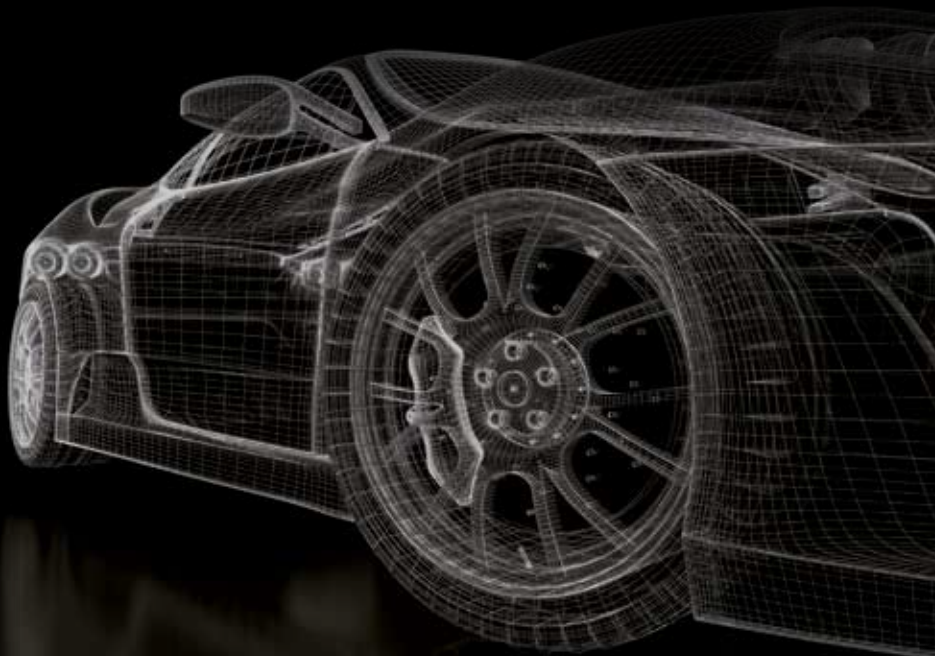
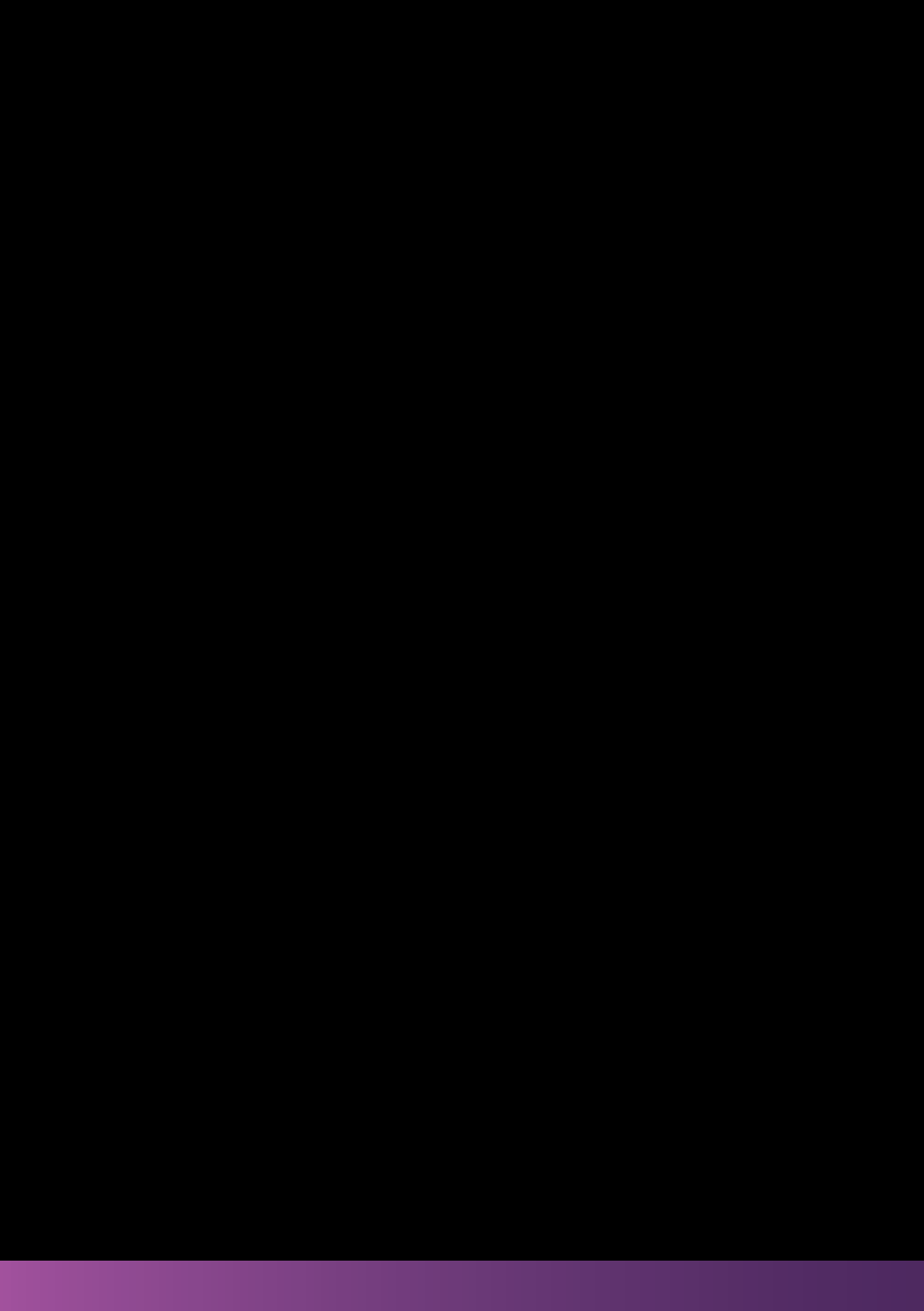




Vehicle Protection Redefined





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

So, whatever your level of cover and whatever happens to your vehicle, you can be assured of the quality, and dedication that we offer.

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

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STANDARD PROTECTION

Engine

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

Gearbox

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

Automatic Gearbox

Shafts	Torque converter
Bushes	Drive plate
Clutches	Valve block
Brake bands	Modulator valve
Bearings	Speedometer drive
Oil pump	Casings (if damaged
Governors	by an internal
Servos	component)

Brakes

Brake master cylinder	Brake callipers
	(including seizure)

Cooling System

Water pump	Thermostat housing
Thermostat	

Drive Train

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

Wheel Bearings

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

Electrical

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

Clutch

Clutch cover	Clutch fork
diaphragm	Clutch master cylinder
Torque springs (clutch	Slave cylinder
centre plate)	
Clutch release bearing	

Steering

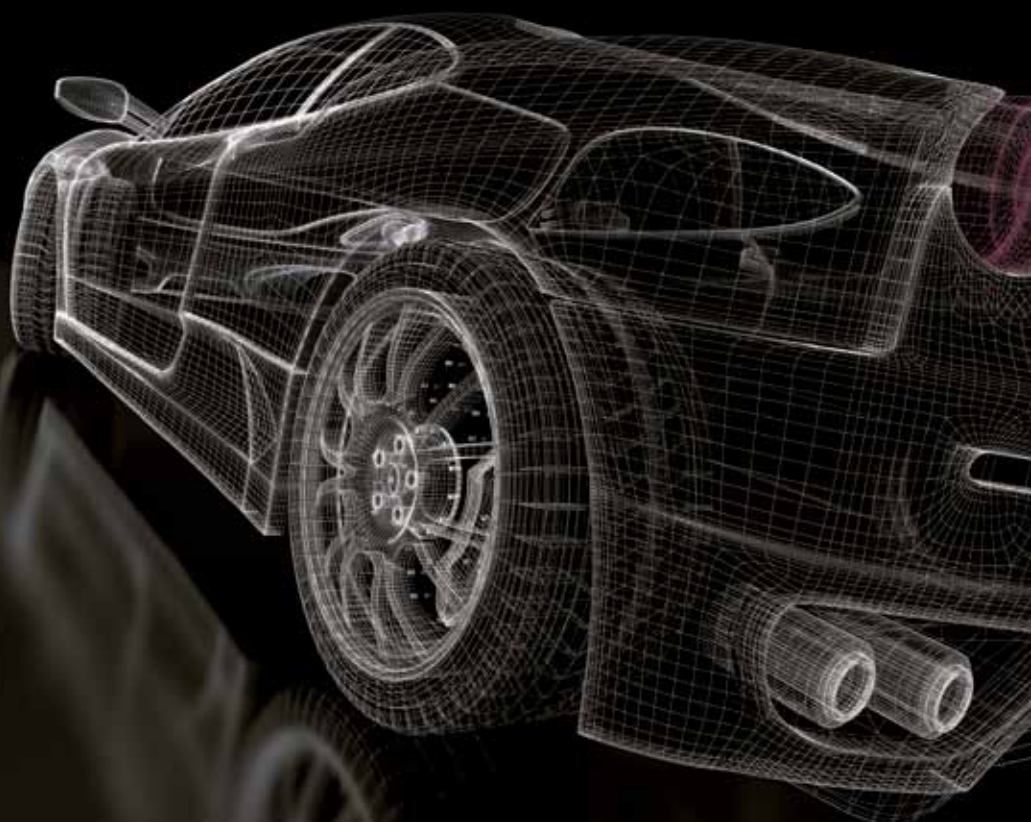
Rack and pinion	Steering box
assembly (excluding	Steering idler
rubber gaiters)	
Hydraulic PAS steering	
pump	
PAS steering motor	

Suspension

Front coil springs	Rear coil springs
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Fuel System

Carburettor	Main fuel pump
Single point	Diesel injection pump
fuel injection unit	



ADVANTAGE PROTECTION

Engine

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

Gearbox

Gears	Solenoids
Shafts	Transfer box components
Synchromesh hubs	Dual mass flywheel
Baulk rings	Gearbox casings (if damaged by an internal component)
Gear selector forks	Bushes
Bearings	Gaskets and oil seals
Speedometer drive	
Factory fitted overdrive units	

Automatic Gearbox

Shafts	Torque converter
Bushes	Drive plate
Clutches	Valve block
Brake bands	Modulator valve
Bearings	Speedometer drive
Oil pump	Casings (if damaged by an internal component)
Governors	
Servos	

Drive Train

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

Wheel Bearings

Front wheel bearings	Hubs
Rear wheel bearings	

Electrical

Starter motor	Sun roof motor
Alternator	Central locking solenoids
Front wiper motor	Central locking motors
Rear wiper motor	Factor fitted cruise control components
Indicator switch	Horn
Relays	ABS ECU
Starter motor solenoid	Air conditioning pump
Alternator regulator	Radiator electric fan motor
Engine ECU	Auto gearbox ECU
Heater blower motor	
Electric window lift motors	

Clutch

Clutch cover diaphragm	Clutch master cylinder
Torque springs (clutch centre plate)	Clutch slave cylinder
Clutch release bearing	Clutch centre plate frictional material (for oil contamination)
Clutch fork	

Steering

Rack and pinion assembly (excluding rubber gaiters)	Steering box
Hydraulic PAS steering pump	Steering idler box
PAS steering motor	Power assisted steering ram
	Reservoir
	Steering column



Suspension

Front coil springs	Suspension arms
Rear coil springs	Anti roll bar bushes
Shock absorbers	Anti roll bar link bushes
Upper wishbone bushes	Self levelling pump
Lower wishbone bushes	Self levelling regulator valves
Ball joints	Self levelling displacer unit
Swivel joints	
McPherson struts	

Brakes

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

Turbo

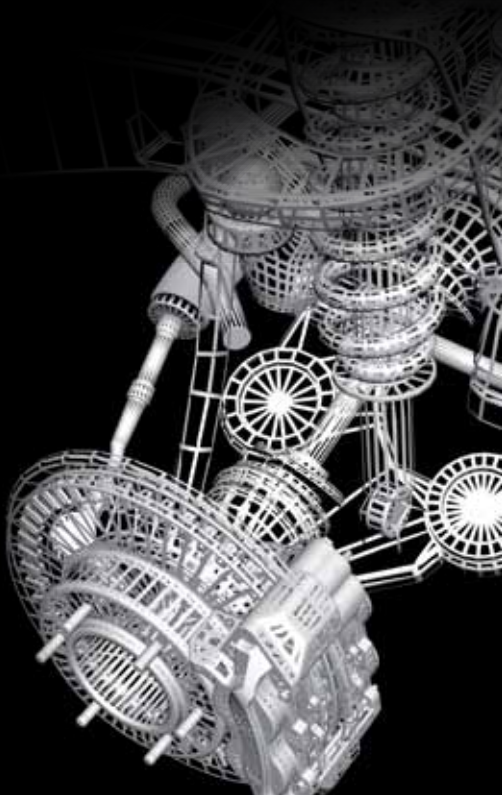
Factory fitted turbo unit	Turbines
Seals	Shafts
Bearings	Wastegate

Cooling System

Water pump	Heater matrix
Thermostat	Viscous fan coupling
Thermostat housing	Radiator

Fuel System

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



ULTIMATE PROTECTION

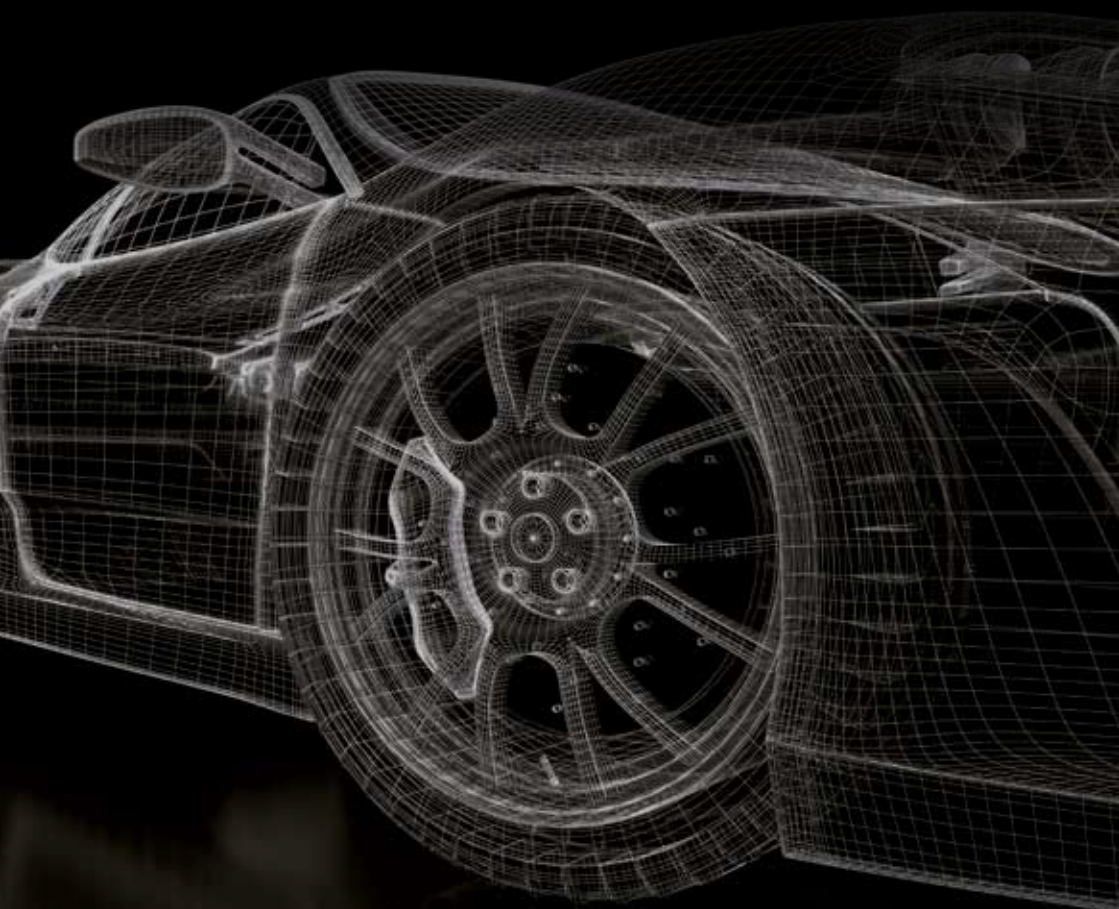
ULTIMATE PROTECTION INCLUDES EVERY COMPONENT LISTED UNDER ADVANTAGE PROTECTION.

PLUS... all other mechanical and electrical components of the vehicle for a mechanical or electrical breakage or failure, causing the sudden stoppage of its function, other than the following list of exclusions:

Excluded Items

Ancillary components	Fuel tank/ lines
Bodywork	Glass / mirrors
Bolts and fixings	Hand brake and mechanism
Brake cables, linkage and linings	Heated seat elements
Car telephone	Keys and key remote fob
Chassis	Light units, bulb and bulb holders
Coolant hoses	Lock mechanism
Deployed air-bags	Perished pulley dampers
Electric roof mechanism	Power steering pipes and hoses
Engine mounting	Road wheels
Exhaust system and mountings	Seat-belts and pretensioners
Exterior trim / Interior trim	Service components
External gearbox linkage	Tyres
Front and rear windscreen heater elements	Wiring looms
Front and rear wiper linkage	





FURTHER BENEFITS

	STANDARD (Claim Benefit)
Battery cover <i>(for first six months)*</i>	N/A
In car entertainment <i>(factory fitted)</i>	N/A
Satellite navigation <i>(factory fitted)</i>	N/A
Instrument gauges	N/A
Instrument clusters <i>(repairs only)</i>	N/A
Diagnosis <i>(as part of a valid repair)</i>	N/A
Consequential damage <i>(to other covered items)</i>	Yes
Consumables <i>(as part of valid repair)</i>	£30
Air con re-gas <i>(as part of valid repair)</i>	£30
Injector cover	N/A
Catalytic convertor	N/A
Diesel particulate filter	N/A
Cylinder head skim	£25
Vehicle hire <i>(after 24 hours – as part of valid repair)</i>	N/A
Vehicle recovery <i>(as part of valid repair)</i>	£50 <i>(as part of total claim limit)</i>
Items covered for a wear related failure <i>(up to 100,000 miles)</i>	Wheel bearings, Coil springs, Shock absorbers.
Rail fares/hotel expenses <i>(as part of a valid repair)</i>	£40
European cover	Yes – 90 Days
Policy transfer <i>(to a private customer)</i>	Fee - £25
Renewal	Possible

**Battery cover excludes the first 14 days after purchase of the vehicle*

ADVANTAGE (Claim Benefit)	ULTIMATE (Claim Benefit)
£25	£50
£100	£250
£100	£250
£50	£150
N/A	£150
Up to 1 Hour	Up to 1 Hour
Yes	Yes
£40	£50
£30	£30
N/A	2 Injectors – Max
N/A	£250
N/A	£250
£25	£25
£25 (max 5 days)	£40 (max 5 days)
£75 (as part of total claim limit)	£100 (as part of total claim limit)
As Standard cover plus: Piston rings, Cylinder bores, Valve guides, Timing chain, Timing chain tensioner, Manual gearbox bearings, Clutch release bearing, Fuel pump.	As Standard and Advantage cover plus: Internal engine components, Internal manual gearbox components, Internal automatic gearbox components, Drive train differential components, Diesel fuel pump, Turbo, Water pump, Steering rack.
£50	£60
Yes – 90 Days	Yes – 90 Days
Fee - £25	Fee - £25
Possible	Possible

WHAT YOU NEED TO KNOW

Transfer

We will consider transfer of ownership to a private individual and will require a transfer of ownership form completed and a cheque for £25 made payable to The Auto Group.

Renewal

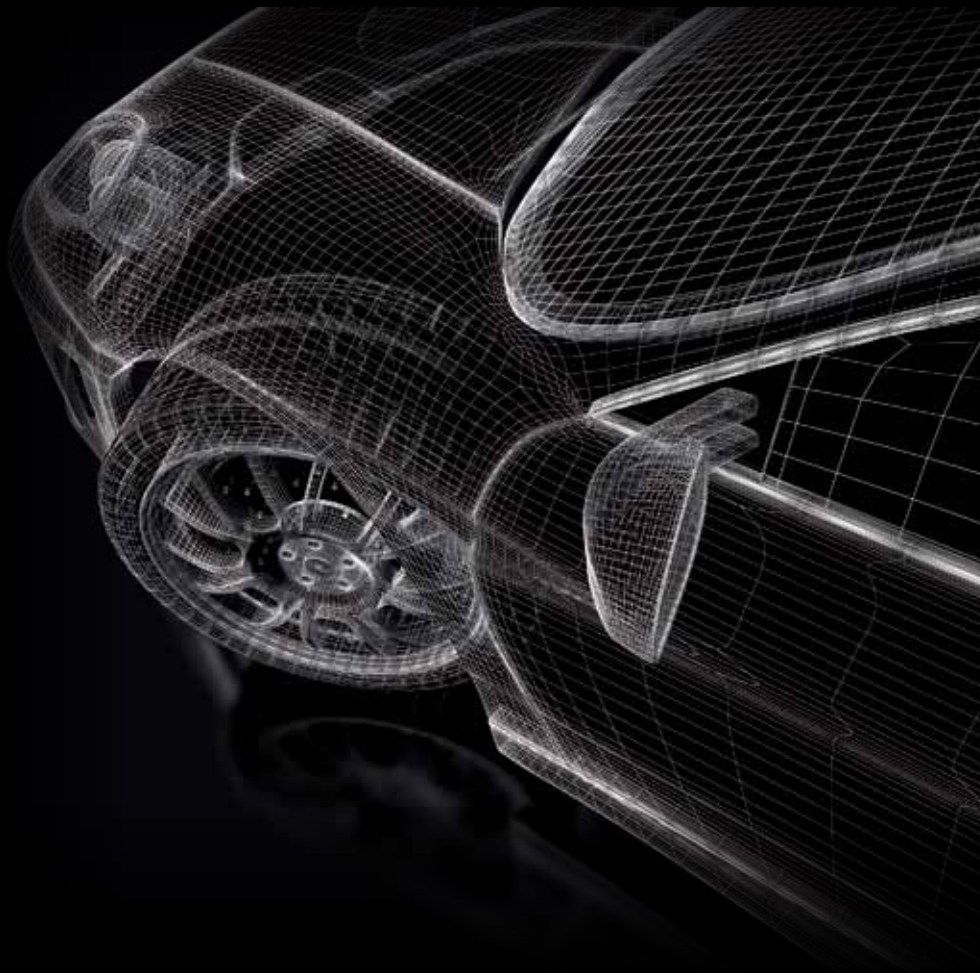
We will offer you the opportunity to renew this agreement in most cases.

What to do if your vehicle breaks down

- Step 1 If your vehicle is undrivable, arrange to take your vehicle to a reputable VAT registered garage.
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 your 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 We will send the repairer a repair confirmation form by email or fax. This must be completed and received by us before any agreed repairs are paid out.
- Step 4 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 5 If in the event that we approve the repair, we will issue a repair authority number.
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 6 Once a repair authorisation code has been given, it remains valid for a period of 3 months. After this the repair authority is automatically withdrawn.
What to do with your invoice:
- (a) Ensure that the repair authorisation code 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, 53 High Street, Abbots Langley, Hertfordshire, WD5 0AA

Or email us on info@theautogroup.co.uk



CAN YOU AFFORD NOT TO?

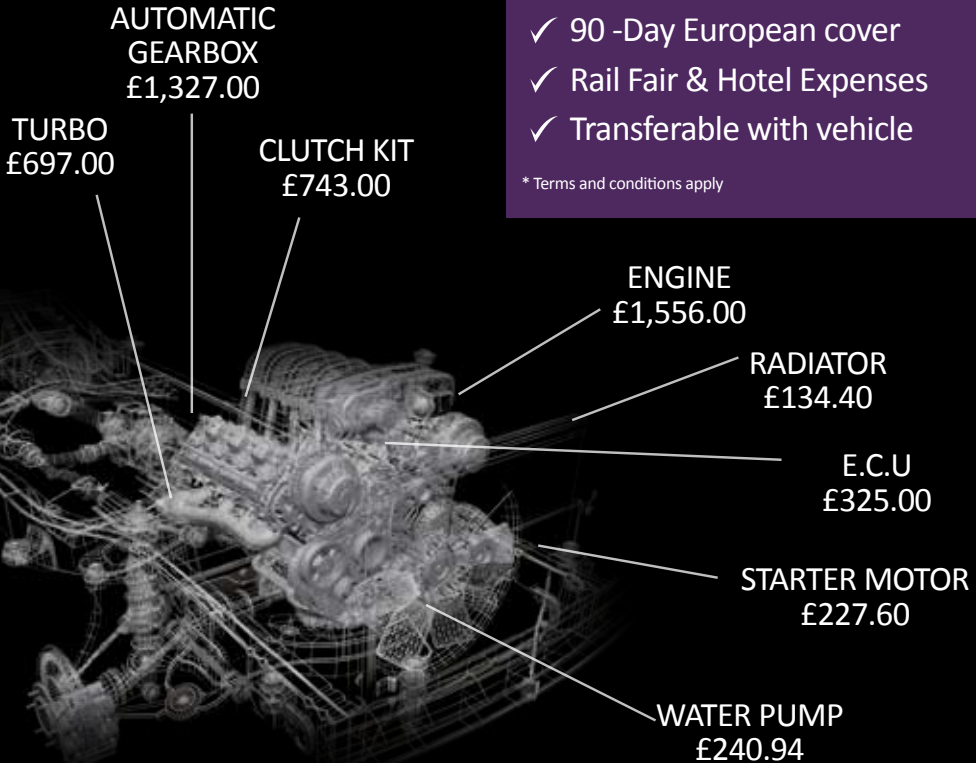


Vehicle Protection Redefined

Reasons to say YES:

- ✓ Wear & Tear cover
- ✓ Diagnostic contribution
- ✓ Battery Cover
- ✓ Car Hire Allowance
- ✓ Recovery Allowance
- ✓ 90 -Day European cover
- ✓ Rail Fair & Hotel Expenses
- ✓ Transferable with vehicle

* Terms and conditions apply



All prices are based on a Ford Mondeo 2.0 Diesel engine, with an Automatic Gearbox
All prices are inclusive of parts and labour based on £50.00 per hour labour rate

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, unless the component is listed within the "Wear related failure" section of each cover level. This benefit is limited to the first 100,000 miles covered by the vehicle
2. This agreement will reimburse you for parts, labour and VAT subject to complying with the "what to do if your vehicle breaks down" to the maximum payout out as shown on the agreement certificate.
3. 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 from the customer or the supplying dealer. 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.
4. **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/arbitration 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.
5. This agreement does not cover vehicles used for any form of hire or reward including courier work (excluding commercial vehicles up to 3.500kg). Commercial vehicles are covered for a maximum of 3,000 miles per month during the period of the agreement.
6. This agreement does not cover any form of accident however caused. This would be covered by your road risk insurance policy.
7. This agreement does not cover components that have been modified from the manufacturers' original design.
8. No part of this agreement may be altered without the written consent of The Auto Group.
9. In the event of a malfunction occurring, you should stop and obtain advice as appropriate to ensure that you do not incur extra damage which is not covered by this agreement. We can only accept repairs reported within the terms of this agreement.
10. This agreement does not offer any reimbursement for any repairs that have not gone through the 'what to do if your vehicle breaks down' section.
11. This agreement will come to an end if any attempt is made to commit fraud.
12. 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.
13. The agreement will only be transferred to another private individual. In the event of your death, we will transfer the remainder of the policy to an immediate relative without charge.
14. This agreement is cancellable at any time up to 14 days 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 cancellation and to charge an administration fee in certain cases.
15. In the event of your vehicle breaking down, 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.
16. The maximum agreed labour rate that will be paid by The Auto Group will be shown on your valid warranty certificate. If no figures is quoted then a default figure of £50.00 will be applied.
17. 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). There is no limit to the number of repairs.
 - (a) The right is reserved to use reconditioned or exchanged parts.
 - (b) Repair times will be assessed using the Autodata Repair Times Manual.
18. This agreement does not cover fire, collision, frost, snow, ice, flooding, freezing, corrosion, cracked blocks, cracked cylinder heads due to lack of anti-freeze, fluid leaks or faulty workmanship of any description.
19. This agreement does not cover extreme/off road use, damage caused by impact, failures due to negligence or excess speed or fraudulent claims.
20. This agreement does not cover exhaust emission MOT failures.
21. This agreement does not cover the incorrect grade/use of fuel.
22. This agreement does not cover bodily injury/death, accidental damage or any other damage howsoever caused.
23. 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.
24. This agreement will cover consequential damage if the failure of a covered component causes another covered component to fail.
25. 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.
26. Any extra benefits reimbursed by The Auto Group will form part of the maximum payout as detailed on your agreement certificate
27. This agreement does not cover acts of negligence or driver abuse which render components inoperative.
28. This agreement does not cover serviceable components/items or maintenance procedures/ items of any kind (ie: those items that would normally be maintained under the vehicles standard servicing schedule such as; brake pads/shoes, brake discs, timing belts, drive belts filters and oil changes wiper blades, bulbs, air conditioning regassing, exhaust system).
29. **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 (which 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 to be reimbursed by this agreement.
30. We accept no liability for loss of use, inconvenience, lost time, commercial losses or any other incidental or consequential damages.
31. **Complaints Procedure**
If you have an enquiry or complaint please email us at: info@theautogroup.co.uk or write to us at:
The Auto Group, 53 High Street, Abbots Langley, Hertfordshire, WD5 0AA



TAG Warranties Limited trading as The Auto Group
The Auto Group | 53 High Street | Abbots Langley | Hertfordshire | WD5 0AA
E: info@theautogroup.co.uk | W: www.theautogroup.co.uk

Enquiries: **0800 148 8339** | Claims: **0800 559 3879**