



PK WARRANTIES

— DRIVE WITH CONFIDENCE —

POLICY BOOKLET

Your Warranty

This is your warranty booklet - please keep it in a safe place together with your schedule in case you need to make a claim. Inside you'll find details on how to keep your warranty valid, what you are and are not covered for, the claims process and terms & conditions.

This is an agreement with your dealer, designed to protect you from unexpected repair bills. Your dealer has appointed us to fulfil their obligations. Please note this is not an insurance product and therefore falls outside the scope of the Financial Conduct Authority.

Our team are on hand to help and give you a brilliant experience, so please reach out if you need us. Just make sure any repairs are authorised by us before work is carried out as we won't be able to pay for it afterwards.

We wish you safe motoring from all of us at PK Warranties.

IMPORTANT - you must get all repairs authorised by us before any work is done, as we won't be able to cover the costs if you don't

CONTACT US



pkwarrantyclaims@gmail.com



07585 225003



07435 764740

Your Obligations

To keep your warranty valid, there are a few things you must do:



Have your vehicle serviced regularly as per the manufacturer's guidelines by a VAT registered garage. You've got 30 days or 1,000 miles (whichever is sooner) from the service due date to have it completed. Your vehicle must also be kept in a roadworthy, legal condition and be taxed, insured and hold a current MOT certificate.



Keep hold of the service invoices as we may require them if you need to make a claim.



Carry out any routine maintenance as required i.e. topping up or changing of oils, coolants and antifreeze. We won't pay for any repairs if your vehicle isn't maintained properly.



Follow the claims process in this document. It's really easy but we cannot stress how important this is for your claim to be considered. If you need assistance, please call us on 07585 225003.



Don't ignore any warning lights, signals or gauges as you could make the problem worse which may affect our decision. Any faults which might be covered must be reported to us within 7 days.

YOUR COVER MAY BE INVALIDATED IF YOU DON'T COMPLY WITH THESE OBLIGATIONS

What's Not Covered?

Here are the scenarios we simply can't cover:

- You not honouring your obligations listed in this booklet
- Any vehicle which is not kept in a roadworthy condition and does not meet current legislation
- Any repairs which haven't been authorised by us prior to work being carried out
- Any faults that were present when your cover started
- Any repairs not regarded as a mechanical breakdown or electrical / electronic failure e.g. service, MOT or other general maintenance work, or parts that haven't failed but are recommended by the manufacturer to replace or maintain as good working practice
- Wear & tear or any part that's reached the end of its working life
- Whilst consequential damage is included, please note that the following exclusions apply.

Consequential damage is defined as damage to any other part (or parts) caused by a failed covered component- consequential damage is capped at £500 inc VAT- We can only pay towards consequential damage caused to covered parts- We cannot pay for any damage that could have been prevented sooner in the opinion of an independent assessor, i.e. by stopping earlier, at the point a fair and reasonable driver should have been aware of a problem

- Any liability for bodily injury, accident / road hazard damage, death, damage to other property, loss of earnings, out of pocket expenses, theft, war, riot, vandalism or adverse weather conditions; any loss caused directly or indirectly by a repair; or losses covered under any other type of insurance, warranty, finance agreement, guarantee or repair including manufacturer warranties and your motor insurance
- Any loss where the odometer has been tampered with, altered or disconnected to affect the mileage

Exclusions

We like to keep the exclusions simple with our warranty so here's what we don't cover:

The warranty doesn't cover normal wear and tear to parts that you should replace as part of your car's maintenance schedule - for example, tyres and replacement of consumables like fuel, filters, screenwash, coolant and oil. It also doesn't cover repairs or replacements that are required because you fail to keep the car serviced in line with the manufacturer's recommendations.

As our warranty covers mechanical parts, we also don't cover cosmetic items such as bodywork.

COURTESY CAR

Is your car undergoing work with us?

Here at PK Warranties, we don't want you to be inconvenienced by the claim process.

We provide a courtesy car to all policyholders that need one for the duration of all repairs. That means you can carry on life as normal until we can get your vehicle back to you.

How to Make a Claim

CONTACT US

 pkwarrantyclaims@gmail.com

 07585 225003

 07435 764740

IMPORTANT - you must get all repairs authorised by us before any work is done, as we won't be able to cover the costs if you don't

- 1** If a fault becomes apparent, please check to see if it might be covered. If you're not sure or need advice, contact us on the above details. Your vehicle will need to be booked in at a garage - depending on the arrangement we have, we may be able to arrange this for you if you wish.
- 2** If the fault is not evident to the garage, it may need to be diagnosed. You are responsible for authorising the garage to do this and for the costs at this stage.
- 3** Following diagnosis, please ensure the garage contacts us before progressing with the repair as we are unable to consider your claim afterwards. When our costs are established, we'll provide authorisation to the garage for repairs to begin if you're happy. Again you'll need to authorise the garage to carry out the repair.

Important: Should you instruct the garage to commence work without our authorisation, you do so in the knowledge that your claim may be declined due to denying us the opportunity to inspect the vehicle and determine the cause of failure. You are responsible for any excess parts and labour charges.

How to Receive Payment

If the repair was carried out by one of our approved garages, you don't need to do anything as we'll settle the claim with them directly. If the repair was carried out by your own garage and we're either reimbursing them or yourself:



Following the repair, you or the garage (depending on who we're paying) must send us a copy of the repair invoice, along with any documents we've requested. Make sure the invoice is made out to PK Warranties, otherwise we won't be able to reimburse any VAT element.



Payments will usually be processed within two working days upon receipt of all documentation.

Further Conditions

1. We reserve the right to contact garages to discuss potential liabilities, and nominate the garage and / or the supplier of the parts. We also reserve the right to use guaranteed reconditioned or exchange parts, and to send any parts away for reconditioning or inspection
2. If the cause of failure is not evident from the diagnosis, your vehicle may need to be stripped or disassembled to some extent for a claim to be considered. This will only be done on your authority and the costs will remain your responsibility until the claim is authorised
3. To establish liability, there may be times when we need to instruct an independent assessor to inspect and report on their findings. The results of these findings are final and binding on all parties.
4. Repair times are calculated inline Autodata/ICME guidelines at the agreed labour rate. Our liability will be based on the repair times as shown for the specific repair.
5. All repairs must be registered with us within 7 days of their occurrence
6. You may be required to provide proof of servicing with a recent service invoice from a VAT registered garage before a repair can be considered
7. You have 3 months from the date authorisation is provided to submit the invoice to us for payment. After this time, the claim will be cancelled and no reimbursement is possible
8. This warranty is limited to one repair of each covered part
9. If more than one part has failed at the time your claim is agreed, it will be dealt with as one claim
10. If you are VAT registered, the VAT element will not form part of any claim against us
11. In the event of a false or fraudulent claim, your warranty will be invalidated. We also reserve the right to prosecute in all cases

