Protect Lite

This policy is available for vehicles of any age or mileage. Only the following listed parts are covered by this policy.

Engine

internal components Valve assembly, inlet and exhaust valves, valve guides and springs (excluding burnt valves and decokes), cylinder head (excluding cracks and overheating damage), stretched head bolts, push rods, camshaft and cam followers, timing chains and timing chain tensioner, oil pump, pistons and rings, cylinder bores, gudgeon pins, con rods and bearings, crankshaft and bearings, flywheel and ring gear, distributor drive.

Camshaft Timing Belt

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

Manual Gearbox & Transfer Box

internal components only Gears, shafts, synchromesh hubs, selectors, bearings, speedometer drive, overdrive units (where fitted), solenoid (excluding gear cables, linkages and electronic actuators). Automatic Gearbox Gears, oil pump, shafts, clutches, brake bands, bearings, governors, servos, torque converter, drive plate only, valve block, modulator valve, speedometer drive.

Turbo

The complete unit (including wastegate, if it is an integral part of the turbo unit and cannot be purchased separately). The warranty applies only if the turbo is fitted as part of the manufacturer's original specifications.

Drive System (front / rear)

Crown wheel and pinion, bearings, planet gears, bevel gears, drive shafts, constant velocity joints, 4-wheel drive units. Excluding: rubber gaiters.

Brakes

Master cylinder, wheel cylinders, brake calipers (excluding seizure and electric motors), servo, brake pumps, brake limiter valve, ABS computer / pumps.

Steering Power

Hydraulic/electric Power Steering Rack, Hydraulic/Electric Motor Pump, steering box, steering idler, steering column (excluding leaks, electric locks and ECU), pressure pipes.

Cooling System

Water pump, head gasket, thermostat, heater matrix, electric fan motor, viscous fan coupling, radiator

Air Conditioning

Air conditioning pump.

Propshaft

Propshaft, universal joints and bearings.

Fuel System (petrol / diesel)

Mechanical / electrical fuel pump, air flow meter, EGR valve, idle control valve.

Front / Rear Suspension

Shock absorbers, coil springs, upper and lower wishbones, ball joints, swivel joints, McPherson struts, suspension arms, antiroll bar, self-levelling units and reservoir pump and regulator valves, displacer, hydropneumatics system (excluding leaks and bushes).

Wheel Bearings

Front and rear wheel bearings.

Clutch

Centre plate only covered for oil contamination, pressure plate, thrust bearing, clutch fork, master cylinder, slave cylinder.

Electrics

Starter / solenoid, alternator, ignition coil, distributor, ECU (engine only), front and rear windscreen wiper motors, heater fan motor, indicator relay, electric window motor, sun roof motor, centralised locking solenoids, cruise control actuator and control unit only.

Casings

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

Working Materials

Where an authorised repair requires the replacement or topping up of oils, antifreeze or other fluids, or replacement of the oil filter, these costs will be accepted as part of the claim up £50 including VAT.

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).

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. Excluded from cover: all parts not listed above. For further details please refer to the terms and conditions.