

20-20 Warranty

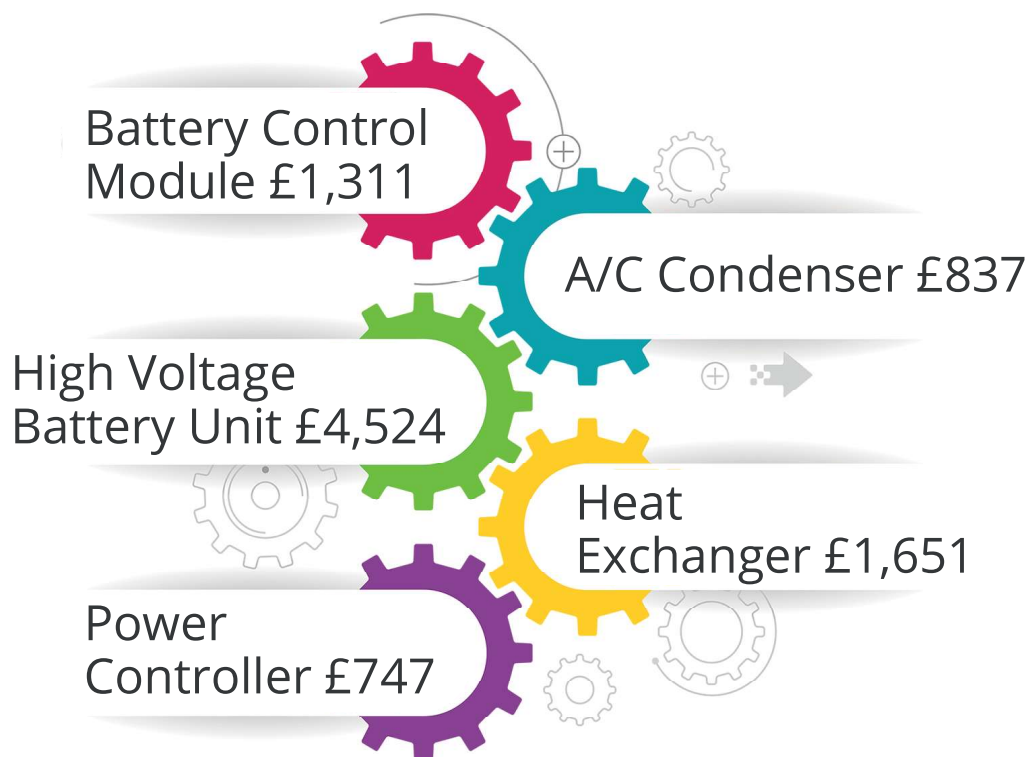

a new vision

Protect & Go

Advanced EV Cover



Can you afford not to upgrade?



Benefits include...

- | | | |
|------------------|-------------------|------------------------|
| ⚙ Battery Cover | ⚙ Cell Groups | ⚙ Drive Motor |
| ⚙ Coolant Heater | ⚙ Onboard Charger | ⚙ Consequential Damage |
| ⚙ Diagnosis | ⚙ Multimedia | ⚙ Agreement Transfer |

All benefits are subject Terms and conditions and Protection level.

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Welcome to Protect & Go **Advanced EV**

When we created our market leading Protect & Go Advanced EV 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	Gaskets
Air-bag and air-bag systems	Heated and air conditioned seat elements
All glass (windcreens, windows, sunroofs & panoramic glass roofs)	Keys including remote key fobs/cards and batteries (excluding electrical failure)
All light units, bulbs and bulb holders	Electric handbrake and mechanism (all components)
All lock barrels, mechanisms, units and pumps	Mirror glass, mirror units if impact has caused damage to the motor unit
All service components and items which require periodic replacement	Pre existing faults
All wiring looms and harnesses Ancillary components	Road wheels and tyres
Bodywork	Seat belt pretensioners
Bolts, fixings, hoses and pipes	Seat belt webbing, seat runners, buckles and fixings
Brake cables, brake linkage, frictional materials, hoses and pipes	Suspension strut mounts
Chassis	Towing equipment
Coolant hoses and pipes	Water ingress and water and coolant leaks except radiator
Exterior trim / interior trim	
Front and rear windscreen heater elements	
Front and rear wiper linkage	

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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.

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 12 years and/or 100,000 miles at inception are eligible for this cover. The wear and tear component of this agreement applies to vehicles up to 6 years and/or 60,000 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)

EV System (Battery Electric & Plug-In Hybrid Electric Vehicles): • Any damage to the vehicle's hardware or software, or any loss or harm to any personal information/data uploaded to your vehicle resulting from unauthorized access to vehicle data or software from any source, including non-original equipment manufacturer parts or accessories, third party applications, viruses, bugs, malware, or any other form of interference or cyber-attack. • Failure due to power surges, power overloading, abnormal use, and damage due to inappropriate or incorrect charging sources. • Electronically overloading the vehicle. • Using the vehicle as a stationary power source. Software updates or reprogramming unless required due to the failure of a covered part. • Water ingress (including damage to covered components caused by water).

Additionally, for Hybrid Vehicles: • Turbo (Factory Fitted): All Failures due to carbonisation are not covered, including the Variable Nozzle Turbine (VNT) or Wastegate Actuator, or any other part of the Turbo; • Timing Belts: Provided there is proof that the manufacturer's replacement recommendations have been complied with. • Casings: Cylinder block, gearbox, transfer box, differentials, and axle if they have been damaged by a failure of one of the Covered Components.

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, bodywork, bolts, fixings, brake cables, brake linkage, frictional materials, hoses and pipes, chassis, exterior trim/interior trim, fuel tank/lines, keys and remote key fobs, air-bags and air-bag systems if due to RTA, 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 if due to RTA, seat runners, buckles and fixings, any glass (sunroofs, windscreens, windows), towing equipment, heater elements, rear spoiler including photo electric cell, 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.

(VEHICLES OVER 8years/60,000miles)

Gaskets, oil seals and oil leaks, manifolds, swirl flap mechanisms and motors.

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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
Regenerative brake system	Yes
Casings (if damaged by an internal component)	Yes
Heat Exchanger	£500
Central locking motors	Yes
Clutch	Yes
Consequential damage*	Yes
Cooling systems	Yes
Diagnosis*	Up to 2 hours
Drive motor	Yes
Dual mass flywheel	Yes
ECU (electronic control unit)	Yes
Electric battery***	50% claim limit
Fusebox and relays	Yes
Gearbox	Yes
Instrument gauges	Yes
Multimedia/Sat-Nav (factory fitted including touchscreens)	£750
Power controller	Yes (maximum of two)
Power steering (electric and hydraulic)	Yes
Recovery*	£100
Software update/re-programming*	£125
Sundries (i.e. oil, filters, anti-freeze)*	£100
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 60,000 miles and under 6 years at inception of the warranty. *** up to 80,000 miles. Terms & Conditions apply.

Your Obligations

To ensure your warranty is valid, the following must be completed:



Your vehicle must be serviced in accordance with the manufacturer's recommendations. You have 30-days and/or 1000 miles (whichever is sooner) from the due date of the service to have it carried out. Your vehicle must remain in a roadworthy condition and abide by legal requirements. This includes undertaking a yearly MOT to be able to hold a passing certificate, insured and having up-to-date road tax.



All service invoices and/or service recording manuals should remain with the vehicle or be kept somewhere safe. You may be asked to provide these should you need to make a claim. The service documentation must include dates, mileage readings and what parts were replaced within the workload.



Carrying out routine checks throughout your vehicle's lifespan will not only prolong its lifespan but prevent any consequential damage which may not be coverable under your warranty. Always make sure you are checking all fluid levels and topping up as and when required. Do not drive your vehicle with low or no fluids.



IMPORTANT! Be sure to follow the correct claims procedure to allow our claims team to reach a fair and just decision. Failure to follow the correct claims procedure will result in your claim being rejected. Please refer to the claims process within your policy booklet. Should you need to make a claim or require assistance, give the team a call on 0333 2427644.



If your vehicle is showing any abnormal signs such as irregular noises/running or if any warning lights appear on the dashboard display, do not ignore them! Stop driving the vehicle and obtain advice from a VAT-registered repairer. Give us a call and report the issue immediately, our team will assist you from there. Please note, you must report the issue within 7-days of it occurring and we must receive a diagnosis and estimate within 30-days from the initial report date.

Breakdown Cover



Under your agreement, you are responsible for arranging and paying for any recovery costs upfront. As part of a valid claim, we will reimburse you for up to a specified amount, including VAT, based on your selected level of coverage. Please note that this reimbursement will count towards your overall claim limit.

Should you require recovery out of hours, please call 0333 242 7644 and select 'option 5' where you will find assistance.

*Please refer to the terms and conditions of the policy or call a member of our team should you require further information.

	Bronze	Silver	Gold
Local Vehicle Recovery	£50	£75	£100

Upgrade to 20-20 Rescue and Recovery

Call our expert sales team on 0333 242 7644 to upgrade and unlock ALL the following benefits under our 20-20 Rescue and Recovery Policy.

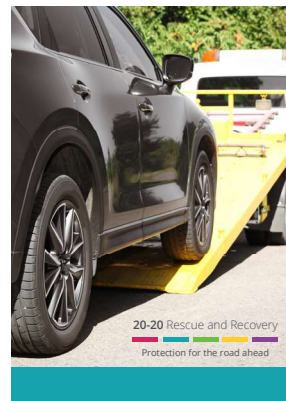
- ✓ Roadside Assistance
- ✓ Caravan & Trailer
- ✓ Nationwide UK Recovery
- ✓ Overnight Accommodation
- ✓ Mis-Fuel Cover in the UK
- ✓ 24 hour / 365 Days a Year
- ✓ Emergency Driver
- ✓ Alternative Transport
- ✓ Callout from Home

When we created our market leading Rescue and Recovery policy, we had the customers at the centre of our philosophy. The Rescue and Recovery Policy is designed to assist if your vehicle breaks down during the course of your journey or fails to start at home.

From as little as
£99 for a 12-month policy

We are here to **help you ALL day EVERY day.**

*Subject to T&C's. All vehicles must be under 15 years.



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Claims Procedure

- Step 1.** If you have a fault with your vehicle please arrange to take it to a reputable VAT registered repairer. If you are unsure of who to use for your repair then please telephone our claims team on **0333 242 7644** who will be happy to direct you to a local specialist where possible.
- 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 form. **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 18 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) Please send to the following email address: **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 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 6 years and/or 60,000 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 contribution 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. The maximum contribution is £100 including VAT towards recovery as part of a valid claim.
 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 £80.00 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. This agreement does not cover acts of negligence or driver abuse which render components inoperative.
35. 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.
36. 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.
37. 2020 Warranty Ltd reserves the right to request a copy of the vehicle inspection sheet when making a claim.
38. 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.
39. Failure caused by cross contamination of fluids is not covered by this agreement.
40. Damage caused by non-covered items and influences causing damage to covered items are not covered by this agreement.
41. 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.
42. This agreement does not cover any form of damage caused by excess carbon build up or carbon corrosion.
43. This agreement is provided by 2020 Warranty Ltd and does not cover General Wear and Tear or Metal Fatigue on vehicles that exceed 6 years and/or 60,000 miles at inception.
44. Agreements are allocated to the vehicle at the point of sale and are not transferable between vehicles.
45. **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 500 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.
46. We accept no liability for loss of use, inconvenience, lost time, commercial losses or any other incidental or consequential damages.
47. Complaints procedure:
If you have an enquiry or complaint please email us at support@2020warranty.co.uk or write to us at:
Registered Office:
2020 Warranty Ltd
32a East Street,
St Ives,
PE27 5PD.
48. The information contained within this document is correct as of March 2025. 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.

Service Records



Please use the following to keep a record of your servicing. These can be stamped by the repairer performing the service.

However, please note that these records are not considered proof of service. You must retain the service invoice, as it may be required in the event of a claim.

Service Date.....	STAMP
Service Location.....	
Mileage.....	
Service Date.....	STAMP
Service Location.....	
Mileage.....	
Service Date.....	STAMP
Service Location.....	
Mileage.....	



Insurance due date:.....

MOT due date:.....

Road Tax due date:.....

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If you need to make a claim:

1. Call our experienced Team on the number below to report the issue.
You may need to stop using the vehicle as per the manufacturer's guidelines
2. Our Team will talk you through the process and send all your relevant documents, straight to your inbox.
3. Send us the estimate and diagnosis from a VAT registered repairer with the current mileage and full breakdown of costs for processing.
4. We aim to come to a speedy conclusion to get you back on the road!

Claims & Administration
0333 242 7644

support@2020warranty.co.uk

2020warranty.co.uk

