

ŠKODA EXTENDED WARRANTY



ŠKODA



ŠKODA Financial Services

Finance. Insurance. Fleet. Mobility.



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WELCOME

Welcome to your ŠKODA Extended Warranty Cover.

Your ŠKODA Extended Warranty Cover has been designed to give you additional peace of mind when you need it most.

Your cover is made up of various sections as shown on your Confirmation of Cover. Please ensure you read this Cover Booklet and fully understand the terms and conditions relating to the warranty policy provided to you.

All the details of how to make a claim, together with any conditions that you must comply with, are set out in the following pages.

If you have any questions that are not answered within this Cover Booklet, please contact us.

Please keep this Cover Booklet and your Confirmation of Cover in a safe place.

Certain words in this Cover Booklet have a specific meaning. We explain what these words mean under the **Meaning of words** section of this Cover Booklet.



WHO PROVIDES YOUR ŠKODA EXTENDED WARRANTY?

ŠKODA Financial Services is a trading name of Volkswagen Financial Services (UK) Limited, registered in England number: 2835230. (registered office: Brunswick Court, Yeomans Drive, Blakelands, Milton Keynes MK14 5LR). Volkswagen Financial Services (UK) Limited is authorised and regulated by the Financial Conduct Authority.

ŠKODA Extended Warranty Cover from ŠKODA Financial Services is sold and administered by Lawshield (UK) Limited, which is authorised and regulated by the Financial Conduct Authority.

ŠKODA Extended Warranty Cover is underwritten by Volkswagen Versicherung AG, acting through its French branch registered in Pontoise number: 529212912 (registered office: 15 Avenue de la Demi Lune, Batiment Ellipse, 95700, Roissy en France).

Volkswagen Versicherung AG is a German Insurer, authorised and regulated by the German Finance Authority (Bundesanstalt für Finanzdienstleistungsaufsicht located at Graurheindorfer Str. 108, 53117 Bonn, Germany). Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority (register number 621892). The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

Volkswagen Financial Services (UK) Limited and Volkswagen Versicherung Aktiengesellschaft are part of the same corporate group. Lawshield (UK) Limited are not part of the same corporate group.



DEMANDS AND NEEDS STATEMENT

ŠKODA Extended Warranty Cover is designed for anyone driving a ŠKODA vehicle wanting to protect themselves against the costs of repairing or replacing components following their failure and wanting to ensure their vehicle is repaired by a **ŠKODA Approved Retailer**.

You may already possess alternative insurance(s) for some or all of the features and benefits this type of policy provides. It is your responsibility to investigate this.



POLICY WORDING

MEANING OF WORDS

When the following words and phrases appear in this Cover Booklet or Confirmation of Cover document, they have the specific meanings given below. These words are highlighted in **bold print**.

Beyond economic repair

Means where the repair costs exceed **market value**.

Brake frictional material

Means brake discs, drums and frictional material.

Clutch frictional material

Means clutch pressure plates, bearing and frictional material.

Confirmation of Cover

Means the document that accompanies this Cover Booklet specifying **your** details and the sections of cover which apply.

Continental Europe

Albania, Andorra, Austria, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France*, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Kazakhstan**, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Moldova, Monaco, Montenegro, Netherlands*, Norway, Poland, Portugal, Republic of Ireland, Republic of North Macedonia, Romania, Russia**, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey†, Ukraine, and the Vatican City.

Date of loss

Means the date of the incident that resulted in the claim.

Excess

The first part of any claim for which **you** are responsible as shown on **your Confirmation of Cover**.

Market value

Means the value of **your vehicle** as at the **date of loss** as per industry price guides for used vehicles, or as determined by an independent engineer.

Maximum claim limit – All Component Cover

If **you** have All Component Cover the maximum **we** will pay per claim and in total in the **period of cover** is the **market value** of **your vehicle** including VAT.

Maximum claim limit – Named Component Cover

If **you** have Named Component Cover the maximum **we** will pay is £1,000 per claim. Total value of claims within the **period of cover** is limited to the **market value** of **your vehicle** including VAT.

Mileage limit

The maximum permitted mileage during the **period of cover** as stated in **your Confirmation of Cover**.

Period of cover

Means the period shown on **your Confirmation of Cover**.

ŠKODA Approved Retailer

Means a ŠKODA Retailer or vehicle servicing facility which is approved by ŠKODA UK.

Sudden failure

Means the sudden and unexpected mechanical or electrical failure of a component which is covered by the warranty section of this cover booklet and which needs immediate repair or replacement. **Wear and tear** or normal deterioration is not covered under the definition of electrical or mechanical failure.

United Kingdom

Means England, Scotland, Wales, Northern Ireland.

We, our, us

Means Volkswagen Versicherung AG. All sections of the policy are administered by Lawshield (UK) Limited on behalf of the insurer.

Wear and tear

Means the gradual reduction in performance of a component over time from normal usage, resulting in the failure to perform its intended function.

You, your, yours

Means the private individual named on the **Confirmation of Cover** who is not a motor trader, garage, business or individual dealing in the buying or selling of motor vehicles.

Your vehicle

Means the vehicle detailed on the **Confirmation of Cover** principally used and registered in the **United Kingdom**.

* excluding any overseas territories

** the European part up to the Urals

† the European part up to the Bosphorus

ALL COMPONENT COVER – WHAT IS COVERED

We will pay for the costs of repairing or replacing the factory-fitted mechanical and electrical components of **your vehicle** that have suffered **sudden failure** during the **period of cover** subject to the **maximum claim limit** and the terms and conditions of this policy.



ALL COMPONENT COVER – WHAT IS NOT COVERED

We will not pay for:

- › Airbags, non-Xenon and non-LED bulbs, exhaust systems, water ingress (including damage to covered parts caused by water), wiper blades, wheel balancing and alignment; wiring, wiring looms, connections and fuses, wheels and tyres.
- › Any losses or damage to components that are not directly covered within the terms of this warranty.
- › All bodywork components including encased aerials, paintwork, glass, seals, sunroof assemblies, soft top roofs, and any component, which may require adjustment from time to time.
- › Batteries of all kinds (such as high voltage batteries, including inner parts and housing).
- › Body panels.
- › Catalytic converters and diesel particulate filters.
- › Diagnostic time of any type (unless incurred as part of a valid claim).
- › Routine servicing (all components replaced associated with routine servicing are excluded).
- › All adjustments, cam belt timing, diesel pump timing or cleaning.
- › Components that are not of a matching quality to ŠKODA approved components.
- › Seat frames.
- › Gas struts.
- › Strikers and hinges.
- › **Brake frictional material.**
- › **Clutch frictional material.**
- › Constant Velocity (CV) boot gaiters.
- › External oil leaks (unless it requires the removal of a major component e.g. Engine, Gearbox, Rear Axle), lubricants, filter elements and any damage caused by frost or lack of anti-freeze, impact, accident or negligence.
- › Electrical software update or reprogramming unless required due to the failure of a covered part.
- › Interior trim including seats, seat belts and pre-tensioners.
- › Normal maintenance services, and the replacement of such items as, but not limited to, spark plugs, plug leads, oils, filters and lubricants (the cambelt is covered providing it has been maintained correctly).
- › Recharging of the air conditioning unit, owing to natural depletion of the refrigerant.
- › Renewal of any clutch components due to **wear and tear**, misuse or incorrect adjustment.
- › Renewal of brake components due to **wear and tear** or constant use of the brakes.
- › The clearing of fuel lines, filters, fuel injection system, throttle body, pumps and any damage caused by contaminated or incorrect fuel.
- › The gradual reduction in operating performance (**wear and tear**) due to the age and mileage of the covered vehicle.
- › Any exclusion detailed under the General Exclusions section.



NAMED COMPONENT COVER – WHAT IS COVERED

We will pay for the costs of repairing or replacing the factory-fitted mechanical and electrical components of **your vehicle** listed below that have suffered **sudden failure** during the **period of cover** subject to the **maximum claim limit** and the terms and conditions of this policy.

Components covered:

- › All braking system components (however, **brake frictional material** is excluded).
- › All clutch components (however, **clutch frictional material** is excluded).
- › All drive-line and four wheel drive components.
- › Electrics: Control units (excludes software updates unless required as the result of replacing a covered component); switches; relays; wiper motor at the front and rear, heating blower motor, additional fan motor, window regulator motor, sunroof motor, locking motors (excluding closing aid and tailgate drive); and instrument clusters.
- › Electric and Hybrid drive: traction motor for electric drive, control unit for electric motor, power and control electronics for electric drive, impulse rotor, rotor position sensor, sender for traction motor temperature, voltage converter, inverter, control unit for charging voltage, fan motor for high-voltage battery, and vehicle internal charger for high-voltage battery (without charging cable).
- › Engine: All internal components; fly wheel; timing belt and tensioner; turbocharger; supercharger; all solid-state sensors and control units (including immobiliser ECU) of the engine management system including supply relays; ignition switch; petrol or diesel injection lift pumps; fuel injectors and fuel pipes; starter motor; starter motor relay; alternator; water pump; thermostat; and engine mountings.
- › All exhaust treatment system components.
- › Gearbox (automatic or manual): All internal components, gear selection linkages and ECUs; automatic selection switchgear; and reverse light switch.
- › Heating and cooling: All components relating to heating and air conditioning systems and engine cooling (excludes coolant pipes and hoses, heated seats, heated rear windows, door glasses and heated mirrors).

- › Locking system: All electrical components fitted as standard.
- › Oil leaks: Seals and gaskets replaced to rectify the oil leaks on the components in this list of cover.
- › Steering system: All components including from the steering wheel to the track rod ends; rear wheel steering (if fitted); PAS system (excludes drive belt); solid-state sensors and relays.
- › Suspension: All components including self-levelling system; wheel bearings; switchgear; ECU and relay; hydraulic pumps and valves.

NAMED COMPONENT COVER – WHAT IS NOT COVERED

We will not pay for:

- › Routine servicing (all components replaced associated with routine servicing are excluded).
- › All adjustments, cam belt timing, diesel pump timing or cleaning.
- › Non-ŠKODA approved components that are not of a matching quality to ŠKODA original components.
- › Any exclusion detailed under the General Exclusions section.



GENERAL EXCLUSIONS

The following exclusions apply to both the All Component and Named Component sections of this Cover Booklet:

- › **We** will not pay for **sudden failure** caused by an excluded component.
- › **We** will not replace drive belts, filter, lubricants, antifreeze and fluids unless damage is caused by the **sudden failure** of a component covered by **your** Extended Warranty.
- › **We** will not cover damage to components not covered by **your** Extended Warranty cover even if the damage is caused by a component that is covered.
- › **We** will not pay for any claim covered under any other guarantee, insurance or warranty, including any gesture of goodwill from a motor manufacturer.
- › **We** will not pay for any depreciation to **your vehicle**, loss of earnings, death or bodily injury, damage to property or any other loss or damage which is a direct or indirect result of the **sudden failure** of a covered component.
- › Unless otherwise stated **we** will not pay for losses that may be caused by defective or damaged components. For example, **your** policy may cover repairs to or replacement of a wheel bearing but would not cover any loss of earnings that **you** may suffer while **your vehicle** is being repaired.
- › **We** will not pay for failure caused by deterioration of a covered component commensurate with its age and mileage. This includes, but is not limited to, gradual loss of engine compression requiring the repair of valves or rings and the gradual increase in the oil consumption due to normal operating functions.
- › **We** will not pay for any costs of repair or replacement of any components where the **sudden failure** is as result of **wear and tear**.
- › Design Faults and Recalls – If any components of **your vehicle** have an inherent design fault or is recalled by its manufacturer, the component which is the subject of the design fault or recall is not covered by this warranty.
- › **We** will not pay more than the manufacturer's list prices for parts and labour time in excess of that published by the manufacturer. Please bear this in mind if **you** authorise a repair overseas.

- › **We** will not pay for damage caused by any of the following:
 - alterations, experimental equipment
 - fire
 - water ingress
 - corrosion
 - frost
 - floods
 - snow-affected roads or embedding in mud or sand
 - a recurring problem where **you** have not sought repair advice from a **ŠKODA Approved Retailer**
 - failure to respond to a manufacturer's recall
 - not maintaining **your vehicle** in a safe and roadworthy condition
 - improper repair
 - intentional damage or injury
 - loss or damage to contents of **your vehicle**
 - the theft of **your vehicle**
 - participating in a criminal act
 - wilful exposure to danger
 - any type of accident
 - any failure of a cosmetic nature only
 - being under the influence of drugs (unless medically supervised) or alcohol, misuse or neglect
 - any unlawful act or omission
 - acts of war, nuclear explosion, sonic boom or radioactivity
- › **We** will not pay for repair or replacement if the fault causing the component failure or damage existed before **your** Extended Warranty came into effect.
- › **We** will not pay for repair or replacement where **your vehicle** has exceeded **your** selected annual **mileage limit** at time of the claim occurrence, unless you have chosen an unlimited mileage policy.



The following vehicles are excluded from this policy:

- › All non- ŠKODA vehicles.
- › Grey imports.
- › Vehicles powered by fuel cell or liquid petroleum gas (LPG).
- › Vehicles modified from the manufacturer's specification.
- › New vehicles without a Manufacturer Warranty.

GENERAL CONDITIONS

These conditions apply to all sections of **your** Extended Warranty cover and **you** must meet them before **we** make a payment.

- › Servicing must be carried out in accordance with vehicle manufacturer recommendations. Genuine ŠKODA components, oils and other fluids or components, oils and other fluids of equivalent specification and matching quality must be used. Failure to comply with this condition will result in a warranty claim being rejected.
- › Failure to keep **your vehicle** serviced in accordance with the manufacturer's service schedule will void the warranty. **You** must keep all servicing receipts and invoices. **We** will be entitled to check that **your vehicle** has been serviced regularly and may ask to see these in the unlikely event that the condition of **your vehicle** does not appear to correspond with **your vehicle** service schedule.
- › The cost of any investigation work can only be authorised by **you**, in the event that it is found that the problem is not covered by the warranty, **you** will remain responsible for any costs incurred.
- › **Your vehicle** must not be used for hire or reward, public services (e.g. emergency services), professional instruction, competition or off-road use, motor rally, speed or duration tests or any practice for these events.
- › **We** reserve the right to have **your vehicle** inspected by an expert before authorising repairs and may also arrange for components to be examined by an expert. **You** may be asked to ensure any faulty component is retained for **our** inspection following a repair.
- › Where **your** motor insurance should pay for a repair or will deem **your vehicle** to be a write-off, then **your** motor insurance should be used and not this warranty.
- › **Your** warranty may be invalidated if **your vehicle** continues to be driven when a fault becomes apparent which results in further damage.

- › If **your vehicle** is registered to a VAT registered company or individual, the VAT element of a valid warranty claim can be claimed by that company or individual and it is the responsibility of that company or individual to do so. **We** will not be liable for any such amount.
- › This policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or within the **United Kingdom** in which your main residence is situated.
- › If a claim is made which **you** or anyone acting on **your** behalf knows is false, fraudulent or exaggerated, **we** will not make any payment to **you** and all cover under this policy will cease.
- › Modification to the vehicle - If **you** would like **your vehicle** to be modified in any way, **you** should obtain **our** prior approval and the work should be carried out by a **ŠKODA Approved Retailer**. In the event that a modification, which was not approved by **us**, contributes to a fault, **we** reserve the right to reject any claim **you** may wish to make in relation to that fault.
- › **You** must take all reasonable steps to safeguard **your vehicle** against **sudden failure**.
- › **You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to supply accurate and complete answers to all of the questions **we** ask when **you** buy **your** ŠKODA Extended Warranty cover. **You** must tell **us** of any changes to the answers **you** have given as soon as possible. Failure to advise **us** of a change to **your** answers may mean that **your** cover is invalid and that it does not operate in the event of a claim.
- › If a claim occurs **you** must comply with the relevant claims procedures within this Cover Booklet. Failure to do so may invalidate **your** cover.
- › If **your vehicle** is deemed to be **beyond economic repair**, the salvage value of **your vehicle** will be deducted from the **market value**.

- › If **you** pay **your** premium by instalments, in the event that **you** fail to pay one or more instalments, whether in full or in part, **we** may cancel this policy by giving **you** 7 days' notice. **We** may also refuse **your** claim or take the balance of any outstanding premium due to **us** from any claim payment **we** make. Where **we** are unable to collect a premium payment due to insufficient funds in the account **you** have nominated to pay from, notice will be sent to **you** allowing **you** an opportunity to rectify the situation and confirming that a second attempt to collect payment will be made. Where **we** are unable to collect a premium payment due to a direct debit instruction being cancelled, notice will be sent to **you** allowing **you** an opportunity to rectify the situation. If **you** fail to do so within 7 days **we** will cancel your policy with immediate effect, and where **we** have not paid a claim, **you** will be charged on a daily pro rata basis for the time **you** have had on cover, plus a cancellation fee of £25. If **we** have paid a claim **you** must pay the full annual premium plus a cancellation fee of £25, and **you** will not be entitled to any refund.

HOW TO MAKE A CLAIM

If **you** need to make a claim, please take the following steps:

1. Take **your vehicle** to any **ŠKODA Approved Retailer** and show them **your Confirmation of Cover**. If **you** need help finding **your** local **ŠKODA Approved Retailer** please go to www.skoda.co.uk.
2. **Your ŠKODA Approved Retailer** will assess **your vehicle** and liaise with **us** on **your** behalf by calling **0333 043 3810**.
3. If it is not possible for **you** to return **your vehicle** to a **ŠKODA Approved Retailer**, please contact **us** for authority prior to the commencement of any work to **your vehicle** on **0333 043 3782**.

If **you** do not follow these steps, **we** may reject **your** claim.

CLAIMING WHILE OUTSIDE THE UNITED KINGDOM

If **you** need to make a claim please contact **us** for authority prior to the commencement of any work to **your vehicle** on **+44 1925 403548**.

If **you** are unable to contact **us** **you** may arrange for **your vehicle** to be repaired. Please contact **us** at the address below within 30 days of any repair and **you** will be advised if repairs completed are covered by **your** warranty. Please ensure that **you** retain a detailed repair invoice to support **your** claim. If **your** claim is covered **you** will be reimbursed in GBP at the prevailing exchange rate at the time of settlement.

ŠKODA Extended Warranty,
PO Box 869, Warrington, WA4 6LD.



IMPORTANT INFORMATION

PURCHASING YOUR POLICY

Purchasing the Extended Warranty Cover is not a requirement in order to obtain other goods or services.

GETTING IN TOUCH

You can contact us at:

ŠKODA Extended Warranty, PO Box 869, Warrington, WA4 6LD.

By telephone: **0333 043 3782**

By email: customerservices@skoda-extendedwarranty.co.uk

WHAT TO DO IF YOU ARE NOT SATISFIED WITH THE COVER OR SERVICE PROVIDED

Our aim is to get it right, first time, every time. If we make a mistake we will try and put it right promptly. We will always confirm to you the receipt of your complaint within five working days and do our best to resolve the problem within four weeks. If we cannot, we will let you know when an answer may be expected. If we have not sorted out the situation within eight weeks we will provide you with information about the Financial Ombudsman Service.

If you have a complaint please contact our Customer Services Manager at:

ŠKODA Extended Warranty, PO Box 869, Warrington, WA4 6LD.

By telephone: **0333 043 3782**

By email: customerservices@skoda-extendedwarranty.co.uk

FINANCIAL SERVICES COMPENSATION SCHEME

For your added protection the insurer is covered by the Financial Services Compensation Scheme (FSCS). If the insurer is unable to pay a valid claim, you may be entitled to compensation from the scheme. Depending on the type of business and circumstances of the claim, the scheme will cover 90% of any claim with no maximum claim amount.

Further information about the compensation scheme is available from the FSCS, telephone number **0800 678 1100** or **020 7741 4100**, or by visiting their website at www.fscs.org.uk

RENEWAL OF YOUR ŠKODA EXTENDED WARRANTY ANNUAL POLICY

If you have an annual policy, we may send you a renewal notice at least 21 days prior to the expiry of your cover.

We may vary the terms of your cover and the premium rates at the renewal date.

TRANSFER OF OWNERSHIP

This Warranty cannot be transferred to another owner or vehicle.

HOW TO CANCEL YOUR POLICY

Your cancellation rights

If this cover does not meet your requirements or should you decide to cancel this insurance policy for any reason within a period of 14 days, you can obtain a full refund of the premium paid without charge subject to no claims having been paid. The 14 day period begins on the day you receive your copy of the Cover Booklet and Confirmation of Cover.

After the period of 14 days you can cancel your cover and be entitled to a pro-rata refund subject to no claim being paid under the policy, less a cancellation fee of £25.

For cancellations, please contact us at:

By telephone: **0333 043 3782**

ŠKODA Extended Warranty, PO Box 869, Warrington, WA4 6LD.

By email: customerservices@skoda-extendedwarranty.co.uk

Our cancellation rights

If events beyond our control mean we can no longer operate in the UK, we may cancel your policy. In the event that we do cancel your policy, a pro-rata refund will be provided, subject to no claim having being paid.

Furthermore, if your vehicle is used or modified in a way which is not in line with the general conditions displayed above, we may cancel your policy. Cancellation will be effective from the date that your vehicle is used or modified in a way which is not in line with the general conditions listed in this Cover Booklet.

USE OF DATA

ŠKODA Extended Warranty cover is administered by Lawshield UK Limited ("Lawshield") on behalf of Volkswagen Financial Services (UK) Limited ("VWFS"). Lawshield will use your information and share it with VWFS for the following reasons:

- › To provide you with the product and notify you about important changes or developments to the features and operation of those products and services
- › manage your account, including responding to your enquiries and complaints
- › provide you with information about products and services which are similar to those VWFS previously provided to you, unless you have told us that you do not want to hear from us
- › comply with audits
- › carry out risk management
- › carry out customer modelling, statistical and trend analysis, with the aim of developing and improving products and services

VWFS may share your information with other Volkswagen Group companies for audit purposes, risk management and to carry out customer modelling, statistical and trend analysis, with the aim of developing and improving products and services, and to comply with legal requirements. We will not disclose your information to anyone else except:

- › where the law says we may or must do so
- › to companies that provide services to VWFS or Lawshield to perform activities relating to your contract and/or to protect our rights and/or property
- › to our franchised retailers to handle claims under your warranty cover

If your personal information is stored outside of the UK, we will require your personal information to be protected to UK standards.

Further information on how your information is used, how we maintain the security of your information, your right to access information we hold on you and details of relevant third party and Volkswagen Group companies for data sharing purposes is in our Privacy Policy which is available:

- › at our website: www.insurewithskoda.co.uk/privacy
- › by contacting us at DPO@vwfs.co.uk