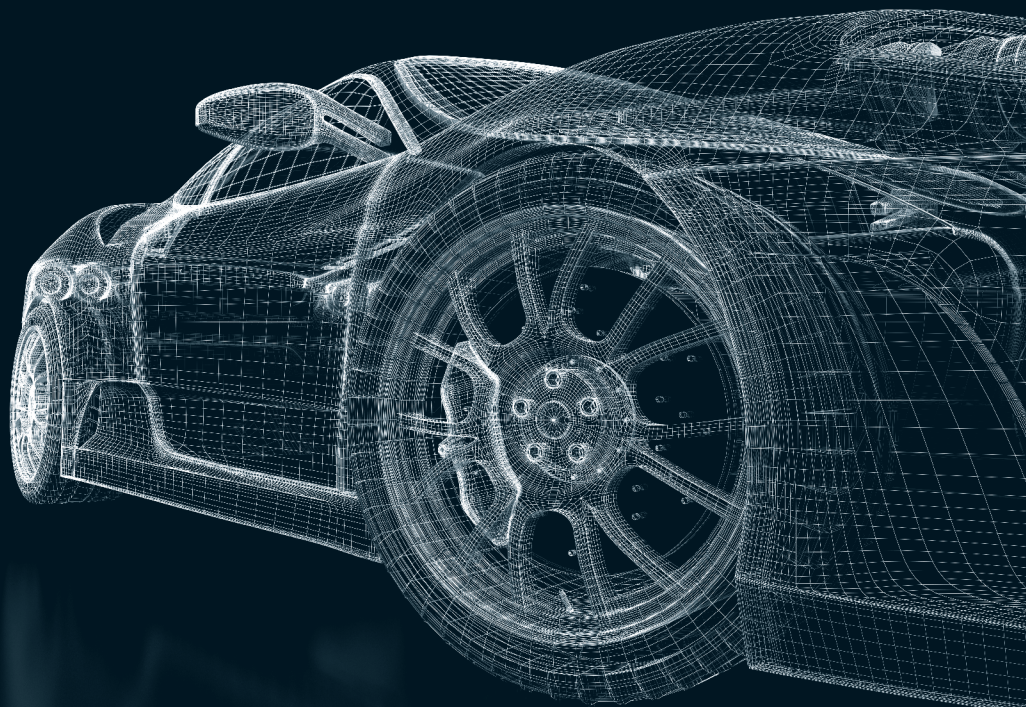




Vehicle Protection Redefined





CONTENTS

WELCOME TO THE AUTO GROUP	4
WHY CHOOSE THE AUTO GROUP	5
STANDARD PROTECTION	6-7
ADVANTAGE PROTECTION	8-9
ULTIMATE PROTECTION	10-11
FURTHER BENEFITS	12
OPTIONAL UPGRADES	13
CAN YOU AFFORD NOT TO?	14-15
IMPORTANT INFORMATION & CLAIMS PROCEDURE	16-17
TERMS AND CONDITIONS	18-19

WELCOME TO THE AUTO GROUP

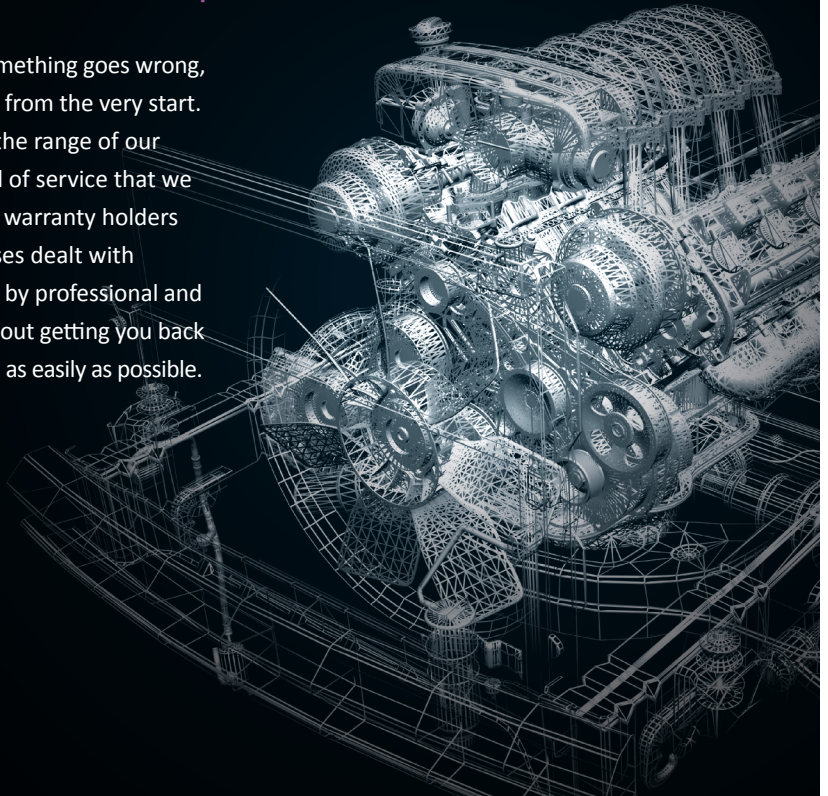
When a vehicle breaks down, whatever the reason may be, the frustration and inconvenience caused can be immeasurable. It is not just the cost of putting it right; it is the time and hassle involved in organising the repair of your vehicle. Being without your car for any period of time means disruption to daily life, being unable to get to important events or visit family and friends.

... That's Why We Created The Auto Group.

We believe that when something goes wrong, you should be supported from the very start. We ensure this through the range of our warranties and high level of service that we provide. We believe that warranty holders deserve to have their cases dealt with efficiently and effectively by professional and friendly staff who care about getting you back on the road as quickly and as easily as possible.

So, whatever your level of cover and whatever happens to your vehicle, we assure you that you will receive a service filled with dedication and commitment.

All of our customers are important to us – because we are drivers too.



WHY CHOOSE THE AUTO GROUP

We can of course list a number of reasons why you should chose The Auto Group but quite simply we thought it would be better to give you the feedback from our customers.

MARK S - 'FULL MARKS TO PRODUCT AND SERVICE'

I bought a car and the Dealer gave me a warranty with the Auto Group as part of the deal. Within a few weeks I had an issue and called the claims team. My call was answered straight away. Within an hour my car was in a garage and was back out on the road later that day, all fixed and without any cost to me. I was thoroughly impressed with both the product and service.

JON W - 'YOU GET WHAT YOU PAY FOR'

Everything sorted within a couple of hours. You get what you pay for!

KELLY J - 'GREAT SERVICE, WORTH EVERY PENNY'

Great Service, friendly, and gave me clear instructions on how to get my car fixed. I thought it would be a complete nightmare with red tape but I now know this is an easy process and worth every penny.

AISHA P - 'EASY'

My car unfortunately broke down which was so frustrating and of course inconvenient. I called the Auto Group and my car was recovered within the hour and taken to the nearest repairer. Within 24 hours my car was back on the road. The Auto Group kept me informed from start to finish and also dealt directly with the repairer with regard to payment so it couldn't have been easier.

STANDARD PROTECTION

The Auto Group understands that your new vehicle is important to you. This is why we offer 3 different levels of cover to ensure that all vehicles regardless of age and mileage have suitable protection in the event of a mechanical or electrical breakdown at affordable prices

Engine

Big end bearings	Pistons
Camshaft followers	Piston rings
Connecting rods	Push rods
Crankshaft	Rocker assembly
Cylinder bores	Ring gear
Cylinder head	Stretched head bolts
Cylinder head gasket (excluding oil leak)	Timing gears
Distributor drive	Timing chains
Engine casings (if damaged by an internal component)	Timing chain tensioner
Exhaust valves (unless burnt)	Timing belts (subject to correct replacement schedule having taken place)
Flywheel (solid)	Timing belt tensioner
Gudgeon pins	Valve guides
Inlet valves (unless burnt)	Valve springs (Excluding all manifolds, swirl flap mechanism and motors)
Main bearings	
Oil pump	
Oil pump drive gears	

Manual Gearbox

Baulk rings	Gear selector forks
Bearings	Shafts
Factory fitted overdrive units	Synchromesh hubs
Gears	Speedometer drive
Gearbox casings (if damaged by an internal component)	Transfer box components

Brakes

Brake master cylinder

Cooling System

Thermostat	Water pump
Thermostat housing	

Drive Train

Bearings	Driveshafts
Casings (if damaged by an internal component)	Halfshafts
Constant velocity joints (excluding rubber gaiters)	Pinion gear
Crown wheel	Planet gears
	Planet carriers
	Propshaft
	Support bearings
	Universal joints

Wheel Bearings

Front wheel bearings	Rear wheel bearings
----------------------	---------------------

Electrical

Alternator	Rear wiper motor
Front wiper motor	Relays
Indicator switch	Starter motor

Steering

Hydraulic PAS steering pump	Steering box
PAS steering motor	Steering idler
Rack and pinion assembly (excluding rubber gaiters)	



Automatic Gearbox

Actuators
Bearings
Brake bands
Bushes
Casings (if damaged
by an internal
component)
Clutches
Drive plate

Governors
Modulator valve
Oil pump
Servos
Shafts
Solenoids
Speedometer drive
Torque converter
Valve block

Suspension

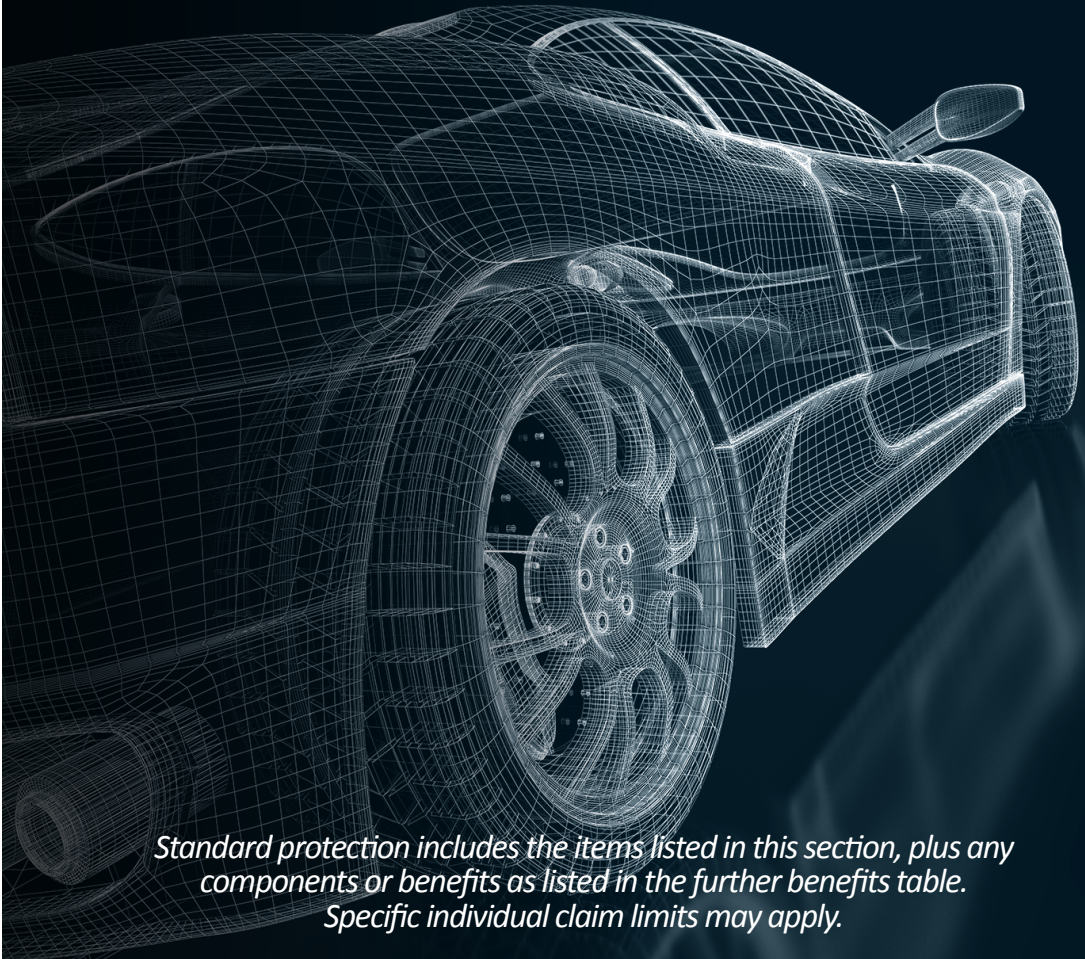
Front coil springs
Rear coil springs

Shock absorbers

Fuel System

Carburettor
Primary Fuel Pump
(electric)

Secondary fuel pump
(electric)



Standard protection includes the items listed in this section, plus any components or benefits as listed in the further benefits table. Specific individual claim limits may apply.

ADVANTAGE PROTECTION

Engine

Big end bearings
Camshaft followers
Connecting rods
Crankshaft
Cylinder bores
Cylinder head
Cylinder head gasket (excluding oil leak)
Distributor drive
Engine casings (if damaged by an internal component)
Exhaust valves (unless burnt)
Flywheel (solid)
Gudgeon pins
Inlet valves (unless burnt)
Main bearings
Oil pump
Oil pump drive gears

Pistons
Piston rings
Push rods
Ring gear
Rocker assembly
Stretched head bolts
Timing belts (subject to correct replacement schedule having taken place)
Timing belt tensioner
Timing chains
Timing chain tensioner
Timing gears
Valve guides
Valve springs (Excluding all manifolds, swirl flap mechanism and motors)

Manual Gearbox

Baulk rings
Bearings
Bushes
Factory fitted overdrive units
Gears
Gearbox casings (if damaged by an internal component)

Gear selector forks
Shafts
Synchromesh hubs
Speedometer drive
Transfer box components

Automatic Gearbox

Actuators
Bearings
Brake bands
Bushes
Casings (if damaged by an internal component)
Clutches
Drive plate

Governors
Modulator valve
Oil pump
Servos
Shafts
Solenoids
Speedometer drive
Torque converter
Valve block

Drive Train

Bearings
Bevel gears
Casings (if damaged by an internal component)
Constant velocity joints (excluding rubber gaiters)
Crown wheel

Driveshafts
Halfshafts
Pinion gear
Planet gears
Planet carriers
Propshaft
Support bearings
Universal joints

Wheel Bearings

Hubs
Front wheel bearings

Rear wheel bearings

Electrical

ABS ECU
Air conditioning pump
Alternator
Alternator regulator
Auto gearbox ECU
Central locking solenoids
Central locking motors
Coil and coil packs
Electric window lift motors
Engine ECU

Front wiper motor
Glow plugs
Heater blower motor
Horn
Indicator switch
Radiator electric fan motor
Rear wiper motor
Relays
Starter motor
Starter motor solenoid
Sun roof motor

Steering

Rack and pinion assembly (excluding rubber gaiters)
Hydraulic PAS steering pump
PAS steering motor

Steering box
Steering idler box
Power assisted steering ram
Reservoir
Steering column



Suspension

Anti roll bar bushes	McPherson struts
Anti roll bar link bushes (excluding active/ non-active anti roll bar)	Rear coil springs
Ball joints	Shock absorbers
Lower wishbone bushes	Suspension arms
Front coil springs	Swivel joints
	Upper wishbone bushes

Brakes

ABS pump	Brake master cylinder
Brake callipers (including seizure)	Servo Brake pumps
Brake limiter valve	Wheel cylinders

Turbo

Bearings	Shafts
Factory fitted turbo unit (excluding heat shield)	Turbines
	Wastegate

Cooling System

Engine cooling radiator (excluding oil cooler and inter-coolers)	Thermostat
Heater matrix	Thermostat housing
	Viscous fan coupling
	Water pump

Fuel System

Airflow meter	Idle control valve
Carburettor	Mechanical fuel pump
Diesel injection pump	Primary fuel pump (electric)
Exhaust gas recirculation valve	Secondary fuel pump (electric)

Advantage protection includes every component listed under the Standard protection, plus the items listed in this section and any components or benefits as listed in the Further Benefits table. Specific individual claim limits may apply.



ULTIMATE PROTECTION

ULTIMATE PROTECTION INCLUDES EVERY COMPONENT LISTED UNDER ADVANTAGE PROTECTION.

PLUS... all other mechanical and electrical components of the vehicle.

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

Aerials

Air-bag and air-bag systems (unless selected under the optional upgrade section)

All light units, bulbs and bulb holders

All lock barrels, mechanisms, units and pumps (unless selected under the optional upgrade section to the agreed individual claim limit)

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

Burnt valves

Car telephone systems

Chassis

Coolant hoses and pipes

Electric handbrake mechanism

Engine and gearbox mountings

Exhaust 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

Heated and air conditioned seat elements (unless selected under the optional upgrade section to the agreed individual claim limit)

Keys and remote key fob

Light units or bulbs, gas filled, led, Xenon starter units

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

Power hood and power hood mechanism (unless selected under the optional upgrade section to the agreed individual claim limit)

Power steering

Pipes and hoses

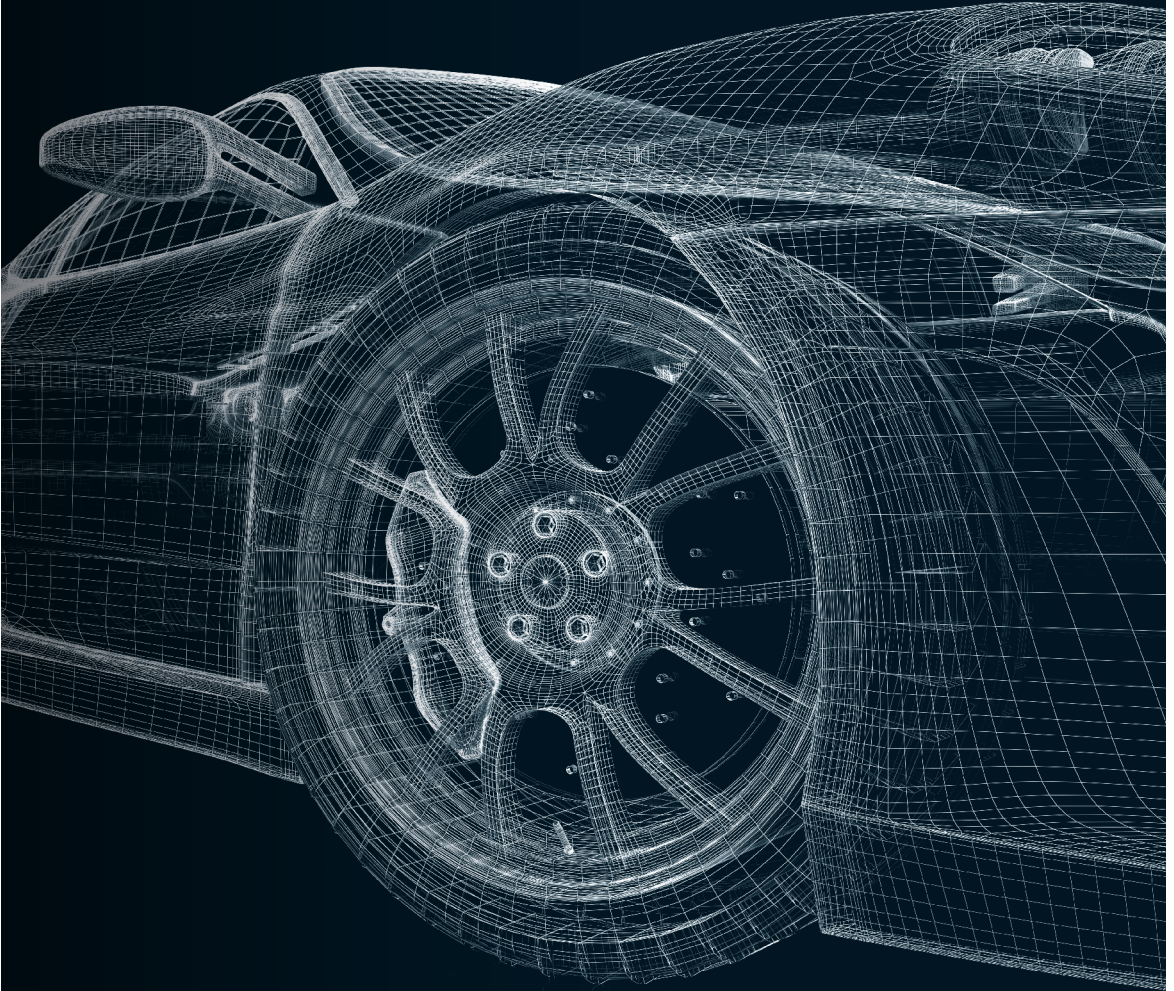
Road wheels and tyres

Seat belt webbing, pretensioners, seat runners, buckles and fixings

Steering lock/barrel/mechanism

Sunroofs, windcreens, windows and any other glass

Towing equipment



FURTHER BENEFITS

	STANDARD (Maximum Claim)	ADVANTAGE (Maximum Claim)	ULTIMATE (Maximum Claim)
Air con re-gas*	£30	£30	£50
Air suspension	N/A	£250	£500
Anti-roll control bar (ARC) **	N/A	£500	£750
Battery cover (for first six months)	£25	£50	£75
Catalytic converter	N/A	N/A	£250
Exhaust system (excl manifolds)	N/A	N/A	£250
Clutch (manual)***	£100	£250	£250
Dual mass flywheel (manual) **	N/A	£250	£500
Consequential damage (to other covered items)	Yes	Yes	Yes
Cylinder head skim	£25	£25	£25
Diagnosis*	N/A	Up to 1 hour	Up to 1 hour
Diesel particulate filter (repair or replace)	N/A	£100	£250
European cover	Yes - 90 days	Yes - 90 days	Yes - 90 days
Injector cover (one claim per agreement)	N/A	£100	£250
Instrument clusters (repairs only)	N/A	N/A	£150
Instrument gauges	N/A	£50	£150
Multimedia (factory fitted)	N/A	£250	£500
Agreement transfer (to a private customer)	Fee - £25	Fee - £25	Fee - £25
Software update/ re-programming*	£30	£50	£100
Sundries* (i.e. oils, filters, anti-freeze)	£20	Up to £75	Up to £100
Vehicle hire (24 hours after claim has been raised)*	N/A	£25 (max 5 days)	£40 (max 5 days)
Vehicle recovery* (must be requested at the point of claim generation)	£50	£75	£100
Wheel alignment*	£25	£25	£50

* As part of a valid repair / as part of your claim limit. ** Up to 80,000 miles. ***Up to 90,000 miles
Prices displayed above include parts, labour and VAT

OPTIONAL UPGRADES

Additional cover on request



Air-bag unit & sensors

Are not covered under our agreement but can be covered at an additional cost



Door lock barrels

Are not covered under our agreement but can be covered at an additional cost



Heated & air conditioned seats

Are not covered under our agreement but can be covered at an additional cost



Hire & reward/ commercial

Are not covered under our agreement but can be covered at an additional cost



Increased labour rates

Your standard labour rate will be highlighted on your agreement certificate, this can increase at an additional cost up to a maximum of £150 per hour.



Manufacturer parts

This agreement covers you for non OE/pattern parts as standard, manufacturer parts can be added at an increased cost.



Power hood/ sunroof cassette

Are not covered under our agreement but can be covered at an additional cost



Road Rescue

We have designed a bespoke road rescue product to ensure that in the event of a breakdown you are not left stranded. Please speak to your dealer for further information.

*Optional upgrades are available with all our warranties.
Ask your dealer for further information*



GEARBOX
£1,200

TURBO
£700

CLUTCH
£420

CAN YOU AFFORD NOT TO?

ALTERNATOR
£524

ENGINE
£5,900

REASONS TO SAY YES

*Multimedia cover**

*Software update**

*Wheel alignment**

*Diagnostic contribution**

*Battery cover**

*Car hire**

*Recovery**

90-Day European Cover

Transferable with vehicle

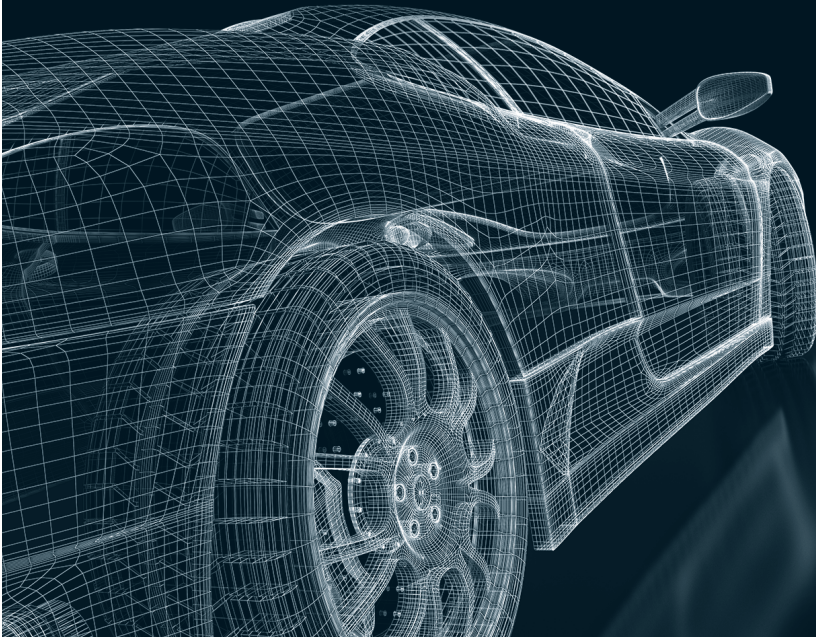
* As part of a valid repair and up to the further benefits claim limit

All prices are based on a Audi A4 2.0 Diesel Engine and are for illustration purposes only.

All prices are inclusive of parts and labour based on £50 per hour labour rate.

IMPORTANT INFORMATION

- Your agreement certificate will show your level of cover, claim limit, duration and additions to the agreement.
- You are covered for the components listed. Please read the relevant section(s).
- Payment may be authorised only if the correct procedure has been followed.
- We reserve the right to inspect any claim of vehicle malfunction.
- You must service your vehicle in accordance with the manufacturer schedule.
- We will only pay up to the labour rate shown on your certificate.
- Any claim that we suspect to be fraudulent will be treated with the utmost seriousness.
- We will not pay for additional items identified during fault code readings/road testing, health checks, servicing or diagnosis of the reported problem unless we deem them as consequential damage.
- You will be liable for any labour and parts charges that are not covered by this agreement.



CLAIMS PROCEDURE

- Step 1. If you have a fault with your vehicle please arrange to take it to a reputable VAT repairer. If you are unsure of who to use for repair then please telephone our claims team on **0800 559 3879** who will be happy to direct you to a local specialist where possible.
- Step 2. Provide our repairer with a copy of your cover document and ask them to call us on **0800 559 3879** or email us on **info@theautogroup.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 (subject to it being deemed reasonable). If we do not approve the repair then you will be responsible for the costs involved.
- Step 4. If in the event that we approve the repair, we will issue a repair confirmation form. **PLEASE NOTE:** your excess amount (shown on your cover document) 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 the repair authority is automatically withdrawn.
(Please refer to point 18 in the Terms & 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:

**The Auto Group, Unit 8, Abbots Business Park, Primrose Hill,
Kings Langley, Hertfordshire, WD4 8FR**

Or email us on: claims@theautogroup.co.uk

Please note:

Failure to follow the claim procedure will result in the claim being rejected.

TERMS AND CONDITIONS

1. This agreement is provided by The Auto Group, to cover the sudden and unforeseen mechanical or electrical failure or breakage of an item as covered by the Standard, Advantage or Ultimate options, which causes a sudden stoppage of its function. General wear and tear is not covered by this agreement.
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. (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) The Auto Group 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.
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. 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 WILL cover vehicles used for hire and reward subject to notification to The Auto Group, and an additional premium being paid. The value of the premium required will be quoted on an individual basis at the time of our notification. Failure to disclose that the vehicle is 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 however 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.
10. No part of this agreement may be altered without the written consent of The Auto Group.
11. In the event of a problem occurring with your vehicle, you should stop and obtain advice from your local repairer or from The Auto Group 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. This agreement will come to an end if any attempt is made to commit fraud.
14. 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.
15. The agreement can be transferred but not to or via a dealer. In the event of your death, we will transfer the remainder of the policy to an immediate relative without charge.
16. 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.
17. 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.
18. The repair labour rate payable will be to a maximum of £50.00 per hour (Inclusive of VAT), unless stated otherwise on your agreement certificate. Once the repair authorisation has been given in the format of the RCF 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.
19. 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).
(a) 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.
(b) Repair times will be assessed and agreed using Auto Data/ ICME repair time data.
(c) The liability of this agreement is to return the vehicle to its condition, prior to the failure.
20. This agreement does not cover fire, collision, frost, snow, ice, flooding, freezing, corrosion, cracked blocks, cracked cylinder heads due to lack of anti-freeze, all fluid leaks or faulty workmanship of any description. (with the exception of radiator and brake calliper corrosion, which is covered).
21. This agreement does not cover extreme/off road use, competitive track purposes, damage caused by impact or failures due to negligence.

22. This agreement does not cover exhaust emission MOT failures.
23. This agreement does not cover the incorrect grade/use of fuel or any failure that has been caused by the incorrect use of fuel (Subject to additional fees with the Road Rescue cover).
24. This agreement will not cover vehicles that have had the manufacturer warranty removed for any reason.
25. This agreement does not cover bodily injury/death, accidental damage or any other damage howsoever caused.
26. This agreement does not cover inherent faults of any description or those caused by faulty workmanship or poor preparation.
In most cases, an independent assessor will be used to ascertain/confirm an inherent fault.
27. 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)
28. 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 The Auto Group.
29. Any extra benefits reimbursed by The Auto Group will form part of the maximum payout as detailed on your agreement certificate.
30. This agreement does not cover acts of negligence or driver abuse which render components inoperative.
31. This agreement does not cover serviceable items or components that require periodic replacement. 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, antifreeze, screen wash, wiper blades, bulbs, complete exhaust system, clutch frictional material and air conditioning re-gassing (a contribution to air conditioning re-gassing will be made, as part of a valid claim - please see table for further benefits).
32. 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 have been replaced in the past, and must be replaced in the future, at the correct specified intervals, with proof being retained for submission to The Auto Group in the event of a premature timing belt failure claim.
33. 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.
34. Failure caused by cross contamination of fluids is not covered by this agreement.
35. Damage caused by non-covered items and influences causing damage to covered items are not covered by this agreement.
36. 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.
37. This agreement does not cover any form of damage caused by excess carbon build up or carbon corrosion.
38. 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 ever 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 vehicle service invoices must be retained as they will be required in the event of you seeking reimbursement by this agreement.
39. We accept no liability for loss of use, inconvenience, lost time, commercial losses or any other incidental or consequential damages.
40. Complaints procedure;
If you have an enquiry or complaint please email us at complaints@theautogroup.co.uk or write to us at:
The Auto Group,
Unit 8, Abbots Business Park,
Primrose Hill,
Kings Langley,
WD4 8FR
41. The information contained within this booklet is correct as of 1st October 2015. The latest information can be obtained at the point of purchase or you can visit our website at www.theautogroup.co.uk.



TAG Warranties Limited trading as The Auto Group
The Auto Group | Unit 8 | Abbots Business Park | Primrose Hill | Kings Langley | WD4 8FR

Enquiries
0800 148 8339

info@theautogroup.co.uk

Claims
0800 559 3879

claims@theautogroup.co.uk

Redefining Vehicle Protection

www.theautogroup.co.uk