



PREMIUM

Mechanical & Electrical Breakdown

IMPORTANT INFORMATION ABOUT YOUR PRODUCT

Here at Autoguard Warranties, our goal is to ensure you make the most of your products and have peace of mind. So, whether you're a novice or an expert in motoring, we've put together the following key points so you always know what to expect.



SERVICE HISTORY

One of the main reasons for a rejected Claim is lack of, or gaps in, service history. We cannot stress enough the importance of following the service requirements of your Vehicle.

More information on servicing can be found on page 4.



WEAR & TEAR

Vehicle Wear and Tear is inevitable. Many moving parts and factors such as age and mileage mean naturally things start to degrade over time. However, we cannot and do not cover it all.

Please refer to page 8 to read more about Wear and Tear and exclusions of this product if applicable.



COSTS

It is a requirement of the contract to get authorisation from us first before getting the Vehicle repaired. Ensure you also check your agreed labour rate as going above this means you will be responsible for the cost of the difference!

More details can be found on page 4



SERVICE & REPAIRS

All service & repairs must be completed by the selling dealer or their appointed repair garage for the Vehicle manufacturer

EXCLUDED COMPONENTS AND FAILURES



Excluded components:

Please refer to page 8 for a full list of all excluded components.

For example:

- Brake callipers and calliper motors
- Wiring and electrical connections
- All internal and external lamps and LEDs

Excluded failures:

Please refer to page 8 for a full list of all excluded failures.

For example:

- Wear
- Fluid Leaks
- Seals/Gaskets
- Corrosion

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CLAIMS PROCESS

If you believe you have a Claim, DO NOT proceed with repairs until it is approved.

If the Vehicle shows signs of an imminent failure, DO NOT continue to use it. This may aggravate the problem and cause greater damage for which we will not be liable. You MUST contact the selling dealer to arrange for investigation of the concern. Your selling dealer will either investigate the concern or arrange for the Vehicle to go to a suitable repairer. The repairer must find the cause of the problem and verify if it is

covered by the Warranty. We will not pay for any stripping down of the Vehicle or parts to determine the cause of the failure unless we accept the Claim. The most we will pay in total is restricted to the Claim Limit as noted on the Agreement Form for a single Claim and up to the Vehicle purchase price in total. If the Claim is denied, you will be responsible for all related costs.

SERVICE REQUIREMENTS

The Vehicle must be serviced in line with the manufacturer's recommended guidelines or a maximum of 6 months/10,000 kms, whichever is sooner between services.

The Vehicle must be serviced before delivery, which must consist of the following as a minimum:

1. Change engine oil and filter.
2. Check oil levels in the gearbox and differential top up where necessary.
3. Check coolant level and anti-freeze/inhibitor strength top up where necessary.
4. Check timing belt (if fitted), and renew if necessary.
5. Brake fluid must be replaced in accordance with the manufacturer's recommendation.
6. All systems checked and in full working order
7. Full AC system service and gas replenishment

If there is a valid service history supplied with the Vehicle, then the manufacturers recommended schedule must continue to be followed upon ownership. Pre-delivery inspection will not be classed as a service. If any circumstances prevent the service being carried out at the correct time, Autoguard Group Limited Branch (AGLB) must be informed immediately.

The only acceptable proof of servicing will be the fully detailed VAT service invoices indicating servicing dates and mileages and/or a correctly completed and fully stamped service booklet. Please retain proof of all previous service invoices for our inspection in the event of a Claim.

Failure of the above service requirements will result in automatic rejection of the Claim and your Policy will become null and void. Any refunds will be at our discretion ONLY when the terms and conditions have been breached.

FAILURES DISCOVERED DURING ANNUAL RTA INSPECTION

If your Policy has a duration longer than 12 months and the vehicle has failed its annual RTA inspection due to a covered component that has suddenly and

unexpectedly failed then we may look to assist with the costs of the repair in line with the terms and conditions of this Policy.

VEHICLE DETAILS

Make:

VIN Number:

Model:

Registration Date:

Year:

Kilometres:

PREMIUM

WHAT IS COVERED?



MECHANICAL AND ELECTRICAL COMPONENTS THAT WERE MANUFACTURER'S ORIGINAL FITMENT, FOR MECHANICAL FAILURE.

ENGINE

Rocker Assembly
Hydraulic Followers
Inlet and Exhaust Valves*
Valves, Springs and Guides
Cylinder Head
Cylinder Head Gasket
Camshaft and Followers
Timing Gears and Chains
Oil Pump, Pistons and Rings
Cylinder Bores
Con Rods
Gudgeon Pins
Crankshaft
Inlet Manifold*
Flywheel
Turbo - 8 years / 150,000 kms

SUSPENSION

Wheel Bearings*
Coil Springs*
Active Suspension

FUEL SYSTEM

Mechanical/Electrical Fuel Pumps
Tank Sender Unit
Airflow Meter
NOX Sensor
Oxygen Sensor
Idle Control Valve
Throttle Body
Map Sensor

ENGINE COOLING SYSTEM

Water Pump
Engine Cooling Fan
Thermostat
Radiator
Engine Oil Cooler & Heater Matrix
Coolant Temperature Sensor

STEERING

Steering Rack
Steering Box
PAS Pump
Electronic Power Steering

HYBRID AND ELECTRIC VEHICLES

Power Controller
Electric Drive Motor
Power Converter
Power Inverter Module
Coolant Heater
On Board Charger
Heat Exchanger
Regenerative Brake Systems
(Excludes Brake Pads & Discs)
Hybrid Vehicle Control Modules
Electric Vehicle Control Modules

ENGINE MANAGEMENT

Engine Electronic Control Unit Only

TRANSMISSION / DRIVETRAIN

Drive Shafts
Universal Joints and Couplings
Suspension
Half Shafts
Manual Gearbox
Automatic Gearbox
Torque Converter
Differential

ELECTRICAL SYSTEM

Starter Motor and Alternator
Stop/ Start Technology
Electric Window Motors
and Switches
Sunroof Motor and Switch
Central Locking Motors
Front and Rear Windscreen
Wipers and Washer Motors
Heater Fan Motor
Multi-function Stalk Switch
Convertible Roof Motors,
Switches and Sensors
Ignition Coils

FRONT AND REAR BRAKES

Brake Master Cylinder
Brake Servo
Anti Locking Brake System-ABS
ABS Modulator
Wheel Speed Sensors

ADDITIONAL COVER

Driver Interface Systems

Please note that these items will be covered up to of 50% of the stated Claim Limit up to AED.

In-car entertainment systems (ICE) and Satellite Navigation systems

Please note that these items will be covered up to of 50% of the stated Claim Limit up to AED.

Air conditioning

Air conditioning and climate control systems. Please note that these items will be covered up to of 50% of the stated Claim Limit up to AED.

* AGE AND MILEAGE LIMITATIONS APPLY. PLEASE SEE PAGE 10

PLEASE REFER TO PAGE 8 FOR DETAILS OF EXCLUSIONS TO COVER UNDER THIS POLICY

THE FOLLOWING EXCLUSIONS APPLY TO THIS POLICY

COMPONENTS & FAILURES NOT COVERED BY THIS POLICY

- External oil /fluid leaks are specifically excluded.
- Gradual deterioration of performance of a component in line with the age and mileage of the Vehicle will be classed as "Wear and Tear" and excluded from the Policy unless additional wear & tear cover has been purchased.
- Water ingress and any components damaged by water ingress are specifically excluded.
- Carbonised, pitted, corroded, burnt or sticking components are specifically excluded.
- Breakdown as a result of contamination or failure to meet current emission legislation is excluded.
- Power steering belts, external links and joints, rubber boots, swivel pins, oil leaks, frost damage and bushes are excluded.
- Nuts, bolt, mounts and brackets.
- Keys and key fobs.
- Software, firmware or "flash" updates for any component.
- The cost of any servicing or service items.
- Seals & gaskets of any description, save where specifically covered, including but not limited to sealing compounds, silicone sealant and liquid gaskets.
- Paint - the painting of parts replaced under the Policy will not be covered.
- Casings - The following casings are only covered if their failure is a direct result of a failure of a covered component and will constitute part of the total Claim subject to the Policy limits: Cylinder Block, Cylinder Head, Gearbox Casing and Axle Housing.
- 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 the total Claim, within the Policies limits.
- Electrical connections, LEDs, LCDs, all internal and external lamps, wiring looms and all batteries.
- Anything not specifically mentioned in the "What is Covered" Section of this booklet. (Page 8&9)
- Consumable items such as, but not exclusively limited to light bulbs, drive belts, wiper blades, brake linings, brake discs, cylinders, cables, bushes, glow plugs, all pipes, all hoses, remote controllers, keys and key fobs.
- Timing belts, belt tensioners, timing chains & chain tensioners

NOTE

- The maximum contribution for diagnostics is 1.0 hours aq the selling dealer agreed labour rate inclusive of VAT only where the Claim is valid and has been approved by our Team.
- Those components covered are covered against sudden and unexpected Mechanical Breakdown.
- The replacement of oil filters, lubricants, antifreeze and fluids is included provided the replacement is necessitated by the failure of a authorised component and the vehicle is not within 1,000 kms of its next due service.
- Where the failure has been confirmed on a diagnostic machine, the fault codes must be submitted as supporting evidence, along with the Claim invoice.

TIMING BELTS

Otherwise known as camshaft drive belts. If your Vehicle has a timing belt, Ensure it is in good condition and that it is checked and changed in line with the manufacturer's recommendation.

If the timing belt breaks it can cause serious and unnecessary engine damage and inconvenience.

No responsibility will be accepted for damage caused by the failure of a worn out/or incorrectly fitted timing belt.

TERMS & CONDITIONS

This section details the terms, conditions and exclusions of this Policy:

1. The Warranty is applicable to the Vehicle as identified in the Warranty form. The Warranty does not apply to Vehicles used in any sort of competitions or racing or which are used for hire or gain.
2. Cover applies within the U.A.E
3. The Company's Obligation under this Warranty will be binding for the period denoted on the Warranty commencing validity at the date of sale of the Vehicle or on expiry of any remaining portion of the manufacturer's Warranty.
4. The Company shall be under no obligation under this Warranty unless the Vehicle has been serviced in accordance with the manufacturer's recommended service schedule. There is a maximum allowance of 1000kms and/or 15 days, on either side of the date/mileage stipulated for the various service recommendations.
5. Authority to dismantle any part or parts to investigate the cause of breakdown must be given by the Vehicle Owner. On approval of the Claim this cost will be treated as part of the Claim, subject to the Warranty's maximum liability, however if after investigation it is found that the Claim is rejected, the company has no liability on the Claim and the cost of the investigation must be born by the Warranty Holder.
6. The Company reserves the right to subject the Vehicle and/or damaged parts to expert assessment and the decision of the appointed assessor shall be final and binding on both parties.
7. All repair costs for authorised Claims should be in accordance with the manufacturer's recommendations for the part costs and labour times.
8. The Administrator reserves the right to replace or repair parts by the most cost effective and efficient means possible and each Claim will be dealt with on a Claim by Claim basis.
9. The Vehicle Owner cannot cancel this Policy.
10. The Company shall be released from all liabilities and obligation under this Warranty, if terms & conditions of the Warranty are not complied with.
11. Servicing requirements are as per manufacturer recommendations for each Vehicle and are regional specific. The appropriate stamp in the service book should be completed and copies of relevant service invoices may be required in the event of a Claim. We allow 1000kms or 15 days either side of the stipulated mileage or time permitted.

Exclusions

The Company shall not be liable for any Claims arising thereby or indirectly caused or contributed by or in consequence of a loss;

1. (a) Occurring during the Warranty or Warranty period of any manufacturers or the dealer's excess period (if any) or where faults have developed during such period prior to the commencement of the Policy (provided they were evident at that time) and which have not been completely rectified.
- (b) Resulting from any modification to the Vehicle or the substitution of components by nonstandard components or equipment not approved by the manufacturer of the Vehicle.
- (c) If the mileometer has been altered or disconnected or inoperative resulting in the misrepresentation of the Vehicle's actual mileage.
- (d) Caused by or arising from:
 - (i) Overheating, corrosion or the gradual reduction in operating performance commensurate with the age and mileage covered by the Vehicle. This includes, but is not limited to:
 - (a) The gradual loss of engine compression necessitating the repair of valves or rings
 - (b) Gradual increase in oil consumption due to normal operating functions.
 - (ii) The use of a grade of fuel not recommended by the manufacturer of the Vehicle or the ingress of foreign matter into fuel, lubricants or cooling system. The use of inadequate or improper antifreeze protection.
 - (iii) Routine servicing maintenance or repair of the Vehicle or from negligence, abuse or wilful damage.
 - (iv) The subjecting of the Vehicle to a load greater than that permitted by the manufacturer's recommendations.
 - (v) Fire, self-ignition, lightning, earthquake, explosion, frost, storm, tempest, flood, water damage, theft or attempted theft, aircraft or other aerial devices or articles dropped there from or any extreme cause.
 - (vi) Any road traffic accident, collision or fire damage; including total loss of Vehicle.
 - (e) Involving components subject to recall or repair or replacement by the manufacturer or attributable to a manufacturer's design defect.

TERMS & CONDITIONS

- (f) Directly or indirectly caused by or arising out of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, riot, civil commotion, strikes, lockout, confiscation or detention by customs or other officials or authorities, malicious intent or vandalism.
2. Any ancillary components or equipment not listed under the "What is Covered" section.
 3. Mechanical Breakdown due to lack of fuel, antifreeze, hydraulic fluids, grease or oils.
 4. Investigatory or remedial work commenced before authorisation by the Administrator.
 5. Costs incurred in routine servicing or repairs.
 6. Any parts, which have not failed but have been reported as requiring replacement during routine servicing and/or repairs or at the time of when a Policy repair is in progress.
 7. Liability, which attaches to the maintenance Policy holder by virtue of an agreement but which would not have attached in the absence of such agreement.
 8. Any Vehicle owned by a garage or its associated companies or by the proprietor of such garage or associated companies or by an employee or relative of such proprietor or component breakage occurring whilst the Vehicle is in the custody or control of such persons.
 9. Any liability for death, bodily injury or loss of or damage to property other than the covered components or loss of use or any consequential loss of whatsoever nature.
 10. Non-compliance with the conditions relating to the servicing of the Vehicle.
 11. Any faults of defects deemed to have been present at the time of Policy inception.
 12. The cost of any servicing or service items.

DEFINITIONS

The words or expressions detailed below have the following meaning wherever they appear in this Policy.

We/Us/Our

Shall mean Autoguard Group Limited Branch (AGLB), whose registered address is: Office 219, A3 Building, IFZA Business park. Silicon oasis, Dubai, UAE.

You/Your/Yourself

Shall mean the person named on the Agreement Form as being the customer.

Policy

The Policy is an agreement of services between you, the legal owner of the Vehicle as named on the Agreement Form and the Administrator. By accepting this Policy you are indicating your willingness to enter into a service that covers the Vehicle for sudden and unexpected Mechanical Breakdown as defined by the length of Policy and the Claim Limit as detailed on the Agreement Form.

Administrator

Autoguard Group Limited Branch (AGLB), Office 219, A3 Building, IFZA Business park. Silicon oasis, Dubai, UAE.

Claim

Shall mean the process you need to follow to notify us that your Vehicle has experienced a sudden and unexpected Mechanical Breakdown.

Claim Limit

Is the maximum amount that can be provided on each individual Claim as stated on the Agreement Form. The maximum amount that can be provided under the Policy during the Period of Cover is limited to the purchase price of the Vehicle in aggregate.

Agreement Form

Confirmation of the Vehicle, the Policy holder's details, Policy duration, type of cover selected and Claim Limit applicable.

Consequential Loss

Any other costs which are directly or indirectly caused by the event which led to your Claim unless specifically stated in this Policy.

Betterment

Is a contribution from the Policy holder where the repaired Vehicle ultimately will be in a better condition or have a better value than it enjoyed immediately prior to the Claim.

Labour Rates

Shall mean what a Vehicle repairer can charge by the hour to cover their labour costs, subject to the maximum labour rate stated on your Agreement Form.

Mechanical Breakdown

Shall mean internal failure which is hereby defined as the actual and sudden mechanical failure or breakdown of an item listed under the 'What is Covered' section which results in the sudden stoppage of its normal functions and which necessitates repair or replacement to resume those functions. Failure or breakdown, which ultimately results from Wear and Tear is excluded from the scope of cover afforded by this Policy.

Period of Cover

The Policy commences on the date shown on the Agreement Form or with new Vehicles on the expiry of the manufacturer's Warranty period. The duration of your Policy is also stated on the Agreement Form.

Territorial Limits

The United Arab Emirates.

Wear and Tear

The gradual deterioration associated with normal use and age of the Vehicle and its components.

Autodata

An industry reference, including but not limited to Autodata, Glasses Guide etc. for the confirmation of repair times and service requirements used extensively by the motor industry.

Vehicle

The Vehicle as shown on the Agreement Form / Policy schedule, which you have purchased by the named motor dealer and is eligible for the cover stated. Unless otherwise agreed in advance by the Administrator.

PLEASE NOTE

Please note, shortly before your renewal date we may attempt to contact you as a reminder and as part of

our continued service to you, to explore any renewal options you may wish to consider.

APPROVED REPAIRERS

CONTACT NUMBERS

Gargash Auto Al Qouz	04 258 4460
Gargash Auto Al Qouz Br2	800 4272886
Gargash Auto Sharjah	06 885 1406
Gargash Auto Al Qusais	800 4272886
Al Futtaim Auto Centre DFC	800 692 27
Al Futtaim Auto Centre DSO	800 692 27
Al Futtaim Auto Centre DIP	800 692 27
Al Futtaim Auto Centre Mussafah	800 692 27
Luxury Wheel Automobile Service Centre	+97152 201 0003
Crypto Auto Service Centre Abu Dhabi	+97150 680 5521
E B C Express Auto Service Center	8003229
Power Works Garage - Al Quoz	+97152 121 7425
Luxury Wheels - Al Quoz	+97152 121 7425
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