

Car Warranty

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Insurance Policy

For Electrical, Mechanical Breakdown

In consideration of the premium having been paid by or on behalf of the Insured to the Company, the Company will, subject to the terms and conditions specified herein, provide the benefits set out in this Policy to the said Insured.

DEFINITIONS

Mechanical or Electrical/Electronic Breakdown: The failure of a covered component for a reason other than wear and tear or normal deterioration causing a sudden stoppage of its function.

Cover Provided: The Company will indemnify the Insured against loss, for both parts and labour, due to a Mechanical or Electrical/ Electronic Breakdown of the components specifically covered, occurring during the validity of this Policy and within the Territorial Limits.

Territorial Limits: Cover is restricted to vehicles originally sold in the territory as per Policy Proposal Form/Schedule.

The Insured: The Owner of the Vehicle as named on the Policy Proposal Form/Schedule, or such other subsequent Owner to whom the benefit of the insurance is validly transferred, provided that the Vehicle was originally purchased from the dealer.

The Vehicle: The motor vehicle detailed in the Policy Proposal Form/Schedule.

The Company: GAP GULF Administrator, Arabia Insurance Company Ltd s.a.l.

The Dealer: The dealer from which the Owner acquired the Vehicle.

Authorised Repairer: The supplying dealer service centre or a branch of the dealer that sold the vehicle or a repairer approved jointly by the dealer and the GAP GULF.

Maximum Claim Liability: The Company's liability to the Insured is as stated on the Policy Proposal Form/Schedule.

IMPORTANT!

Please read this Policy carefully. This Policy contains all details of the insurance protection provided.

Components Covered

A List of Components Covered (Subject to Exclusions)

All mechanical and electrical/electronic components of the Vehicle including oils seals as more specifically explained below.

GOLD

A List of Components Covered (subject to exclusions*)

All mechanical and electrical/electronic components of the Vehicle including oils seals as more specifically explained below.

Engine: Rocker assembly including hydraulic followers, inlet and exhaust valves, (Excluding burnt valves), springs and guides, cylinder head (Excluding cracks & de-coking), cylinder head gasket, push rods, camshaft and followers, timing gears, chains, oil pump, pistons and rings, cylinder bores, con rods, gudgeon pins and bearings, crankshaft and bearings, inlet manifold and ring gear.

Exclusions: Normal wear and tear of the items listed above and service items such as plugs, HT leads, cables, V belts, hoses, core plugs, breathers and filters, and other related service items that are recommended by the manufacturer for periodic change, such as timing belt, etc.

Manual Transmission: Failure of the following internal mechanical parts: Gears, synchromesh hubs, selectors, shafts, bearings, bushes and transfer gears.

Exclusions: Adjustments, normal wear and tear of the components listed above, including cables.

Automatic Transmission: Failure of the following internal mechanical parts: Shafts, gears, clutches, brake bands, valve block, oil pump, bearings and bushes, servo, drive plate, transfer gears and computer governor.

Exclusions: Adjustments, cables, burnt or worn out clutches and brake bands, normal wear and tear of the items listed above, service items, pipes and hoses.

Torque Converter: Failure of any internal mechanical parts.

Continuously Variable Transmission CVT: Failure of internal mechanical parts including clutches, planetary gears, reduction gears, shafts, variable pulleys, thrust link drives, internal seals, bushes and bearings.

Exclusions: Adjustments, cables, burnt or worn out clutches and brake bands, normal wear and tear of the items listed above, service items, pipes and hoses.

Differential: Crown wheel and pinion, gears, shafts, bearings and bushes, thrust washers and spacers.

Exclusions: Gaiters, clips and rubber boots.

Drive Train: Drive shafts including constant velocity joints, universal joints and couplings, half shafts, rear wheel external drive shafts including constant velocity joints, universal joints and couplings, failure of the propshaft including universal joints and couplings.

Exclusions: Gaiters, clips and rubber boots.

Wheel Bearings: Failure of front and rear wheel bearing.

Engine Cooling System: Radiator, oil cooler, viscous fan coupling, water pump, thermostat, thermostat housing and thermostatically controlled radiator fan.

Exclusions: V belts hoses and clips.

Air Conditioning: Air conditioning compressor.

Exclusions: Hoses and pipes drive belts, routine recharging of refrigerant, cleaning and parts not specifically mentioned.

Turbo Charger (where factory fitted): Turbo unit

Exclusions: Waste gate (if separate), burnt valves. Failure to disclose a turbo unit (fitted to the insured vehicle will result in the termination of any coverage under the plan.)

Fuel System (Diesel and Petrol): Mechanical or electrical fuel pumps including fuel injection pump and tank sender unit.

Exclusions: Calibration or phasing adjustments, internal blockage by contamination, failure to meet current emission legislation and fuel lines, filters, gaskets, cables, clips and hoses.

Front & Rear Suspension: Coil springs, upper and lower wishbones, ball and swivel joints.

Exclusions: Wheel alignment and balancing, adjustments, pipes and hoses. Wheels and tyres.

Steering System (including PAS): Rack and pinion, steering box where applicable, power steering pump, power steering reservoir (Excluding gaiters).

Exclusions: V belts/drive belts, gaiter, clips, hoses, normal wear and tear.

Brakes: Brake master cylinder, wheel cylinders, restrictor valve, brake caliper seals and servo.

Exclusions: Pads, shoes, pipes and springs,.

Anti Locking Brake System: The ABS sensors.

Electrical System: Starter motor and solenoid including pre-engagement mechanism and bendix drive, alternator, coil, window and sun roof motors, centralized locking, heater fan motor, indicator flasher relay, distributor, front and rear windshield wiper and washer motors and electronic ignition amplifier.

Electrical Management (ECU): Engine Electronic Control Unit.

Casings: Damage caused to casings and mechanical and electrical parts as a direct result of the Mechanical or Electrical Breakdown of a covered component is included.

Working Materials: Working materials and supplies such as oils, filters and anti-freeze are covered where their replacement is essential as a direct result of the Mechanical or Electrical Breakdown of a covered component.

* Any part/components which are not specifically mentioned as covered.

SILVER

A List of Components Covered (subject to exclusions*)

All mechanical and electrical/electronic components of the Vehicle including oils seals as more specifically explained below.

Engine: Rocker assembly including hydraulic rockers, inlet and exhaust valves, (Excluding burnt valves), springs and guides, cylinder head (Excluding cracks & de-coking), push rods, camshaft and followers, timing gears and chains, oil pump, pistons and rings, cylinder bores, con rods, gudgeon pins and bearings, crankshafts and bearings, inlet manifold and ring gear.

Exclusions: Normal wear and tear of the items listed above and service items such as plugs, HT leads, cables, V belts, hoses, core plugs, breathers and filters, and other related service items that are recommended by the manufacturer for periodic change, such as timing belt, etc.

Manual Transmission: Failure of the following internal mechanical parts: Gears, synchromesh hubs, selectors, shafts, bearings, bushes and transfer gears.

Exclusions: Adjustments, normal wear and tear of the components listed above, including cables.

Automatic Transmission: Failure of the following internal mechanical parts: Shafts, gears, clutches, brake bands, valve block, governor, oil pump, bearings and bushes, servo, drive plate and transfer gears.

Exclusions: Adjustments, cables, burnt or worn out clutches and brake bands, normal wear and tear of the items listed above, service items, pipes and hoses.

Torque Converter: Failure of any internal mechanical parts.

Continuously Variable Transmission CVT: Failure of internal mechanical parts including clutches, planetary gears, reduction gears, shafts, variable pulleys, thrust link drives, internal seals, bushes and bearings.

Exclusions: Adjustments, cables, burnt or worn out clutches and brake bands, normal wear and tear of the items listed above, service items, pipes and hoses.

Air Conditioning: Air Conditioning compressor.

Exclusions: Hoses and pipes drive belts, routine recharging of refrigerant, cleaning.

Differential: Crown wheel and pinion, gears, shafts, bearings, thrust washers and spacers.

Exclusions: Gaiters, clips and rubber boots.

Drive Train: Drive shafts including constant velocity joints, universal joints and couplings, half shafts, rear wheel external drive shafts including constant velocity joints, universal joints and couplings, failure of the propshaft including universal joints and couplings.

Exclusions: Gaiters, clips and rubber boots.

Cooling System: Water pump, viscous fan coupling, thermostat and thermostat housing.

Exclusions: V belts hoses and clips.

Steering System (including PAS): Steering rack and pinion, power steering pump.

Exclusions: V belts/drive belts, gaiters, clips, hoses, normal wear and tear.

Brakes: Brake master cylinder, restrictor valve and brake caliper seals.

Exclusions: Pads, shoes, pipes and springs.

Electrical System: Starter motor and solenoid including pre-engagement mechanism and bendix-drive, alternator, coil, indicator flasher relay, front windshield wiper and washer motors.

Casings: Damage caused to casings and mechanical and electrical parts as a direct result of the Mechanical or Electrical Breakdown of a covered component is included.

Working Materials: Working materials and supplies such oils, filters, Freon and anti-freeze are covered where their replacement is essential as a direct result of the Mechanical or Electrical Breakdown of a covered component

* Any part/components which are not specifically mentioned as covered.

BRONZE

A List of Components Covered (subject to exclusions*)

All mechanical and electrical/electronic components of the Vehicle including oils seals as more specifically explained below.

Engine: Rocker assembly including hydraulic rockers, inlet and exhaust valves, (Excluding burnt valves), springs and guides, cylinder head (Excluding cracks & de-coking), push rods, camshaft and followers, timing gears and chains, oil pump, pistons and rings, cylinder bores, con rods, gudgeon pins and bearings, crankshafts and bearings, inlet manifold and ring gear.

Exclusions: Normal wear and tear of the items listed above and service items such as plugs, HT leads, cables, V belts, hoses, core plugs, breathers and filters, and other related service items that are recommended by the manufacturer for periodic change, such as timing belt, etc.

Manual Transmission: Failure of the following internal mechanical parts: Gears, synchromesh hubs, selectors, shafts, bearings, bushes and transfer gears.

Exclusions: Adjustments, normal wear and tear of the components listed above, including cables.

Automatic Transmission: Failure of the following internal mechanical parts: Shafts, gears, clutches, brake bands, valve block, governor, oil pump, bearings and bushes, servo, drive plate and transfer gears.

Exclusions: Adjustments, cables, burnt or worn out clutches and brake bands, normal wear and tear of the items listed above, service items, pipes and hoses.

Torque Converter: Failure of any internal mechanical parts.

Continuously Variable Transmission CVT: Failure of internal mechanical parts including clutches, planetary gears, reduction gears, shafts, variable pulleys, thrust link drives, internal seals, bushes and bearings.

Exclusions: Adjustments, cables, burnt or worn out clutches and brake bands, normal wear and tear of the items listed above, service items, pipes and hoses.

Air Conditioning: Air Conditioning compressor.

Exclusions: Hoses and pipes drive belts, routine recharging of refrigerant, cleaning.

Differential: Crown wheel and pinion, gears, shafts, bearings and bushes, thrust washers and spacers.

Exclusions: Gaiters, clips and rubber boots.

* Any part/components which are not specifically mentioned as covered.

Specific Exclusions

1. Batteries, body, paint, exhaust systems, lambda sensors and catalytic converters, glass, interior/exterior trim, cosmetic finishes, folding roofs, non factory items such as in-car entertainment/communication systems and associated equipment.
2. Normal wear and tear/service items and other components subject to routine maintenance or periodic repair or replacement.
3. Components that are not specifically mentioned on the covered components are not covered.
4. Corrosion

IMPORTANT!

If the terms and conditions of this policy are complied with, the items specifically listed will be covered against Mechanical or Electrical/ Electronic Breakdown of the insured vehicle specified in the Policy Proposal Form/Schedule.

The Duration and indemnity is indicated on the Proposal Form/Schedule.

Conditions

The Policy Proposal Form/Schedule is the basis of and forms an integral part of, the contract between the Company and the Insured for the Mechanical and Electrical/ Electronic Breakdown insurance covering the Vehicle shown on the Policy Proposal Form/Schedule attached. This Insurance Policy is to be read as one document and any word or expression used with a specific meaning has the same meaning wherever it appears.

1. The Company's liability, provided that the premium has been paid, will be subject to the limits stated on the Policy Proposal Form/Schedule.
2. Subject to the Company's approval, this Policy may only be transferred with the Vehicle to a new PRIVATE OWNER who is not directly engaged in the business of motor vehicle manufacturing, supply or sales. Application must be made at the time of change of ownership and the additional premium paid to the Company (returnable if transfer not accepted).
3. No repairs may be undertaken or commenced under the terms of the Policy without informing the Company and an authorization issued. All repairs must be carried out by an authorised repair centre. All claims must be supported with the relevant documentation. The company reserves the right to examine the Vehicle and subject it to independent assessment. The result of the assessment will determine the insured liability subject to the Maximum Claim Liability. The Insured is also allowed the right to appoint his/her own independent assessor/arbitrator. (If the claim is in dispute at his own expenses).
4. If, after the Vehicle has been presented for repair and in respect thereof has been dismantled / tested in part or in full, it is discovered that the fault is not covered or is specifically excluded by this Policy, the Insured shall be liable to pay to the Authorised Repairer the cost of such dismantling and the costs of any repairs authorised or carried out on behalf of the Insured.
5. The Vehicle must be regularly serviced at the correct time(s) and kilometre intervals as recommended by the relevant manufacturer. Failure to service the Vehicle according to such recommendations will render this Policy void (see service schedule).
6. If the Insured makes a claim, knowing the claim to be false and/or fraudulent as regards to the value or the amount of work or otherwise, this policy shall be deemed to be void and the right to prosecute is reserved by the Company.
7. The terms and conditions of this Policy cannot be altered or amended by any person except by specific written endorsement by the Company.
8. This Policy cannot be cancelled unless the insured paid for the Policy directly to the insurance company and has abided by the conditions stated herein.

IMPORTANT!

If the terms and conditions of this policy are complied with, the items specifically listed will be covered against Mechanical or Electrical/ Electronic Breakdown of the insured vehicle specified in the Policy Proposal Form/Schedule.

The Duration and indemnity is indicated on the Proposal Form/Schedule.

Exclusions

Damage, which occurs due to the following: is excluded from the warranty.

1. The Company will not accept any liability for any loss, damage or injury of whatsoever nature sustained by any person(s), property or vehicle(s), including the Vehicle detailed in the Policy Proposal Form/Schedule, caused by or arising out of or in any way connected with motor vehicle accidents, fire, storm, flood, theft, malicious damage or any other loss, damage or liability not otherwise specifically insured hereby.
2. No cover will apply should the Vehicle be used for any purpose for which it is not licensed, or for which it was not originally purchased.
3. The Company will not accept any liability for damage caused by lack of servicing, abuse or the continued use of the Vehicle after any fault has become evident, or for consequential loss of a part not covered by this Policy.
4. The Company will not accept any liability for damage caused by non-approved alterations or modifications to the manufacturer's specification unless the Company in writing approves such alterations or modifications prior to acceptance.
5. The Company will not accept any liability for any Mechanical or Electrical/ Electronic Breakdown claim notified to the Company more than 10 days after the relevant fault has become apparent.
6. The Company will not accept any liability for any damage caused by war risks, sonic booms or nuclear radiation.
7. The Company will not accept any liability in the event that the Insured fails to maintain the Service Schedule and prove that it has been complied with (see service schedule).
8. The Company will not accept any liability for losses which are covered under the Vehicle manufacturer's warranty or similar guarantee.
9. No liability will be accepted for damage caused by:
 - Neglect
 - Corrosion
 - Any foreign matter getting into or on to a part
 - Freezing - Abuse / Misuse or vandalism
 - Damage to parts not covered by this policy or consequential damage flowing there from; or
 - Damage to parts that are covered caused by parts not covered by the policy
 - All parts specified for change by the manufacturer on periodic maintenance
 - Exceeding permissible axle loads.
 - Natural / Environmental influences.
10. The company will not accept liability for:
 - The effects of poor repairs, faults or defects at the time of sale;
 - Parts which have been fitted incorrectly;
 - Parts which are of faulty manufacture or design; or
 - Parts not fitted as standard or optional extra by the manufacturer, unless cover for such items is agreed beforehand.
 - Performance or Model changes.
 - Unsuitable service products - Use of non-manufacturers original parts.
11. This policy excludes any damage caused by fire accident or any road hazard whether or not insured under any motor insurance or accidental damage policy. It does not provide cover for other people or physical injury.
12. Tires, Exhaust, Bodywork, Paint, Glass, Trim / Upholstery are excluded.
13. This Policy does not cover exotica (i.e. Porsche, Ferrari, Rolls Royce, Bentley etc.)

How to make a Claim

- Take the Vehicle covered under this Policy to the Dealer or any other previously Authorised Repair Centre. Give the service department this Policy document and proof that the Vehicle's Service Schedule is up to date. Original service invoices may be requested.
- The Repairer must be given permission by the Vehicle Owner to carry out any fault finding/diagnosis or dismantling necessary.
- You agree that you will pay, the cost of dismantling and repairing the vehicle, if the cause of the breakdown is not covered by this policy, and if it is covered, all costs which exceed the limits on your proposal form and excesses that may apply. You are responsible for paying for any other work you ask the repairer to carry out.
- The cost of dismantling/testing (up to a maximum of one (1) hour labour) will be paid in the event of a valid claim.
- If a liability is agreed, the Company will give authority to the Authorised Repair Centre by means of a specific claim number for the authorised sum.
- This MUST be quoted in all communications with the Company. Any amount in excess of this figure (or in excess of Policy liability) will be the responsibility of the Insured.
- The amount of time allowed for labour will be in line with manufacturer's standard repair time. The initial cost of diagnosis or testing will not be included.

IMPORTANT!

You are covered only for the parts described in this booklet. You are covered up to the limits shown on the proposal form or any lower limits that may be specified on the schedule or by endorsement.

Your policy does not cover more than the manufacturer's list price of any part in the territorial limits.

Service Standards

It is a condition of this Policy that the Vehicle must be serviced by the dealer or a previously Authorised Service Centre in accordance with the vehicle manufacturer's service schedule. If for any circumstances prevent the service being carried out at the correct time, the Company must be informed immediately.

In cases where the servicing is carried out by an authorized repair centre, the only acceptable proof of service will be the fully detailed original invoice(s) indicating servicing dates and mileages. Invoices must be kept and presented in the event of a claim.

The Interval from the purchase date to the first service and the intervals between services must not exceed the stipulated mileage or time by more than 500 kms or 15 days. This allowance is to facilitate the Vehicle Owner to make sure services are completed at the correct interval.

IMPORTANT!

We would like to inform you that the Extended Warranty Insurance Policy of your vehicle, will only be valid if you comply with the following Conditions:

Regular service/maintenance of your vehicle such as oil & filter change, as well as repairs and accident repairs should be performed in a dealer or previously authorised service centers. Failure to maintain and provide proof that the service schedule has been completed will invalidate the Insurance Policy.

Service Schedule

Maintenance Records

Service

Date: _____ Your next service due on:

Mileage: _____ Or at: _____ kms
(which ever is sooner)