20-20 Warranty

a new vision

Protect & Go

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Welcome to Protect & Go

When we created our market leading Protect & Go warranty, we had the customers at the centre of our philosophy. The Protect & Go cover is designed to give the maximum protection possible from the inconvenience and frustration caused by a breakdown. We believe that all claims must be dealt with in an effective and professional way by our highly trained and friendly team. The Protect & Go cover claims team will get you back on the road as quickly and easily as possible. Our excellent customer service is underpinned by the values of fairness and common sense, providing customer focussed solutions rather than seeking loopholes.

Protect & Go covers all mechanical and electrical components of the vehicle, including wear & tear of listed covered components. Excluded items will not be covered, unless listed in the Further Benefits table. Specific individual claim limits and hourly labour rates will apply. (Please refer to your guarantee certificate for the terms of your agreement).

Excluded Items

Examples include, but are not limited to:

Aerials
Air-bag and air-bag systems
All glass (windscreens, windows, sunroofs & panoramic glass roofs)
All light units, bulbs and bulb holders
All lock barrels, mechanisms, units and pumps
All manifolds, swirl flap mechanisms and motors
All service components and items which require periodic replacement
All wiring looms and harnesses Ancillary components
Bodywork
Bolts, fixings, hoses and pipes
Brake cables, brake linkage, frictional materials, hoses and pipes
Chassis
Coolant hoses and pipes
Engine and gearbox mountings
Exhaust system and mountings
Exterior trim / interior trim
External gearbox linkage
Front and rear windscreen heater elements
Front and rear wiper linkage
Fuel tank/ lines
Gaskets, oil seals and oil leaks
Glow plugs and spark plugs
Header tank
Heated and air conditioned seat elements
Keys including remote key fobs/cards and batteries (excluding electrical failure)
Manual handbrake and mechanism (all components)
Mirror glass, mirror units if impact has caused damage to the motor unit
Oil supply and feed pipes
Perished pulley dampers
Pipes and hoses
Pre existing faults
Road wheels and tyres
Seat belt pretensioners
Seat belt webbing, seat runners, buckles and fixings
Suspension strut mounts
Towing equipment
Water ingress and water and coolant leaks except radiator

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Protect & Go	Maximum Claim Benefit
ABS (anti-lock braking system)	Yes
Air conditioning	Yes
Air conditioning re-gas*	Yes
ARC (anti-roll control bar)	Yes
Battery cover (first 6 months)	£75
Electric and hybrid vehicle high voltage battery	£750
Casings (if damaged by an internal component)	Yes
Catalytic converter	£500
Central locking motors	Yes
Clutch	Yes
Consequential damage*	Yes
Cooling systems	Yes
Diagnosis*	Up to 2 hours
DPF (diesel particulate filter) – repair or replace	£500
Drive train	Yes
Dual mass flywheel	Yes
ECU (electronic control unit)	Yes
Engine	Yes
Fuel systems	Yes
Fusebox and relays	Yes
Gearbox (manual and automatic)	Yes
Injector cover	Yes (maximum of two)
Instrument gauges	Yes
Multimedia/Sat-Nav (factory fitted including touchscreens)	£750
Remote key fobs or cards (electrical failure)	£200
Power steering (electric and hydraulic)	Yes
Software update/re-programming*	£125
Sundries (i.e. oil, filters, anti-freeze)*	£100
Turbo and superchargers (factory fitted)	Yes
Vehicle hire (24 hours after claim has been accepted)*	£40 (maximum 5 days)
Wear and tear of listed component that has failed**	Yes
Wheel alignment*	£50

All benefit claim limits quoted include VAT

*As part of a valid claim. **Wear and tear cover is for vehicles up to 10 years and/or 100,000 miles at inception of the warranty. Included within your Protect & Go Warranty is Roadside Rescue and Recovery assistance for the duration of your policy. Terms & Conditions apply.

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Agreement Summary

Our Protect & Go Warranty provides you with protection against loss due to the mechanical or electrical failure of parts at your listed labour rate up to the claim limit for parts, labour and VAT.

Our agreements run for various periods – please see your agreement documentation for the precise duration of your own agreement. This agreement does NOT renew.

This is a comprehensive cover that is designed to protect all mechanical and electrical components for failure including wear and tear unless listed in the exclusion section. Terms and conditions apply.

Included within your Protect & Go Warranty is Roadside Rescue and Recovery assistance for the duration of your policy.

Period of Cover

The agreement will start from the date shown and will run for the period identified on the front page of the agreement.

Eligibility

Vehicles up to 15 years and/or 150,000 miles at inception are eligible for this cover. The wear and tear component of this agreement applies to vehicles up to 10 years and/or 100,000 miles at inception. Exclusions apply to all vehicles. You will be covered by this agreement once the agreement application form has been received and accepted by us and the relevant payment has been paid. No claim will be paid until full payment has been received for the agreement. 2020 Warranty Ltd will only pay for the reported problem, if covered by the agreement. We will not pay for additional items identified during fault code readings, road testing, health checks, servicing or diagnosis of the reported problem. Items replaced as good practice are not covered under this agreement.

Parts Exclusions (Apply to all vehicles)

All light units, bulbs and bulb holders, all lock mechanisms, units and pumps, coolant hoses and pipes, glow plugs, spark plugs, service components and items which require periodic replacements, wiring looms and harnesses, ancillary components (parking sensors, cameras, driver assist systems, autonomous braking systems), bodywork (paintwork, panels, bumpers, door handles, hinges, exterior and interior trims), lifting struts, weather seals, seat frames, upholstery, tonneaus & other interior & exterior covers, bolts, fixings, brake cables, brake linkage, frictional materials, hoses and pipes, chassis, exterior trim/interior trim, fuel tank/lines, keys including remote key fobs/card and batteries (excluding electrical failure), air-bags and air-bag systems, manual handbrake and mechanism (all components), mirror glass, mirror units if impact has caused damage to the motor unit, perished pulley dampers, road wheels and tyres, seat belt webbing, pretensioners, seat runners, buckles and fixings, sunroof glass, windscreen, windows and any other glass & non-glass windows, towing equipment, heater elements, cleaning of fuel lines, header tank, heated and air conditioned seat elements, suspension strut mounts, water ingress, pipes and hoses, aerials, engine and gearbox mountings, exhaust system mountings and tailpipes, external gearbox linkage, front and rear windscreen heater elements, front and rear wiper linkage, oil supply and feed pipes, gaskets, oil seals and oil leaks, manifolds, swirl flap mechanisms and motors.

Claims Procedure

Step 1. If you have a fault with your vehicle please telephone our claims team on **0333 242 7644** who will be happy to direct you to and book you in with a local AA Prestige Repairer who are our dedicated repair network.

Step 2. Provide your repairer with a copy of your cover document and ask them to call us on **0333 242 7644** or email us on **support@2020warranty.co.uk**, preferably after diagnosis has taken place (customer is responsible for giving permission for initial diagnosis).

Step 3. It may be necessary for parts to be dismantled. If we approve your repair, we will pay for this work up to the amount shown in the agreement table. If we do not approve the repair, then you will be responsible for the costs involved.

Step 4. If in the event we approve the repair, we will issue a repair confirmation from. PLEASE NOTE: your excess amount (shown on your agreement certificate) will be deducted from the overall amount we agree to pay. You will be responsible for paying any further amount required by your repairer.

Step 5. Once a repair authorisation form has been issued, it remains valid for a period of 3 months. After this period, the repair authority is automatically withdrawn, and you will be unable to claim for the repair. (Please refer to point 19 in the Terms and Conditions)

What to do with your invoice:

(a) Ensure that the repair authorisation number is clearly marked on the invoice

(b) Ensure any service invoices are included (if requested)

(c) State clearly who we are to pay

(d) Send to the following address:

2020 Warranty Ltd, Unit 8, Avenue Business Park, Elsworth, Cambridgeshrie, CB23 4EY.

Or email us on: **support@2020warranty.co.uk**

PLEASE NOTE:

For a valid claim to be considered all information must be received prior to the expiry date of the agreement.

1. You will be responsible for any excess (shown on your cover document) and any work completed which was not authorised or covered by this agreement.
2. If a repairer has been instructed outside of our network, then please make sure the repairer contacts us before any works are carried out so we can advise them of the correct procedure and the invoicing arrangements if authorised.
3. Failure to follow the claims procedure will result in the claim being rejected.

Your Right to Cancel

You have the right to cancel this agreement within 14 days of receipt of the agreement document without giving any reason and to receive a full refund from the selling agent. You should contact the selling dealer and 2020 Warranty Ltd by recorded delivery letter, fax or email. If you wish to cancel this agreement after the 14 day cooling off period, you must send a recorded delivery letter to 2020 Warranty Ltd. If you cancel the agreement after the 14 day cooling off period, there will be no refund available. We will cancel this agreement with immediate effect if you are suspected of any fraudulent activity.

What to do if you have a complaint

We will always try to give you a quality service. If you think we have let you down, please write to:

2020 Warranty Ltd, Unit 8, Avenue Business Park, Elsworth, Cambridgeshrie, CB23 4EY.

Alternatively, you can email us on: **support@2020warranty.co.uk**

Terms and Conditions

1. This agreement is provided by 2020 Warranty Ltd, to cover the sudden and unforeseen mechanical or electrical failure or breakage of an item as covered by the Protect & Go options, which causes either the sudden stoppage of its function or has been caused by general wear and tear. This is not a service and maintenance plan.
2. This agreement will reimburse you for the failed component/s, labour and VAT, subject to complying with the correct claims procedure and the failed component/s being covered under the terms of your specific agreement.
3. The total claim benefit will be up to the claim limit as shown on your agreement certificate including labour, all parts and VAT.
4. Vehicles that exceed 10 years and/or 100,000 miles are not eligible for the wear and tear component of this agreement. Exclusions apply to all vehicles. (a) You will be covered by this agreement once the agreement application form has been received and accepted by us and the relevant payment has been paid. (b) No claim will be paid until full payment has been received for the agreement. (c) 2020 Warranty Ltd will only pay for the reported problem, if covered by the level of cover selected. We will not pay for additional items identified during fault code readings, road testing, health checks, servicing or diagnosis of the reported problem. Items replaced as good practice are not covered under this agreement.
5. Legal Jurisdiction:

In the event of any dispute between the parties relating to this agreement, it is mutually agreed that before embarking on litigation proceedings, the parties will attempt to resolve it through negotiations or effective dispute resolution by the appointment of a mediator/ arbitrator. If either party unreasonably refuses to invoke the mediation process, the other party can, on giving notice, rescind this term. In the event of a claim being rejected for any specified reason we reserve the right to add or subtract from our initial conclusion if more evidence should be presented. The agreement holder has 3 months to appeal the decision made by 2020 Warranty Ltd, failure to appeal the decision within this period will result in your request being refused. This agreement will be governed by the law of England and Wales unless the agreement was enacted in Scotland, in which case the law of Scotland applies.

6. This agreement does not cover vehicles used for hire and reward any vehicles found to be being used for hire and reward, will result in potential claims being rejected in addition to the agreement being nullified, without any refund of premium.
7. Light Commercial Vehicles are covered by this agreement. (Up to 3,500kg).
8. This agreement does not cover any form of accident howsoever caused. This would be covered by your road risk insurance policy.
9. This agreement does not cover components that have been modified from the manufacturer's original design, unless approved by the manufacturer or prior agreement has been granted by the administrator.
10. No part of this agreement may be altered without the written consent of 2020 Warranty Ltd.
11. In the event of a problem occurring with your vehicle, you should stop and obtain advice from your local repairer or from 2020 Warranty Ltd claims department, in order to avoid additional damage, which would not be claimable under your agreement.

12. This agreement does not offer any reimbursement for any repairs that have not followed the correct claims procedure.
13. Roadside rescue and recovery is included for the duration of your policy, this service is designed to recover your vehicle to a reputable VAT registered repairer or your home, the maximum travelled distance is up to 50miles.
14. This agreement will come to an end if any attempt is made to commit fraud.
15. If the vehicle is sold or disposed of, this agreement will come to an end unless the transfer procedure is followed and the transfer accepted. The agreement can only be transferred to another private individual upon payment of the transfer fee (£25inc. VAT).
16. In the event of your death, we will transfer the remainder of the agreement to an immediate relative without charge.
17. This agreement is cancellable at any time up to 14 days by either party from the start date. If you have made a payment to the supplying dealer then you should request a refund from them. We reserve the right to decline your cancellation request and to charge an administration fee in certain cases. Cancellation requests must be received in writing from both the customer and the selling dealer.
18. In the event of a claim being presented, we reserve the right: (a) To appoint the repairer of the vehicle; (b) To have the vehicle examined by an independent assessor, the result of which will be binding on all parties.
19. The repair labour rate payable will be to a maximum of £50.00 per hour (Inclusive of VAT), unless otherwise agreed in contract with the supplying dealer. Once the repair authorisation has been given in the format of the Repair Confirmation Form it remains valid for the period of 3 months. Failure to carry out the repair work and to return all relevant documentation for reimbursement within this period will result in the authority being withdrawn.
20. This agreement will only pay for one repair on any of the parts listed (i.e. we do not pay twice for the same listed part).
21. In all cases where possible, we will only pay for motor factor pattern parts, reconditioned/exchanged parts and in exceptional circumstances, with your permission, second hand parts can be used. Original Equipment components will only be approved if there is no alternative. Repair times will be assessed and agreed using, but not limited to Auto Data/ICME/E3 Technical repair time data.
22. The liability of this agreement is to return the vehicle to its condition, prior to the failure.
23. This agreement does not cover fire, collision, frost, snow, ice, cylinder head skim, flooding, freezing, corrosion, cracked blocks, cracked cylinder heads due to lack of anti-freeze, overheating, burnt valves, all fluid leaks or faulty workmanship of any description. (with the exception of radiator and brake caliper corrosion, which is covered).
24. This agreement does not cover extreme/off road use, competitive track use, damage caused by impact or failures due to negligence.
25. This agreement does not cover exhaust emission MOT failures or vehicles owned by a garage.
26. This agreement does not cover the incorrect grade/use of fuel or any failure that has been caused by the incorrect use of fuel.
27. This agreement will not cover vehicles that have had the manufacturer warranty removed for any reason.
28. This agreement does not cover bodily injury/death, accidental damage or any other damage howsoever caused.
29. This agreement does not cover inherent faults of any description or those caused by faulty workmanship or poor preparation.
30. In most cases, an independent assessor will be used to ascertain/confirm an inherent fault.
31. This agreement will cover consequential damage if the failure of a covered component causes another covered component to fail (consequential damage does not include driver abuse/neglect or continued use after the initial event).
32. This agreement and the payment of an agreed repair may be subject to an excess. Please refer to your agreement certificate for details of this excess. In the event of an agreed repair, this excess will be deducted from the overall agreed amount paid by 2020 Warranty Ltd.
33. Any extra benefits reimbursed by 2020 Warranty Ltd will form part of the maximum payout as detailed on your agreement certificate. Your vehicle must have a valid MOT and Road Tax at the point of a claim being received. Failure to abide by this term will result in your claim being declined.
34. Vehicle hire will only be valid when a repair takes longer than 8 hours according to recognised industry standard times and authorised at our discretion, as part of a confirmed, valid repair.
35. This agreement does not cover acts of negligence or driver abuse which render components inoperative.
36. This agreement does not cover serviceable items, components that require periodic replacement or parts found during a service, MOT or general maintenance. General maintenance procedures and adjustments are also not covered by this agreement (i.e. those items that would normally be maintained, replaced or adjusted during the routine scheduled servicing of the vehicle). The following is an example, but not a definitive list – brake pads/shoes, brake discs/drums, drive belts, all filter types, all oils, brake fluid, anti-freeze, screen wash, wiper blades, bulbs, complete exhaust system, as part of a valid claim - please refer to the Protect & Go Warranty protection table.
37. Timing belts are not covered if they are being replaced as part of the routine scheduled service procedure for your vehicle. (However, this agreement will reimburse you for a premature timing belt failure along with the additional damage that this may cause). N.B. The timing belt must be replaced at the correct specified intervals, with proof being retained for submission to 2020 Warranty Ltd in the event of a premature timing belt failure claim.

38. 2020 Warranty Ltd reserves the right to request a copy of the vehicle inspection sheet when making a claim.
39. Engine and manual/automatic gearbox claims will be refused, if it is proven that previous scheduled oil and filter changes have not taken place at the specified time.
40. Failure caused by cross contamination of fluids is not covered by this agreement.
41. Damage caused by non-covered items and influences causing damage to covered items are not covered by this agreement.
42. This agreement does not cover any component with a Motor Manufacturer's known failure which has resulted in any form of issued Technical Bulletin, Dealer Advisory or Recalls.
43. This agreement does not cover any form of damage caused by excess carbon build up or carbon corrosion.
44. This agreement is provided by 2020 Warranty Ltd and does not cover General Wear and Tear or Metal Fatigue on vehicles that exceed 10 years and/or 100,000 miles at inception.
45. Agreements are allocated to the vehicle at the point of sale and are not transferable between vehicles.
46. THIS IS VERY IMPORTANT:

You are responsible for ensuring that your vehicle is maintained in accordance with the manufacturers' recommendations. You have a maximum of 1,000 miles or 30 days (whichever is the sooner) to have the service completed. If you exceed this, the agreement will come to an end and no refund will be given. All relevant service invoices must be issued at point of sale and must be retained as they will be required in the event of you seeking reimbursement by this agreement.

47. We accept no liability for loss of use, inconvenience, lost time, commercial losses or any other incidental or consequential damages.
48. Complaints procedure:
    If you have an enquiry or complaint please email us at support@2020warranty.co.uk or write to us at:

    2020 Warranty Ltd,
    Unit 8,
    Avenue Business Park,
    Elsworth,
    Cambridgeshire,
    CB23 4EY.

45. The information contained within this document is correct as of 5th August 2021. The latest information can be obtained at the point of purchase or you can visit our website at www.2020warranty.co.uk

Dated:

This printed document is the latest version of 2020 Warranty Ltd warranty protection terms & conditions, and it supersedes any terms & conditions wording as detailed in your warranty document. The current terms and conditions can also be viewed at www.2020warranty.co.uk.

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If you need to make a claim:

1. Please make sure you call the number below for authorisation before any work is carried out.
2. Our team will help you through this and send out all the necessary paperwork.
3. We can assist you in finding your nearest VAT registered repairer, if needed.

Claims & Administration

0333 242 7644

support@2020warranty.co.uk

2020warranty.co.uk

Unit 8, Avenue Business Park, Elsworth, CB23 4EY