

Protect Essential Policy

This policy applies to vehicles which are up to 10 years old and have covered less than 100,000 miles at the policy start date.

Parts Covered

During the specified period, almost all of the original manufacturer's mechanical and electrical components are insured against total failure except those listed under exclusions. The full terms and conditions are set out in the policy document.

Cover includes:

Parts replaced in pairs - (Coil Spring, Shock Absorber) As part of good engineering practice.

Turbo / Supercharger (Factory fitted) – (Excludes Carbon Build Up)

Air Conditioning (Factory fitted)

Camshaft Timing Belt

Providing there is proof that the manufacturer's replacement recommendations have been complied with and they are free from oil contamination.

Casings

In the event of a covered item causing damage to a casing, the casing will form part of the maximum claim liability.

In-Car Entertainment / Sat Nav

Covered to a maximum of £500 including VAT providing the equipment is factory fitted.

Remote Key Fobs / Key Cards

Covered to a maximum of £200 including VAT.

Hybrid and Electric vehicles to be added.

Hybrid & Electric Vehicles Manufacturer supplied and fitted power generation and transmission components are included (excluding: electrical connectors, wiring, batteries and the disposal of chemical waste resulting from a claim).

Diagnosis

Reasonable diagnostic charges form part of a valid claim under this insurance as agreed with our claim's engineers.

Working Materials

Where an authorised repair requires the replacement or topping up of oils, antifreeze or other fluids, or replacement of the oil filter. This will form part of the maximum claim liability.

Car Hire

In the event of a valid claim and provided that the repair time in accordance with Autodata is in excess of 8 hours, a maximum of £50 per day inclusive of VAT (excluding fuel and insurance) may be claimed for up to a maximum of 7 days (related to the actual repair times from the time repairs

commence). All car hire must be authorised by prior to the start of the hire period and will form part of the maximum claim liability.

Vehicle Recovery

In the event of a valid claim, tow-in charges up to £50 including VAT will form part of the maximum claim's liability.

Exclusions

carbon build up, Chassis, bodywork, interior and exterior trim, locks, glass, panoramic sunroof, fabric roofs, tyres, exhaust systems, exhaust manifold, diesel particulate filters, catalytic converter, glow plugs, fuel tanks, brake discs, seized brake calipers, brake, brake drums, brake & clutch friction material, wiring looms, road wheels, incorrect fuel (or any damage caused as a result), clearing of fuel lines, water ingress, batteries, injectors, oil seals and gaskets (except head gasket), any sealing material or compound, head up display, tracker systems, core plugs, heater elements, centralised locking pumps, car telephone, air bags, software, software updates and/or adjustments (Excluding those which are required to complete a repair), key blades, all light units, bulbs including gas filled, LEDs, Xenon bulbs, Xenon Ignitor Units, air conditioning recharging(Covered if part of a repair at reasonable cost),external oil or fluid leaks, hoses and pipes, hardware e.g bolts and fixings, perishable rubber items, serviceable and ancillary items.

For further details please refer to the terms and conditions.