

# SILVER

Maintenance & Repair

RAC



# Contents

<b>1.0 Maintenance &amp; Repair Plan Silver Terms &amp; Conditions</b>	
What the Plan provides .....	4
Other ways to receive this information .....	4
Provider and Administrator Information.....	4
How to use the Plan .....	4-5
Duration of the Plan .....	5
Our responsibilities under the Plan.....	5
The Included Parts .....	5
What the Plan does not provide .....	6
General Conditions .....	6
Cancellations & Refunds .....	7
Transferring your Plan .....	7
Queries & complaints .....	7
Applicable Law.....	7
Misinformation or Fraud .....	7
Data Protection.....	8
<b>2.0 Schedule 1 – Maintenance Inspection Checklist .....</b>	<b>9</b>
<b>3.0 Schedule 2 – Included Parts .....</b>	<b>10</b>

# 1.0 | Maintenance & Repair Plan Silver Terms & Conditions

## 1. What the Plan provides

The Maintenance and Repair Plan (the Plan) provides a Maintenance Inspection at the start of each one-year period that the Plan lasts, plus connected Maintenance. Full detail is set out in section 6: Our responsibilities under the Plan.

The Periodic Maintenance Inspection must be carried out before our Maintenance and other obligations apply for the year in question.

The Plan is designed to provide Maintenance of those parts not usually covered in standard periodic service schedules and not expected to incur wear and tear in the normal use of the vehicle, therefore giving you extra peace of mind. The parts maintained are detailed in the Maintenance Inspection Checklist.

Maintenance is not included in the circumstances set out in section 8: What the Plan does not provide.

If you fail to keep the vehicle serviced in accordance with the manufacturer's requirements, then any repairs required as a result will not be covered under the Plan.

The agreement is limited to the breakdown of each included part on only one occasion during the period of the agreement.

The full detail of what the Plan does and doesn't

provide is set out in this document. Please read it carefully to ensure that you understand the details of the Plan and how to use it as set out in Section 4: How to use the plan.

The terms and conditions of this Plan cannot be changed except with our specific written agreement.

This is a service contract and not an insurance policy.

## 2. Other ways to receive this information

If you would like this document in another format, such as in large print, Braille or on CD, please call us on 0330 100 3400 or text phone 0330 100 3330 to request a copy.

## 3. Provider and Administrator Information

This Plan is provided by The Warranty Group Services (Isle of Man) Limited (the Provider) Third Floor, St George's Court, Upper Church Street, Douglas, IM1 1EE and administered by TWG Services Limited whose Head Office is at TWENTY, Kingston Road, Staines-Upon-Thames, Surrey, TW18 4LG.

In this Plan we/us/our refers to the Provider and the Administrator for ease of reference. Please use the contact details above should you need to contact us.

## 4. How to use the Plan

▶ The first inspection will be completed immediately at the start of this Plan and you will be provided with a completed checklist.

Periodic Inspections and Making a Maintenance Request

▶ If your vehicle requires Maintenance under the Plan, or to arrange your subsequent Periodic Maintenance Inspections, contact your supplying dealer in the first instance. If your supplying dealer has no repair facilities or it is impractical to return your vehicle to them, please visit [www.rac.co.uk/warrantyclaim](http://www.rac.co.uk/warrantyclaim) to find a local repairer.

▶ Do not proceed with Maintenance or repairs until the request has been authorised by us. It is your responsibility to ensure the supplying dealer or approved repairer calls us for an authorisation number before any work is started.

▶ The repairer must telephone the Administrator on 0330 100 3728 and obtain a repair request authority number.

▶ On completion of the work, please arrange for us to be sent the repairer's invoice quoting the Plan number.

- › The Administrator may authorise Maintenance or repairs immediately; call for other estimates; nominate another repairer; investigate the Maintenance or repair request further; insist on the use of factor or pattern parts; exchange or remanufactured units; or appoint an independent assessor to inspect the vehicle.
- › In giving authorisation for Maintenance or repairs, we will assess repair times in line with Autodata (or equivalent industry standard) recommended repair or service times and hourly labour rates at a maximum of £45 per hour (outside the M25 circle) and £65 per hour (within the M25 circle).

## 5. Duration of the Plan

The Plan begins from the later of

- › the date of the acceptance of your completed application for the Plan; or
- › expiry of the manufacturer’s warranty on your vehicle.

The Plan begins and ends on the date shown in the Schedule.

## 6. Our responsibilities under the Plan

We will meet our responsibilities under the Plan within a reasonable time unless it is impossible

for us to do this because of circumstances outside our reasonable control.

We accept responsibility for the quality of all Periodic Maintenance Inspections, Maintenance and repairs which are carried out on our behalf under the Plan.

This Plan is for inspecting, maintaining and repairing your vehicle and includes:

Periodic Maintenance Inspection – One Maintenance inspection of your vehicle at the start of each one-year period that the Plan lasts. Please read the attached Maintenance Inspection Checklist and Included Parts for listed items and full details.

If the Maintenance Inspection reveals a problem, the supplying dealer or an approved repairer may tell you what work is needed which is included under the Maintenance section of the Plan and tell you what other work is required or recommended that is not included under the Maintenance section of the Plan and what it may cost you if you decide to have the work done at your own expense.

Maintenance

- › Labour and parts costs for repairs to maintain your vehicle if an Included Part fails to perform its function up to the repair value shown in your Validation Form. This Maintenance can take place:

- at the time of your normal servicing of the vehicle in accordance with the manufacturer’s recommendations; or
- at any other time if an Included Part fails to perform its function

- › The Maintenance will be limited to labour and parts costs up to a maximum of repair value shown in your Validation Form for each occasion on which Maintenance is provided

- › The Plan will also provide Maintenance while the vehicle is being used in other parts of the European Economic Area (EEA) as long as the vehicle is not used outside the UK for more than 60 days in any 12-month period during the Duration of the Plan. Any Maintenance required in these circumstances is subject to our prior authorisation (see making a Maintenance & repair request below).

- › If Autodata or equivalent recommended repair time is over 8 hours and we cannot resolve the matter in any other way, we may at our discretion contribute up to £50 per day for any excess time authorised repairs take for alternative appropriate transport arranged by you for a maximum of 7 days. You will be reimbursed on receipt of a car rental agreement from a VAT registered business providing car hire.

# 1.0 | Maintenance & Repair Plan Silver Terms & Conditions

## 7. The Included Parts

Please see schedule 2 for details of Included Parts.

## 8. What the Plan does not provide

The Plan does not provide Maintenance required due to or resulting from:

- › not having the vehicle serviced in line with the manufacturer's servicing recommendations within 1 month or 1,000 miles;
- › lack of normal and proper care in using your vehicle, including the incorrect use of fuel or grade of oil;
- › any act, omission or negligence by you (or any user of your vehicle), which adds to the loss or damage;
- › circumstances where it is reasonable for us to conclude that the need for Maintenance:
  - has been caused by your failure to take preventative steps or notify us after the initial failure of a component;
  - due to parts which are not Included Parts under this Plan;
  - arises from incorrectly fitted parts; or
  - arises from the failure of a component identified in the initial Maintenance inspection
- › weather conditions which are the direct

cause of the need for Maintenance including water ingress;

- › accidental damage;
- › the failure or breakdown of a part which is under any manufacturer's or supplier's warranty;
- › any failure of parts which have reached the end of their normal working lives because of age or mileage;
- › any parts which have not actually failed to perform their normal function that are replaced as part of another job, including but not limited to timing belts;
- › exhaust emission MOT failures;
- › Corrosion;
- › repair or replacement of parts not listed in the Included Parts and repair or replacement of parts listed in the Excluded Parts; or
- › any failures which are the result of carbon build up.

Maintenance does not include the following:

- › Design or existing faults – parts subject to recall by the manufacturer or failure of parts due to inherent design faults which existed prior to your purchasing the Plan;
- › Dismantling - in the first instance, you will need to pay for the dismantling of the vehicle so that we can check if the problem

is included in the Plan. If it is, we will also refund the dismantling costs in line with Autodata.

- › Diagnostic costs.
  - › Vehicles modified other than in accordance with the manufacturer's original specification or are raced, rallied, track days (timed or untimed), used in competition, or for hire or reward.
- ## 9. General Conditions
- › Your supplying dealer will carry out the first Maintenance inspection after the start of the Plan. If, however, the supplying dealer is unable to carry out any subsequent Maintenance inspection, please contact us so we can give you details of our approved repairer.
  - › If your vehicle shows imminent signs of failure of parts or breakdown, do not continue to use it. This may cause greater damage which will not normally be covered by the Maintenance Plan.

## 10. Cancellations & Refunds

We will provide a partial refund in respect of any one-year period of the plan in which no maintenance inspection has taken place and either:

- Your vehicle has been written off and is no longer able to be used, or
- If you become disabled after the start of the Plan which means you are no longer able to drive your vehicle or if you die whilst the Plan is in force and the vehicle is no longer used during the Plan period. In this instance, the refund will be paid to your beneficiary.
- If you have been provided the Plan free of charge, no refund will be due
- We will cancel the Agreement if you fail to provide us with the necessary information or knowingly provide incorrect information which affects our ability to provide a service to you. In such cases no refund will be due (see section 14: Misinformation & Fraud).
- If you wish to cancel this Plan, please contact us on 0330 100 3728.

## 11. Transferring your Plan

In some circumstances, if ownership of the vehicle has been transferred, we will transfer the

Plan subject to our standard transfer conditions and administration fee applying at the time. To check, please contact us on 0330 100 3728.

## 12. Queries & complaints

If you have any enquiry or complaint about your Maintenance Inspection or any repair work carried out on your Vehicle under the Plan, or the sale of this Plan, you should in the first instance contact the supplying dealer or approved repairer that carried out the Maintenance or inspection.

If you have a complaint about the terms of this Plan, administration or claims handling, you can contact us using the details provided below.

Should you remain dissatisfied after you have made a complaint, we will provide you with details of how you can take any concerns further in our final response letter.

You may contact us at:

Customer Relations Team, TWG Services Limited,  
The Aspen Building, Floor 2, Vantage Point  
Business Village, Mitcheldean, Gloucestershire,  
GL17 0AF

Telephone: 0330 100 3247

Email: [customer.relations@thewarrantygroup.com](mailto:customer.relations@thewarrantygroup.com)

## 13. Applicable Law

The law of England and Wales applies to this Plan and the parties shall submit to the non-exhaustive jurisdiction of the courts of England and Wales.

## 14. Misinformation or Fraud

We work closely and share data with law enforcement and fraud prevention agencies to identify fraud and support prosecution where the appropriate evidence exists. We, and other organisations, may access and use the information recorded by fraud prevention agencies. It is important that when applying for, renewing or amending this Plan, or making a repair request you or anyone acting on your behalf must take reasonable care to answer all questions honestly and to the best of your knowledge. Failure to do so may affect the validity of your Plan and the repair request.

If false or inaccurate information is provided and fraud is identified, then we may:

- not pay for any repairs and cancel your Plan
- report you to the relevant authorities
- pass the details to fraud prevention agencies
- recover any costs we've incurred and, if necessary take any legal action to recover such costs

# 1.0 | Maintenance & Repair Plan Silver Terms & Conditions

## 15. Data Protection

- › We are the data controllers of the personal data you provide and are committed to protecting the privacy and security of your personal information.
  - › This includes your name as well as your contact details such as physical address, phone number and e-mail-address. If you do not provide the personal data required we may be unable to provide the services contained under the policy.
  - › In addition to administration of your Plan and fraud prevention, this may involve sharing your information confidentially with suppliers of products or services (including repairs) engaged by you or by us in the purchase or performance of the policy.
  - › We may also provide by post, email, text or telephone administrative information including expiry/renewal details. We may also provide other information in this way, including marketing about this and other similar products provided by our group of companies (which includes The Warranty Group Services (Isle of Man) Limited, TWG Services Limited and London General Insurance Company Limited) but you may contact us at any time to stop receiving any such other information. Your details will not be used for any other marketing purposes.
  - › Your personal data will be transferred outside the EU for policy administration.
  - › Your personal data will at all times be held securely and handled with the utmost care in accordance with all principles of EU Data Protection law.
  - › Your personal data will be kept for only as long as necessary after which time it will be destroyed if it is no longer required for the lawful purposes for which it was obtained.
  - › You have a number of rights to your data these include the right to be informed, have access, rectification, receive your data in a transferable format, erasure, restriction of processing and object to how your data is processed.
  - › To obtain a copy of your personal data held by us, for more information on the rights to your data or to exercise one of your data rights please contact our Data Protection Officer or see our website for more details.
  - › Our Data Protection Officer can be contacted via our Customer Relations Team using the details above.
  - › You have the right to make a complaint at any time to the Information Commissioner, the UK supervisory authority for data protection issues.
- Please note that calls may be recorded by us for training and monitoring purposes.

# 2.0 | Schedule 1 – Maintenance Inspection Checklist

## Section 1

- 1) Check operation of instrument gauges and horn.
- 2) Check operation of clutch (where applicable.)
- 3) Check operation of brake pedal.
- 4) Check parking brake performance
- 5) Check operation of door locks.
- 6) Check operation of central locking.
- 7) Check operation of door windows (manual/ electric)

## Section 2

- 1) Check operation of interior lights, exterior lighting equipment and respective control lights and cluster illumination; Rear view mirror/sun visors; Front and rear side lamps; Head lamps; Stop lamps; Reflectors; Number plate lamp; Direction indicator lamps; Hazard lamps; Front and rear fog lamps.
- 2) Check operation of wipers and washers.
- 3) Check operation and condition of seat belts/ mountings.
- 4) Check security of seats mountings and head rests.
- 5) Check condition of windscreen.
- 6) Check operation and condition of sun roof mechanism (if applicable).
- 7) Check engine mountings for security and condition.

## Section 3

- 1) Check operation of bonnet latch, safety catch and hinges.
- 2) Check condition of road wheels for damage.
- 3) Check condition for tyre wear and damage.
- 4) Check exhaust condition, including clamps, security, leaks and damage.
- 5) Check all items complete in tool kit.
- 6) Check satisfactory starting, general performance and behaviour. Pay particular attention to the operation of clutch, transmission, steering, suspension and brakes including A.B.S. Listen for abnormal noises and after road test perform a visual check for fluid leak.

## Section 4

- 1) Check fluid levels of brake, power steering, clutch reservoir, washer reservoir and battery (including security)
- 2) Check engine level, gear box levels manual/ automatic (where applicable). Check engine for oil and water leaks and for extensive noise.
- 3) Check wiring, pipes, hoses, oil and fuel feed lines for routing, damage, chafing and leaks (where visible)
- 4) Check timing belt has been changed in line with the current manufacturer's recommended intervals.

## Section 5

- 1) Check steering operation and condition for leaks and security, tie rod ends, CV boots and rack boots condition
- 2) Check front and rear suspension condition
- 3) Check coolant system level and condition
- 4) Check condition of auxiliary drive belts and tension
- 5) Check catalytic converter

# 3.0 | Schedule 2 – Included Parts

Only the parts specifically listed under each heading are included. If a part or operation is not listed, then it will not be included.

**Engine:** Rocker assembly, inlet and exhaust valves, valve guides and springs (excluding burnt valves and decokes), cylinder head (excluding cracks and Porosity), head gasket, head bolts, push rods, camshaft and cam followers, timing gears, chains and associated parts, oil pump, pistons and rings, cylinder bores, gudgeon pins, con rods and bearings, crankshaft and bearings, bushes, inlet and exhaust manifolds, distributor drive, oil cooler.

**Timing belts:** Provided there is proof that the manufacturer's replacement recommendations have been complied with, and they are free from oil contamination.

**Turbo (factory fitted):** All Failures due to carbonisation are not covered including the Variable Nozzle Turbine (VNT) or Wastegate Actuator or any other part of the Turbo. Foreign object damage is not covered on any turbo claim. Non factory fitted turbos are not covered.

**Gearbox - Manual:** All internal failures of gears, shafts, synchromesh hubs, selectors, seals and bushes, bearings, speedometer drive, overdrive units (when fitted), solenoid, internal failure of transfer box.

**Gearbox - Automatics:** All internal failures of gears, oil pump, shafts, seals, bushes, clutches, brake bands, bearings, governors, servos, torque convertor, drive plate, valve block, computer governor, modulator valve, speedometer drive.

**Continuous Variable Transmissions CTX/ CVT:** All internal failures of clutches, planetary gears, reduction gears, shafts, variable pulleys, thrust link drives, bushes and bearings.

**Drive system (front/rear):** Crown wheel and pinion, Drive shafts, bearings, planet gears, bevel gears, rear external drive shafts, constant velocity joints, 4-wheel drive units.

**Electrics:** Starter Motor, alternator, coil and horn unit.

**Brakes:** Master cylinder.

**Steering:** Steering rack, steering column, steering box, idler box.

**Cooling system:** water pump.

**Casings:** Cylinder block, gearbox and axle, transfer box if they have been damaged by a failure of one of the included parts.



## RAC Approved Dealer Network

The Aspen Building,  
Floor 2,  
Vantage Point Business Village,  
Mitcheldean,  
Gloucestershire GL17 0AF

Customer Services Telephone: 0330 100 3728

Fax: 0330 100 3330

[rac.co.uk/approved-dealer](http://rac.co.uk/approved-dealer)

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Registered office :  
St George's Courts  
Upper Church Street  
Douglas  
Isle of Man  
IM1 1EE



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