor and control unit, shock absorbers and road springs.

Braking System

Master cylinder, servo, wheel cylinders, brake bias/restrictor valve, callipers, vacuum pump, 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, alternator, 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 claim (within the stated claim limits).

Aircon

Compressor, condenser, evaporator, drier, fan motors.

Turbo Charger

Bearings, shafts, impellers, waste gate and valves.

Diagnostics

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 claim (within the stated claim limits).

AND THE ADDITIONAL COMPONENTS LISTED BELOW

Satellite Navigation System

Including LED / Digital display.

Multimedia / Sound Equipment

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

Diesel Particulate Filter

Blocked, contaminated or damaged filters.

Catalytic Converter

Blocked, contaminated or damaged converters.

Battery

Excludes the drive power battery of hybrid and electrically driven vehicles.

FREQUENTLY ASKED QUESTIONS!

If the dual mass flywheel failed due to age related wear and tear, would this be covered? YES

If the manifold flaps failed due to carbon build up, would this be covered? YES

If the diesel particulate filter failed due to carbon build up, would this be covered? YES

If the timing chain snapped or stretched, would this be covered? YES

If the injectors failed due to wear or over fuelling, would this be covered? YES

If the turbo failed due to wear and tear, would this be covered? YES

If the EGR valve failed due to wear or carbon build up, would this be covered? YES

If the clutch failed due to wear and tear, would this be covered? YES

If the cylinder head gasket failed due to stretching of head bolts, would this be covered? YES

The following are specifically excluded;

- Any act of breakdown, maintenance or repair normally covered by comprehensive motor insurance policy.
- External oil leaks.
- Any failure or breakdown of a part which is under any manufacturer's or supplier's warranty.
- Any MOT failure due to exhaust emission.

WHAT TO DO IF REPAIRS ARE REQUIRED

The following apply to all levels of cover.

- **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 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 maintenance and repair.

- **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 the breakdown or failure:

  - 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 repair costs, including parts and labour;
  - copies of any diagnostics information from the vehicle. (if available)

We will then confirm whether the repairs are covered 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 breakdown or failure covered under the plan. Where such a breakdown or failure does exist, we will pay for the diagnosing cost up to £65 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 breakdown or failure.

- **Payment of repairs**

  - Where repairs have been carried out by an authorised repairer, we will pay their charges 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 claims department. 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 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 or any repairs before we approve payment. We will not make any payment where you do not provide any such information within 30 days of our request.
  - 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 breakdown or 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 claim, You must authorise any dismantling. Costs incurred will only be met as part of a valid claim.

- We reserve the right to specify the use of guaranteed exchange or factored parts. The parts liability for any 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 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.

OTHER COSTS AND EXPENSES

When you notify us of any repairs, we will also consider any request for payment of other costs and expenses covered under the plan, including accommodation and transport costs, where you benefit from the corresponding Additional benefit.

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 all cover under the plan will cease immediately.

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

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 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: admin@momentumwarranties.co.uk

Please quote details of this Agreement 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 product, 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/privacy notice.

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

The provision of any benefits under this plan are entirely at our discretion. If a benefit is payable in accordance with the terms of this plan, but we exercise our sole discretion to withhold payment, you are entitled to claim the fee you have paid for the plan from us, provided that you have received no previous benefit or payment under the plan. In the event of a refund, your plan will end immediately.

We often find that having discretion in providing benefits works in our customers' favour because we have a flexible approach to payments.

Nothing in this plan should be understood as meaning that we are under an obligation to agree to provide any benefit, or in particular to authorise any repair, even if you have met your obligations under the plan. If we do provide a benefit, we cannot change our mind provided you have met and continue to meet your obligations under the plan.

Additional Terms
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.

We may cancel this plan by giving 14 days' notice in writing to your last known address.

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 arbitration.

We will be released from all liability under this Agreement if you do not comply fully with all of its terms and conditions.

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.

Annual maintenance inspection
An inspection of the vehicle undertaken by or on behalf of any VAT registered garage in accordance with the specification shown in this Agreement.

Autodata
An industry reference for the confirmation of repair times used extensively by the motor industry.

Breakdown
Any mechanical or electrical part suddenly and unexpectedly stops working and requires immediate repair or replacement in order to work again.

Claim limit
The maximum we will pay on each individual claim exclusive of VAT as stated on your plan schedule which in aggregate 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 shown in the schedule, 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 the specification of your vehicle's manufacturer 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 glasses guide at the time of the claim.

Maximum limit
The market value of the vehicle.

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 Agreement and the accompanying schedule.

Plan period
The plan period shown in the schedule.

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

Schedule
The schedule issued with this plan providing details of your vehicle, the cover level selected and the duration and claim limit of your plan.

Vehicle
The vehicle covered under this plan, as shown in the schedule.

We / Us / Our
Momentum Warranties Ltd, King James VI Business Centre, Friarton Road, Perth, PH2 8DY

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 schedule, being the owner of the vehicle.

RENEWAL & TRANSFER

Renewal

This agreement may be renewable, subject to our discretion and the age and mileage limitations of your plan. In the first instance, please telephone us for terms and rates currently applicable, or write 21 days prior to the expiry of your plan quoting the following:

- Your agreement number
- Current milometer reading
- Transfer of ownership

It may be possible if you sell your vehicle privately to transfer your plan's benefits to a new owner.

Any such request must be received by us within 7 days of you selling the vehicle. Please note that transfer of this agreement is at our discretion. Should you part exchange or sell your vehicle to a retailer or motor trader, all cover will cease immediately. To request a transfer, please ensure that the agreement is still valid by checking your vehicle's service history. Please post this complete document with the original schedule and all service receipts / invoices necessary for the agreement's validity together with a transfer fee of £40 made payable to us. Please make cheques payable to Momentum Warranties Ltd, King James VI Business Centre, Friarton Road, Perth, PH2 8DY.

It is your responsibility to complete the transfer request on behalf of the new owner.

Transfer Request

New owner		
Address		
Postcode	Telephone	Vehicle Registration
Current mileage	Plan Number	
Does the Vehicle have any existing faults?		
Your Signature	Signature of new owner	Date

Claims Department
Tel: 0333 101 4443

Momentum Warranties Limited
King James VI Business Centre, Friarton Road, Perth PH2 8DY
Registered Office: 61 George Street, Perth PH1 5LB

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