



Warranty Plan Terms

For Cars, Vans, and Motorcycles

Petrol & Diesel – Hybrid – Electric

April 2026

www.coverme-warranty.co.uk/terms/warranty

Warranty Introduction

This Warranty Plan provides discretionary mechanical and electrical repair coverage for eligible vehicles, including cars, vans, motorcycles, motorhomes, and campervans, whether used for personal or business purposes. It applies to vehicles with combustion engines, hybrid systems, or electric powertrains. Motorhomes and campervans are covered under the same terms as vans, excluding any parts, fittings, or equipment designed for habitation.

To qualify for cover, vehicles must meet all of the following criteria at the plan purchase date:

- Cars: up to 14 years old and 130,000 miles
- Vans: up to 10 years old and 100,000 miles
- Motorbikes: up to 11 years old and 60,000 miles

Plans are available for 12, 24 or 36 months, as selected at purchase. The age and mileage limits above apply only for eligibility at the Warranty Plan Purchase Date. Once cover is active, the vehicle may exceed the mileage limits during the plan term and remain eligible for cover, subject always to compliance with the fair use limits set out in these terms. Our core covered parts categories do not reduce simply because the vehicle ages during the plan term. Enhanced cover may be selected at an additional cost and increases the maximum repair limit only. Any request to upgrade from standard cover to enhanced cover must be made within 30 days of the Warranty Plan Purchase Date. Repair requests are assessed under these terms, including servicing requirements, exclusions, and repair limits.

Important Notice

This Warranty Plan is a discretionary product, not an insurance policy. It is provided entirely at the discretion of Cover Me Warranty Ltd, which means that while we aim to be fair, reasonable, and consistent, all repair requests are considered on a case-by-case basis and authorised solely at our discretion in line with the warranty terms. Although not regulated, this plan is built on the principles of fairness and flexibility. All repair requests are assessed at our discretion against the cover, limits and exclusions set out in these Warranty Terms. Discretion will not be used to overturn clear exclusions. We aim to help you get back on the road quickly without unnecessary stress or delays. We do not sell optional add-ons to extend cover for specific components, systems, or conditions. All customers receive the same factory-fitted mechanical and electrical coverage under this plan, subject only to the stated eligibility requirements, limits, and exclusions. Our core covered parts categories do not decrease as the vehicle ages once the plan is active. All repair requests are assessed in line with these terms, including servicing requirements, exclusions, and the applicable repair limits.

We take misuse of cover and suspected fraudulent repair requests seriously. Where we reasonably suspect fraud, we may investigate, decline the claim, and report the matter to relevant authorities. We may also share information with fraud prevention agencies and other organisations where lawful and appropriate. This may result in a fraud marker being applied by those agencies and could affect your ability to obtain insurance, finance, or credit in the future.

Scope of Warranty

This Warranty Plan provides discretionary cover for the cost of parts and labour required to repair the Mechanical / Electrical Failure of covered components that occurs during the warranty period and arises from normal use of the vehicle. Repairs must fall within the terms of this agreement and are subject to the stated exclusions, mileage limits, and fair usage policies. Cover does not extend to faults, damage, corrosion, contamination, short-circuiting, or component failure resulting from accidents, environmental conditions, or external influence, including (but not limited to) collision damage, kerb impacts, pothole strikes, road debris, misuse, vandalism, fire, theft, flooding, water ingress, or exposure to external water or moisture, including through washing, car washes, pressure washing, or driving through standing water. Any resulting cracking, bending, breakage, corrosion, electrical malfunction, or mechanical failure is not covered. This does not affect cover for consequential damage caused solely by the Mechanical / Electrical Failure of a covered component where no excluded accident, environmental condition, water ingress, or other external influence is involved.

Updates to Warranty Terms

At Cover Me Warranty, we believe in being clear and transparent, so customers know exactly what is and is not covered. From time to time, we may update these Warranty Terms to make them clearer, to add further detail on specific components, or to reflect how we handle real repair situations in practice. These updates are intended to improve transparency and prevent misunderstandings about the cover provided. Where we add extra requirements or clarifications, it is to ensure that customers understand their entitlements and responsibilities under the plan. The current version of these Warranty Terms is always available on our website and can be viewed at any time. We will rely on the version published here as the most accurate and up-to-date description of the warranty.

What is Covered

The Warranty Plan covers factory-fitted mechanical and electrical components fitted to the vehicle by the manufacturer, provided they are free from known or pre-existing faults at the start of the plan and subject to these terms. This includes both core operating systems and factory-fitted ancillary systems, such as convenience, comfort, access, assistance, lighting, roof, security and infotainment features, unless excluded elsewhere in these terms.

All component categories listed in this section are included as standard under this Warranty Plan, and we do not require the purchase of optional add-ons to extend cover for specific systems, components, or conditions. Cover remains subject to the exclusions, servicing requirements, authorisation process, repair limits, and pre-existing fault assessment rules set out in these terms. The Warranty Plan is intended to cover the sudden and unexpected failure of covered factory-fitted mechanical and electrical components. It may also cover wear-and-tear-related issues, but only where they have progressed to a confirmed Mechanical / Electrical Failure or a confirmed loss of intended function requiring repair during the period of cover. For the avoidance of doubt, factory-fitted ancillary electrical and mechanical features are included under this Warranty Plan in the same way as core operating components, subject always to these terms. However, where a repair request is made within a short period after the Plan Purchase Date for a fault affecting a non-essential factory-fitted feature that does not materially affect the vehicle's ability to start, drive, steer, brake, charge, remain roadworthy, or comply with legal requirements, we may assess the request with particular regard to the timing of the report, the mileage covered since purchase, the age and mileage of the vehicle at the Plan Purchase Date, the nature of the fault, and whether the issue is reasonably likely to have been present, intermittent, developing, or discoverable before purchase or during the Initial Exclusion Period. In such cases, cover remains discretionary, and the repair request may be declined if the available evidence reasonably suggests the fault is pre-existing or inconsistent with a new failure arising during the period of cover. It is not intended to cover cosmetic items, serviceable or consumable items, routine maintenance items, non-factory modifications, or features excluded elsewhere in these terms. Examples of covered parts include, but are not limited to:

Combustion Engine Vehicles (Petrol & Diesel)

- Engine & Internal Components (engine, timing chain, oil pump, cylinder head, head gasket, & much more)
- Drivetrain & Clutch Assemblies (clutch, flywheel, driveshafts, CV joints, differential, & much more)
- Gearbox / Transmission Systems (gearbox, automatic gearbox, torque converter, valve body, gear selector, & much more)
- Turbocharger & Supercharger Units (turbo, supercharger, wastegate, intercooler, boost valve, & much more)
- Fuel Delivery Systems (fuel pump, injectors, fuel rail, fuel tank, fuel pressure regulator, & much more)
- Air Intake & Emissions Systems (intake manifold, throttle body, EGR valve, catalytic converter, diesel particulate filter (DPF), & much more)
- Cooling & Heating Systems (radiator, thermostat, water pump, cooling fan, heater matrix, & much more)
- Braking Systems (ABS pump, brake callipers, master cylinder, brake servo, wheel speed sensors, & much more)
- Suspension & Steering Systems (steering rack, power steering pump, suspension struts, control arms, wheel bearings, & much more)
- Air Conditioning & Climate Control Systems (air conditioning compressor, condenser, evaporator, blower motor, climate control unit, & much more)
- Starting & Charging / Electrical Components (starter motor, alternator, battery sensor, relays, wiring loom, & much more)
- Electronic Control Units (ECUs) & Sensors (engine ECU, gearbox ECU, ABS control unit, crankshaft sensor, camshaft sensor, & much more)
- Ignition Systems (ignition switch, ignition coils, ignition control module, crankshaft sensor, camshaft sensor, & much more)
- Safety Systems (airbags, seatbelts, pretensioners, crash sensors, airbag control unit, & much more)
- Wiper & Washer Systems (wiper motor, wiper linkage, washer pump, rain sensor, wiper control module, & much more)
- Essential Lighting Systems (headlights, tail lights, lighting control module, switches, wiring, & much more)
- Essential Body Electrical Systems (window motors, window regulators, central locking, door modules, mirror motors, & much more)
- Driver Assistance Systems (parking sensors, reversing camera, radar sensor, front camera, parking assist module, & much more)
- Factory-Fitted Multimedia & Infotainment Systems (head unit, display screen, sat nav, Bluetooth module, amplifier, & much more)
- Security & Access Systems (alarm, immobiliser, keyless entry, door handle sensors, steering lock module, & much more)
- Convertible Roof & Sunroof Mechanisms (convertible roof motor, hydraulic pump, sunroof motor, roof control module, roof sensors, & much more)

Hybrid Vehicles (HEVs)

All combustion engine vehicle items plus:

- Hybrid Drive Motors & Reduction Gear
- Power Control Units & Inverters
- Hybrid Battery Failure
- Battery Management System (BMS) & Cell Monitoring
- High-Voltage Junction Box (PDU) & Contactors
- DC-DC Converters
- High-Voltage Cables, Busbars & Connectors
- Hybrid Control Electronics
- Regenerative Braking & Brake-by-Wire Components
- Cooling Systems for Hybrid Components
- Hybrid Transmission Components
- E-Axles & Integrated Drive Units
- Isolation Monitoring & HV Safety
- Low-Voltage Power Distribution (excluding 12V battery)
- Acoustic Vehicle Alerting System (AVAS)
- High-Voltage Busbars & Current Measurement
- PHEV Charging Ports & On-Board Charging Modules

Electric Vehicles (EVs)

- Suspension & Steering Systems
- Braking Systems
- Air Conditioning & Climate Control Systems
- Cooling & Heating Systems
- Lighting

- Safety Systems
- Body Electrical & Convenience Systems
- Wiper & Washer Systems
- Security & Access Systems
- Convertible Roof & Sunroof Mechanisms
- Factory-Fitted Multimedia & Infotainment Systems
- Driver Assistance Systems
- Electronic Control Units & Sensors
- EV Drive Motors & Reduction Gear
- Power Control Units & Inverters
- High-Voltage Battery Failure
- On-Board Charger (OBC) & Charging Ports
- DC-DC Converters
- Thermal Management Systems
- High-Voltage Cables & Connectors
- EV-Specific Control Electronics
- Regenerative Braking System Components
- EV Transmission & Reduction Gearbox Assemblies
- Battery Management System (BMS) & Cell Monitoring
- High-Voltage Junction Box (PDU) & Contactors
- Charge Inlet Assemblies & Communication
- Heat Pump & Cabin Heating Systems
- Battery Pack Thermal Components
- E-Axles & Integrated Drive Units
- Isolation Monitoring & HV Safety
- Brake-by-Wire & Vacuumless Brake Boost Systems
- Low-Voltage Power Distribution (excluding 12V battery)
- Acoustic Vehicle Alerting System (AVAS)
- High-Voltage Busbars & Current Measurement

Motorcycles (Petrol, Hybrid, EV)

- Engine / Motor & Drivetrain Components
- Clutch & Primary Drive Assemblies
- Gearbox / Transmission Systems
- Final Drive Assemblies
- Fuel Delivery & Induction Systems
- Exhaust & Emissions Control
- Cooling & Thermal Systems
- Electrical Systems & Wiring
- Starting & Charging
- ECUs, Sensors & Control Modules
- Rider Assistance & Stability Systems
- Instrumentation & Rider Controls
- Lighting & Ignition Systems
- Suspension & Steering Systems
- Braking Systems
- High-Voltage Battery Failure
- Battery Management System (BMS) & HV Junction Box/Contactors
- Power Control Units, Inverters & DC-DC Converters
- High-Voltage Cables, Busbars & Connectors
- Charging Ports & On-Board Charger (OBC)
- Regenerative Braking System Components & Brake-by-Wire
- Thermal Management for Hybrid/EV Components
- Acoustic Vehicle Alerting System (AVAS)
- Low-Voltage Power Distribution (excluding 12V battery)

General Inclusions

Diagnostic Charges: Reasonable diagnostic, investigation, and strip-down costs are covered only where (1) we have authorised the work in advance, and (2) the diagnosis leads to a valid and approved covered repair under this plan. Initial fault-finding must be limited to basic steps, such as fault code reading, visual inspection, and other non-intrusive checks needed to identify the likely cause of the reported issue. Any dismantling, strip-down, component removal, specialist testing, extended investigation, or labour beyond initial fault identification must be authorised by us in advance. Where a repair request is approved, we may cover reasonable authorised diagnostic, strip-down, and related reassembly costs, subject to the terms and repair limits of this plan. Where a repair request is declined, excluded, pre-existing, unsupported by evidence, or where no covered Mechanical / Electrical

Failure is confirmed, all diagnostic, strip-down, reassembly, investigation, and related costs remain your responsibility. We do not cover unnecessary, duplicated, speculative, excessive, or unauthorised diagnostic work.

Fair wear and tear of covered factory-fitted mechanical and electrical components may be covered only where it has progressed to a confirmed Mechanical / Electrical Failure or confirmed loss of intended function requiring repair during the period of cover, provided servicing requirements and all other terms of this plan have been met. Wear, deterioration, noise, vibration, looseness, leakage, intermittent operation, reduced performance, or advisory findings alone are not covered unless and until they have developed into a confirmed failure or confirmed loss of intended function requiring repair. Where a wear-related or intermittent fault is reported within a short period after the Plan Purchase Date, especially on an older or higher mileage vehicle or where limited mileage has been covered since purchase, we may take into account whether the issue is more likely than not to have been present, developing, or reasonably discoverable before purchase or during the Initial Exclusion Period.

Manufacturer Approved Parts: For valid repairs we normally authorise manufacturer-approved parts from reputable suppliers. If these are not available or appropriate, we may approve OEM parts or the repair, reconditioning or use of quality reconditioned units, in line with the Parts, Repair Methods and Repairers section of our terms.

MOT Failures: We cover the repair of a covered component if its mechanical or electrical fault is the only reason for MOT failure and the fault is otherwise covered under this plan. MOT failures due to tyres, brakes, exhaust/body corrosion, glass, bulbs, wiper blades or other consumables are not covered.

Consequential (Resultant) Damage: We cover physical consequential damage where a covered component fails (and that failure is covered under this Plan) and directly damages another covered component. This does not extend cover to non-covered parts, including service, maintenance, or consumable items, even if the damage results from a covered failure.

Labour Charges: We cover the reasonable labour time to complete an authorised covered repair, using recognised industry-standard repair time allowances. We pay a fair and reasonable labour rate for VAT-registered independent garages. We will confirm the authorised labour time and labour rate before repairs begin. Labour costs are covered up to your plan's maximum repair limit.

Breakdown Cover

As part of this Warranty Plan, 24/7 UK-wide breakdown cover is provided through our partner, Emergency Assist. Full breakdown cover terms and limitations are set by Emergency Assist and will be provided separately. In the event of any difference between this summary and Emergency Assist's terms, their breakdown cover terms will apply. The breakdown cover includes:

- No excess or callout fees
- Home start assistance
- Flat tyre and puncture assistance
- Nationwide coverage
- Unlimited callouts
- Over 3,000 recovery agents across the UK
- The cover applies to the vehicle, regardless of who is driving/riding
- Hire car, accommodation, or onward travel (where applicable)

Breakdown Cover Activation: Your free breakdown cover will begin on the next working day after your Warranty Plan is activated. Cover becomes valid once you receive an email from Emergency Assist confirming your registration and the start of your breakdown cover.

Contact Numbers:

Breakdown Line: 01945 586 228

General Enquiries: 01945 586 200

What is Not Covered

- Service, Maintenance & Consumable Items
- Tyres and Wheels: Tyres, puncture repairs, wheel balancing, wheel alignment/tracking, and wheel damage.
- Braking Components: Brake pads, brake shoes, brake discs/rotors, brake drums, brake fluid.
- Wiper System Consumables: Wiper arms and blades, washer jets/nozzles, screenwash.
- Ignition Service Items: Spark plugs and glow plugs.
- Fluids & Lubricants: Oils, fluids, lubricants and coolants, antifreeze, AdBlue/DEF, air-con oil (unless required as part of an authorised repair)
- Filters & Belts: Air filters, oil filters, cabin/pollen filters, fuel filters, drive belts, auxiliary belts, and timing belts/cambelts.
- Electrical Consumables: Bulbs, fuses, starter/service battery, auxiliary/backup batteries, keys, key/fob batteries, alarm/telematics batteries.
- Air conditioning servicing: Air conditioning re-gassing or routine recharge, A/C antibacterial or deodorising treatments.

The above items are considered routine service, maintenance or consumables and are not covered under this warranty. These items are part of normal vehicle upkeep and remain the owner's responsibility.

Vehicle Types & Conditions

- Vehicles used for hire and reward purposes (e.g. taxis, private hire, driving instruction, courier services, food trucks, pet grooming vans, delivery vehicles, etc.)
- Vehicles with specialist conversions or adaptations (including but not limited to animal transport vehicles, refrigerated vans, mobile workshops, emergency response vehicles, mobile retail units, or imports not manufactured to UK specification) are not covered under this warranty
- Vehicles with a market value exceeding £100,000

- Vehicles for leisure, specifically motorhome and camper van specific parts, fittings, or equipment designed for habitation (including but not limited to cooking appliances, heating systems, water systems, sanitary fittings, furniture, and interior fixtures)
- Vehicles that have been modified from the manufacturer's original specification (including, but not limited to, mechanical, electrical, performance, engine, suspension, ECU/remap or structural changes) are not covered under this warranty. Cosmetic modifications that do not affect the vehicle's regular operation will not normally affect eligibility.

See full vehicle exclusion list at www.coverme-warranty.co.uk/exclusions

Other Exclusions

- Software updates or firmware resets (unless directly related to a covered component fault)
- Battery pack degradation due to age, mileage, or use (Hybrid & EV)
- Charging cables, leads, power adapters, and external connectors (Hybrid & EV)
- General Maintenance: Routine adjustments, calibrations, alignment, and reprogramming (unless required as part of a covered repair)
- Damage due to accident, impact, collision, abuse, neglect, misfuelling, or unauthorised modifications
- Cracked, fractured, or bent components where damage is consistent with impact or accidental damage
- Vandalism, intentional/accidental damage, and fire damage
- Use outside normal operation (e.g., misuse, competition/race events, overloading, off-road use)
- Body & Trim Items: Glass, windows, mirrors, hinges, locks, latches, body panels, paint, upholstery, carpets, seat covers, trim, and weather seals.
- Diagnostic investigations where no fault is found and no authorised repair is carried out
- Pre-existing faults or defects present before the plan began
- Environmental factors/events and animal or pest activity/infestation
- Faults reported within a short period after the Plan Purchase Date affecting non-essential factory-fitted comfort, convenience, access, assistance, lighting, roof, security, or infotainment features, where the timing, mileage covered since purchase, vehicle age, vehicle mileage, condition, or available evidence reasonably suggest the issue was already present, intermittent, developing, or discoverable before purchase or during the Initial Exclusion Period.
- Corrosion, rust, and cosmetic deterioration (including surface corrosion, cosmetic pitting, discolouration, and trim/finish deterioration) are not covered where they do not cause a covered mechanical or electrical component to fail; where corrosion or deterioration directly causes a confirmed Mechanical / Electrical Failure of a covered component, we will assess the request under the Wear & Tear and Mechanical / Electrical Failure definitions, subject to all other terms, limits, and exclusions.
- Items identified during routine servicing, inspections, MOT checks, health checks, or vehicle checks that do not meet the definition of a Mechanical / Electrical Failure under this plan are not covered. This includes, without limitation, advisory items, wear indications, abnormal noise, vibration, excessive play, backlash, leakage, stretching, corrosion, deterioration, damage, preventative replacement, or recommended repairs where the covered component has not suffered a confirmed failure or loss of function requiring repair.
- Flooding, standing water, driving through puddles, fords, streams, or any body of water, car washes, pressure washing, washing the vehicle, general water ingress, moisture ingress, damp-related damage, and contamination (including but not limited to fluids, debris, foreign substances, or the entry of water/moisture into wiring, connectors, sensors, control units, motors, batteries, charging components, or other electrical or mechanical parts)

Vehicle Eligibility and Use

1. The vehicle must not exceed an average of 2,000 miles/month (24,000 miles/year). If the mileage limit is exceeded, we may take this into account when assessing a repair request. We will not decline a repair solely because your mileage exceeds this guideline, but we may decline or limit cover where there is clear evidence that the excessive use has directly contributed to the failure.
2. If you change your vehicle during the term of your cover, you may request to transfer your plan to a new vehicle. Approval is at our discretion and is subject to the replacement vehicle meeting the same eligibility criteria, including age, mileage, and brand restrictions, and complete documentation being provided. At the time of the transfer request, there must be no open, pending, disputed, or recently authorised repair requests relating to the previous vehicle. Any approved transfer will apply only for the remaining term of the original plan. A previous approved or paid repair request on the previous vehicle will not automatically prevent a transfer request from being considered, but we may decline a transfer where claim history, risk, fraud-prevention checks, or vehicle eligibility mean it is not appropriate for us to continue cover.

Plan Start, Limits and Cancellations

1. A repair request cannot be made until both of the following have been reached: (1) at least 30 days have passed since the Plan Purchase Date, and (2) the vehicle has travelled at least 1,000 miles for cars and vans, or 500 miles for motorcycles. Cover begins on your Plan Start Date, once activation has been completed. Any fault that appears, is reported, is diagnosed, or would reasonably have been apparent before both of these requirements have been met is not covered by this plan (see 'Initial Exclusion Period' in Definitions). In addition, where a repair request is made within a short period after the Plan Purchase Date for a fault affecting a non-essential factory-fitted feature that does not materially affect the vehicle's ability to start, drive, steer, brake, charge, remain roadworthy, or comply with legal requirements, we may assess that request on a more discretionary basis with regard to the vehicle's age, mileage, usage, mileage covered since purchase, and whether the fault is reasonably likely to have been present, intermittent, developing, or discoverable before purchase or during the Initial Exclusion Period.
2. You must activate your Warranty Plan by following the instructions in your activation email or online account within 30 days of the date of purchase, including confirming your vehicle details and starting mileage and providing any evidence we reasonably request (such as a clear dashboard image). Until you complete activation, we may treat the plan as not in force, refuse or limit repair requests, and if activation is not completed within 30 days we may suspend or cancel your Warranty Plan and decline cover at our reasonable discretion.
3. Maximum repair limits - Cars/Vans: £3,000 per approved repair, or £6,000 per approved repair with enhanced cover. Motorcycles: £2,000 per approved repair, or £4,000 per approved repair with enhanced cover. There is no overall limit on the number of repair requests that may be submitted during the warranty period, subject always to these Warranty Terms, the applicable per-repair limit, exclusions, servicing requirements, authorisation process, and discretionary assessment. Enhanced cover increases the maximum repair limit only. All other terms, exclusions, and

requirements remain the same. A customer may request to upgrade from the standard repair limit to the enhanced repair limit within 30 days of the Warranty Plan Purchase Date. No upgrade to enhanced cover will be permitted after that 30-day period.

4. You may cancel your Warranty Plan within the 14-day cooling-off period from the purchase date, provided no repair requests have been approved or paid. If you are eligible, a full refund will be issued. Nothing in these terms affects your statutory rights. After the 14-day cooling-off period, you do not have an automatic right to cancel this plan and we do not normally accept cancellation requests after this period. However, we may, at our sole discretion, agree to cancel a plan in exceptional circumstances. We may only consider a mid-term cancellation where no repair requests have been submitted, authorised, approved or paid, and there are no pending investigations, diagnostics, authorisations, or agreed repairs. If we agree to cancel, any refund (if any) will be calculated pro rata based on the remaining full months of cover and may be subject to fees, deductions and administration costs. If fees and deductions equal or exceed the refundable balance, no refund will be due. Refunds are paid to the original payment method (or via your finance provider's process, where applicable).
5. If you pay for your Warranty Plan through one of our approved finance providers (Payment Assist or Bumper), your finance agreement is separate from this Warranty Plan. If you miss payments, your finance provider may charge fees, report missed payments or take legal or recovery action. Missing finance payments does not, by itself, cancel your Warranty Plan or entitle you to a refund. Your cover will continue in line with these Warranty Terms unless we confirm in writing that it will be suspended or cancelled. You are responsible for keeping your finance repayments up to date and, if you have difficulty making payments, you must contact your finance provider to discuss your options. We are not a party to, and cannot change, the terms of your finance agreement.
6. We may, acting reasonably, refuse, suspend or cancel your Warranty Plan if our internal eligibility, risk or fraud-prevention checks, or your conduct towards our staff or business, mean we do not consider it appropriate to provide or continue cover. This may include concerns about information you give before purchase, unreasonable or harassing communications, or bad-faith allegations about our business or services. We will act fairly when making these decisions and, where possible, explain the main reason. If we cancel your plan, any refund will be at our reasonable discretion and may involve pro rata or other fair deductions.

Pre-Existing Faults

1. We do not cover any fault, defect, condition, deterioration, intermittent issue, or damage that existed before the Plan Purchase Date, whether or not it was known, declared, diagnosed, producing obvious symptoms, or already recorded as a warning or fault at the time of purchase.
2. A fault may be treated as pre-existing where, in our reasonable opinion, the available evidence indicates that the underlying cause of the issue was developing, intermittent, discoverable, or present before the Plan Purchase Date. This includes, without limitation, prior symptoms or irregular operation, stored diagnostic trouble codes (including historic or pending codes), freeze-frame data or other logged events, warning messages, technician findings, physical evidence of wear or deterioration, contamination, overheating, oil starvation, corrosion, progressive damage inconsistent with sudden onset, prior repair recommendations, advisories, inspection notes, incomplete repairs, customer-reported history, or the timing and nature of the repair request when considered against the vehicle's age, mileage, and mileage covered since purchase.
3. If a fault is intermittent, occurs only under certain conditions, affects only selected functions or features, or becomes more apparent over time, it may still be classed as pre-existing if the underlying cause likely existed before the Plan Purchase Date, or would reasonably have become apparent before both of the following had been reached: (1) at least 30 days had passed since the Plan Purchase Date, and (2) the vehicle had travelled at least 1,000 miles for cars and vans, or 500 miles for motorcycles. This applies equally to core operating components and to non-essential factory-fitted features such as comfort, convenience, access, assistance, lighting, roof, security, and infotainment functions.
4. Where a repair request is made shortly after the Plan Purchase Date for a fault affecting a non-essential factory-fitted feature, and the component condition, nature of the complaint, mileage covered since purchase, inspection findings, vehicle age, vehicle mileage at purchase, or diagnostic evidence reasonably indicate that the deterioration, symptoms, intermittent issue, or underlying cause must have been present, developing, or reasonably discoverable before the Plan Purchase Date or during the Initial Exclusion Period, we may treat the fault as pre-existing. In such cases, we may, at our sole discretion, consider making a partial contribution towards the cost of the repair, although we will not be obliged to meet the full cost and may decline the repair request where appropriate.
5. You must provide accurate information and supporting documentation we reasonably request to assess when the fault began and what caused it. Failure to provide requested information may result in delay, limitation, or decline of the repair request.

Servicing and Maintenance

1. Keeping your vehicle serviced and maintained in line with the manufacturer's recommended schedule is a condition of cover. Servicing and maintenance must be carried out by a reputable garage using OEM or manufacturer-approved parts. You must keep evidence of servicing and maintenance (for example invoices, job sheets, and service book entries including dated stamps where applicable). If these requirements are not met, your cover may be affected or invalid and we may reasonably decline repair requests.
2. If your vehicle does not have an up-to-date service record at the Warranty Plan purchase date, you must arrange and complete a full service within 30 days of the Warranty Plan purchase date and keep to the manufacturer's schedule thereafter, with proof provided. If you do not complete this service within 30 days, your cover may be affected or invalid and we may reasonably decline repair requests.
3. We will not decline a valid repair request solely because previous vehicle owners did not follow the manufacturer's schedule, provided you comply with the servicing and maintenance requirements in this section from the Warranty Plan purchase date onwards. However, we may reasonably refuse a repair request (and your cover may be affected or invalid) where servicing or maintenance has been missed, significantly overdue, not completed to the manufacturer's specification, or otherwise contributed to the failure.
4. This Warranty Plan does not cover routine servicing needs, preventative replacement, or the replacement of parts that are worn or deteriorated but have not yet suffered a confirmed Mechanical / Electrical Failure or confirmed loss of intended function requiring repair.

Parts, Repair Methods and Repairers

1. We will, in the first instance, authorise the use of manufacturer approved parts from reputable suppliers for all valid repair requests. Where such parts are not available or appropriate, we will authorise original equipment (OEM) parts. In some cases, where it is suitable for the vehicle, cost effective and in line with normal motor trade practice, we may instead authorise the repair or reconditioning of the existing part or the supply of a quality reconditioned or exchange unit, including but not limited to the following commonly reconditioned items: Diesel Particulate Filter (DPF), catalytic converter, turbocharger, EGR valve, gearbox/transmission, power steering rack/electric steering column, alternator, starter motor, ABS

pump/modulator unit, fuel injectors, high-pressure fuel pump, differential/final drive unit, air conditioning compressor, and more. We reserve the right to authorise the most economical suitable repair solution.

2. When a valid repair request is approved, we will in most cases authorise the work to be carried out by a reputable, VAT-registered independent garage. Where the nature of the fault means it cannot reasonably be repaired by an independent garage, we may authorise repairs at a manufacturer-specific specialist. If neither an independent garage nor a specialist is able to complete the repair and it can only be carried out by a main dealer, we will authorise repairs at the main dealer. In all cases we will approve the most appropriate and cost-effective repair option for the vehicle and the fault.
3. Diesel Particulate Filter (DPF) repair requests will first be authorised for a professional DPF clean and/or regeneration. If the DPF cannot be restored to normal operation, we may authorise removal and reconditioning. Where reconditioning is not viable, we may authorise replacement with a reconditioned DPF unit. Only where these options are not suitable will we consider a manufacturer-approved or OEM replacement.

Handling of Related Faults

For related multi-fault repair requests, we may proceed sequentially, approving further parts only after re-testing with objective evidence, without extending coverage beyond the plan's terms, limits, and exclusions. This means that where a single failure results in more than one fault code, warning light or suspected component, we may first authorise the most likely or primary repair, then ask the repairer to re-test the vehicle once that work has been completed. If the re-test shows that additional covered components have also failed, we may then consider those as part of the same repair event. This process is used to prevent unnecessary or speculative replacement of multiple parts when only one part has actually failed, and to ensure the repair stays within the approved method and repair limit for your plan.

Priority of These Terms

If there is any difference between these Warranty Terms and any marketing, social media or FAQ content, these Warranty Terms will apply. This is because marketing and social media content are intended to provide a simple overview, not a full description of the cover, and any advertising statements (including comparisons or "best" claims) should be read as general marketing summaries and must not be relied upon as a complete description of the cover. These Warranty Terms outline the complete, current, and accurate details of what is and is not included, along with any applicable timings, limits, or conditions. In all such cases, the wording published on this Warranty Terms page will be the version we rely on when assessing a repair request. For the avoidance of doubt, references in marketing or sales wording to covering "all factory-fitted mechanical and electrical parts", or similar wording, are always subject to these Warranty Terms, including the rules on pre-existing faults, confirmed failure, the Initial Exclusion Period, and the Early-Life Non-Essential Fault Assessment.

Indirect or Consequential Losses

This plan does not cover indirect or consequential losses. This means we will not pay for costs or losses that result from the fault or the repair process, but are not directly related to the actual mechanical or electrical repair itself. This includes (but is not limited to) any loss of income, missed appointments, travel or accommodation costs, vehicle hire costs, storage charges, recovery charges not authorised by us, or general inconvenience caused by a fault, delays in diagnosis, parts availability, or the time it takes to complete the repair. The Warranty Plan is designed to pay for the covered repair of the vehicle under the plan's terms, limits, and exclusions. It is not a replacement for motor insurance, breakdown membership add-ons, business interruption cover, or any product that pays out for time, inconvenience, or knock-on effects. Nothing in these terms limits or excludes any liability that cannot be limited or excluded by law, including liability for death or personal injury caused by negligence, or for fraud or fraudulent misrepresentation. This does not affect our coverage for Consequential Damage to other covered vehicle components.

Definitions & Terms

- You / Your: The registered keeper of the vehicle covered by this plan.
- We / Us / Our: Cover Me Warranty Ltd
- Warranty Plan: This discretionary agreement offering vehicle component coverage.
- Repair Request: A formal request to us for approval of a repair under this plan.
- Authorised Repairer: A repair facility that is approved by Cover Me Warranty Ltd to undertake any inspections, diagnostic work, and repairs permitted under this Warranty Plan.
- Covered Component: Any factory-fitted mechanical or electrical part listed in the "What is Covered" section that is free from any known or pre-existing fault at the start of the plan and is not subject to any exclusions under these Warranty Terms.
- Discretionary Product: A plan where decisions on repairs and support are made at the sole discretion of Cover Me Warranty Ltd, based on fairness, eligibility, and individual circumstances.
- Pre-Existing Fault: Any mechanical or electrical issue, defect, condition, deterioration, damage, or underlying cause that existed before the Plan Purchase Date, whether known or unknown at the time. This includes faults that were developing, intermittent, pending, or not yet producing obvious symptoms, and faults evidenced by historic/pending diagnostic codes, freeze-frame/logged data, prior advisories, prior symptoms, or condition consistent with progressive wear, deterioration, contamination, overheating, oil starvation, or corrosion. This is separate from the Initial Exclusion Period.
- Wear & Tear: The progressive deterioration of a covered mechanical or electrical component through normal use, resulting in a confirmed Mechanical / Electrical Failure or confirmed loss of intended function requiring repair. Wear & Tear may be evidenced by symptoms such as reduced performance or efficiency, abnormal noise, excessive play, stretching, leakage, or material degradation consistent with the vehicle's age and mileage, but such symptoms alone do not establish a covered repair unless they have progressed to a confirmed Mechanical / Electrical Failure or confirmed loss of function requiring repair. Wear & Tear does not include routine servicing, maintenance, cleaning, adjustments, calibration, or preventative replacement of parts that have not failed. For the avoidance of doubt, parts identified as worn, deteriorating, damaged, noisy, loose, leaking, or advisory during routine servicing or inspections are not covered unless they have resulted in a confirmed Mechanical / Electrical Failure or confirmed loss of function requiring repair.
- Mechanical: Any factory-fitted moving or static component required for the normal operation of the vehicle, including the engine, gearbox, transmission, drivetrain, suspension, braking, and steering systems, but excluding service items, consumables, and cosmetic parts.

- **Water / Moisture Ingress:** The entry, presence, or spread of water, moisture, condensation, damp, or any external liquid into or onto any vehicle component, system, wiring, connector, control unit, battery, charging component, or mechanical/electrical assembly from an external source. This includes, without limitation, flooding, car washing, pressure washing, and driving through standing water, puddles, fords, streams, or any other body of water. Any fault, corrosion, contamination, short-circuiting, or deterioration caused directly, indirectly, or accidentally by such ingress is excluded from cover.
- **Consequential (Resultant) Damage:** Physical damage to a Covered Component that occurs as a direct result of the failure of another Covered Component, provided the original failure is covered under this Plan.
- **Mechanical / Electrical Failure:** The sudden and unforeseen stoppage, breakage, malfunction, intermittent malfunction, or other identifiable loss of a covered component's ability to perform its intended function, arising from a mechanical or electrical cause during the period of cover, requiring repair or replacement, and which is not the result of lack of maintenance, routine wear without failure, external damage, or a pre-existing condition. A component will not be treated as having suffered a covered Mechanical / Electrical Failure merely because it shows symptoms, reduced performance, noise, vibration, looseness, leakage, intermittent operation, or advisory deterioration unless the available evidence reasonably supports that it has failed or lost its intended function and requires repair.
- **Symptoms and Deterioration:** The presence of symptoms or deterioration alone does not establish a covered Mechanical / Electrical Failure. Symptoms such as noise, vibration, excessive play, backlash, leakage, corrosion, cracking, stretching, wear, or reduced efficiency may indicate deterioration, but will not be covered unless and until they have resulted in a confirmed Mechanical / Electrical Failure or confirmed loss of intended function requiring repair.
- **Plan Purchase Date:** The date you purchase your Warranty Plan. This is the date shown on your purchase confirmation.
- **Initial Exclusion Period:** The period from the Plan Purchase Date until both of the following have been reached: (1) at least 30 days have passed, and (2) the vehicle has travelled at least 1,000 miles for cars and vans, or 500 miles for motorcycles. During this period, no repair requests can be made and any faults that appear, are reported, are diagnosed, or would reasonably have been apparent are not covered.
- **Early-Life Non-Essential Fault Assessment:** Where a repair request is made within a short period after the Plan Purchase Date for a fault affecting a non-essential factory-fitted feature that does not materially affect the vehicle's ability to start, drive, steer, brake, charge, remain roadworthy, or comply with legal requirements, we may assess the request with particular regard to timing, vehicle age, vehicle mileage, mileage covered since purchase, usage, available diagnostics, inspection findings, and whether the issue is reasonably likely to have been present, intermittent, developing, or discoverable before purchase or during the Initial Exclusion Period. This does not automatically exclude such items from cover, but they remain subject to a higher level of scrutiny and discretionary assessment under these Warranty Terms.
- **Plan Start Date:** The date your Warranty Plan cover begins. You can choose to start your cover up to 7 months in the future.
- **High-Voltage Battery Failure:** A sudden and unforeseen internal fault of the high-voltage traction battery, or its internal modules, that results in the vehicle being unable to start, drive, or charge as intended, and which is not solely due to normal capacity loss or range reduction over time. Normal capacity loss / range reduction due to age, mileage, or use is classed as battery degradation and is not covered by this plan.
- **Write-Off:** A vehicle that an insurer has declared a total loss, either because it is too badly damaged to be repaired safely or because the cost of repair would be uneconomical compared to its value.

Making a Repair Request

Before any repairs begin, you must:

1. Contact Cover Me Warranty with a detailed description of the issue (including when it started, any warning lights, noises, leaks, loss of power, driving issues, or other symptoms).
2. Provide any supporting documentation requested so we can assess the repair request in detail. This may include (where relevant) diagnostic reports and screenshots/printouts, photos or videos of the fault and/or warning lights, current mileage confirmation, service history and invoices.
3. Provide a photograph of your vehicle dashboard and, if requested, proof of ownership and identity (for example your V5C log book and driving licence). We will only request information that is relevant and may accept suitable alternatives where appropriate.
4. Choose a reputable VAT-registered garage within the United Kingdom (unless we have agreed otherwise in advance). You may suggest your preferred garage, or speak to us for advice on a recommended local repairer, but you must obtain prior authorisation from Cover Me Warranty before any repairs begin, before any parts are ordered, and before any diagnostic work beyond initial fault identification is carried out, including any dismantling or strip-down.

Repairer and Authorisation Requirements

A reputable, VAT-registered garage should carry out all repairs. You must obtain prior authorisation from us before any work begins. Mobile repairs may be approved depending on your location and the fault. If, after reasonable investigation (including inspection where required), we cannot confirm that a fault meets the definition of a covered Mechanical / Electrical Failure and is free from pre-existing causes, we may, acting reasonably, decline the repair request. We will act fairly and consider the available evidence, but we are not required to approve a repair request where eligibility cannot be reasonably established under these Warranty Terms.

Any repairs, diagnostics, dismantling, or strip-down work started without our prior authorisation may not be eligible for reimbursement. Initial diagnostics are limited to fault code reading, visual inspection, and, where reasonably necessary, a basic road test to help identify the likely cause of the reported issue. Any further testing, investigation, dismantling, strip-down, or removal of components must be authorised by us in advance. Unless and until the repair request is approved, any additional diagnostic or investigation costs remain your responsibility. If the repair request is approved, we may cover reasonable authorised diagnostic and strip-down costs in line with these Warranty Terms. If the repair request is declined, those costs will remain your responsibility.

Independent Inspection & Access

We reserve the right, at our discretion, to appoint an independent qualified engineer or inspector to inspect the vehicle and/or any failed component at any stage of the repair request process. This may be required before authorising diagnostics, strip-down, repair, replacement, or payment under this Warranty Plan. You must provide reasonable access to the vehicle and cooperate fully with any inspection request. No repairs, dismantling, or strip-down work should be carried out until such inspection has taken place and authorisation has been given by us, unless we have expressly agreed otherwise in

writing. Failure to allow or cooperate with an inspection, or commencing work without authorisation, may result in the repair request being delayed, limited, or declined. Where an inspection confirms that a fault is excluded or not covered under this plan, any associated diagnostic or strip-down costs will remain your responsibility. We may also require retained parts to be made available for inspection following removal, where reasonably practicable. When assessing whether a fault is covered, including whether it is pre-existing or occurred in the Initial Exclusion Period, we may rely on evidence including, without limitation, diagnostic reports and live data, fault code history and freeze-frame data, technician findings, photographs/video, service history and invoices, MOT history/advisories, inspection reports, and independent engineer/inspector conclusions, as well as evidence of the component's physical condition, degree and pattern of wear, contamination, overheating, corrosion, material fatigue, slack or play measurements, leakage severity, and whether the condition is consistent with recent onset or long-term deterioration. Where evidence indicates that the underlying cause existed before the Plan Purchase Date, or would reasonably have been apparent during the Initial Exclusion Period, the repair request may be declined in line with these Warranty Terms. However, we may, at our sole discretion, choose to make a partial contribution towards the cost of a repair without accepting the repair request in full or being obliged to meet the full cost.

Repair Process

1. Report the issue to Cover Me Warranty - Start a repair request via your account or contact us with a detailed description of the issue.
2. Provide any information we request to assess the repair request - This may include relevant diagnostics, photos/videos of the fault or warning lights, mileage confirmation, service history/invoices, and (if requested) dashboard photo and proof of ownership/identity.
3. Visit an approved repairer following our instructions - Use a reputable VAT-registered UK garage (unless agreed otherwise). Mobile repairs may be approved depending on the fault and location.
4. Initial diagnostics and estimate, then await authorisation - The repairer may need to confirm the cause of the fault and provide an estimate. No repairs (and no diagnostics beyond initial identification/strip-down, and no parts ordered) should proceed until we authorise.
5. Independent inspection (if required) - We may appoint an independent engineer/inspector at any stage, and you must provide reasonable access before authorisation can be given.
6. Once approved, repairs may proceed - The repairer completes the repairs as authorised. We may request supporting evidence where appropriate.
7. Submit all required invoices and documentation - The repairer submits the final invoice and any supporting paperwork we request.
8. If authorised, we will settle the invoice directly with the repairer - Payment is handled in line with what we have authorised under the plan. (If anything is done without authorisation, it may not be eligible and may remain your responsibility.)

Out-of-Hours Repairs: If a fault occurs outside our business hours and you arrange urgent diagnostics or repairs without prior authorisation, you do so at your own risk. Keep all evidence and paperwork (including diagnostic reports, photos/videos where possible, and itemised invoices/receipts). Where appropriate, we may consider retrospective reimbursement on a discretionary basis, limited to the work and cost that we would have authorised under your plan terms.

Out-of-Hours Procedure

If a breakdown occurs outside of business hours, and the vehicle requires urgent attention:

1. Breakdown occurs outside business hours and urgent attention is required - If you cannot reasonably wait for our normal process, you may arrange urgent assistance.
2. Proceed at your own risk - Any diagnostics or repairs carried out before we can authorise them are done at your own risk.
3. Keep evidence and paperwork - Retain all itemised invoices/receipts and any diagnostic evidence (for example: diagnostic report, fault codes, technician notes, photos/videos where relevant).
4. Submit a repair request as soon as possible - Submit your repair request and include the invoices and evidence as part of the request.
5. We review the request under the plan terms - We will assess whether the repair is eligible and what contribution, if any, can be considered.
6. If approved, reimbursement may be made on a discretionary retrospective basis - Any retrospective contribution will be limited to the labour rate, parts prices, and repair method we would have authorised had the normal procedure been followed.

Discretionary Support Statement

Clearly defined terms back this Warranty Plan, but life doesn't always follow the rulebook. We understand that vehicle issues don't always fall neatly within predefined categories. That's why this plan remains discretionary, giving us the flexibility to help in ways that go beyond the printed terms, where it's fair to do so. All requests are assessed fairly and with care. Our goal is always to get you back on the road as quickly and stress-free as possible. Our management team will review any disputes regarding coverage decisions at our discretion to ensure a balanced and reasonable outcome.

Contact Information

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