



ŠKODA ALL-IN WARRANTY TERMS

WELCOME TO YOUR ŠKODA ALL-IN WARRANTY

These terms and conditions form the terms and conditions that apply to the ŠKODA All-in Warranty element of your All-in plan and shall apply for the contract period. Please keep it together with your Confirmation of Cover in a safe place. Your Confirmation of Cover will confirm your All-in Warranty policy number and the contract period.

It is very important that you read the whole of this document, together with your Confirmation of Cover, and make sure you understand what is covered, what is not covered and what to do if you need to make a Warranty claim or require help.

The Warranty is provided by ŠKODA UK and is administered by ŠKODA Financial Services. This means you can rely on a prompt, efficient and courteous response should you ever need to make a claim.

This Warranty is not an insurance product but a guarantee provided by ŠKODA UK.

GETTING IN TOUCH

For general enquiries about **your** All-in Warranty, please contact **your** ŠKODA Retailer in the first instance. Alternatively, **you** can email skodafinancecustomerservices@vwfs.co.uk or call ŠKODA Financial Services on **0370 333 4449** (select the option for service agreements). Lines are open Monday to Friday, 9am to 6pm.

MEANING OF WORDS

When the following words and phrases appear in this document or **Confirmation of Cover**, they have the specific meanings given below. These words are highlighted by the use of **bold** print.

Administrator

ŠKODA Financial Services and/or any third part acting on **our** behalf.

Agreement

Means the All-in plan, which shall comprise of these terms and conditions together with **your Confirmation of Cover** and the terms and conditions for the All-in Roadside Assistance and Service Plan.

Company, we, our, us

ŠKODA UK and/or any third part acting on **our** behalf. ŠKODA UK is a trading division of Volkswagen Group United Kingdom Limited, Yeomans Drive, Blakelands, Milton Keynes, MK14 5AN.

Component failure

The actual failure owing to unforeseen circumstances, of the parts listed in the "What is covered" section.

Confirmation of Cover

Means the attachment provided with **your** confirmation email, which details **your** policy number and **contract period**.

**Contract period**

That period during which the Warranty is effective and indicated on the **Confirmation of Cover**.

Geographical limit

The United Kingdom which includes England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man. Also Europe which means countries who are members of the European Union or EFTA (European Free Trade Association).

Incident date

Means the date of the incident that results in the claim.

Market value

The value of **your vehicle** at the **incident date** as per industry price guidelines for used vehicles, or as determined by an independent engineer.

No-claim period

The first 30 days of **your** All-in Warranty where **you** will not be able to make a claim. This is only applicable to **your vehicle** if it had no warranty cover in place for more than 30 days prior to when **your** All-in plan started. This will be clearly shown on **your Confirmation of Cover** if applicable. If any components suffer **component failure** in this period, they will not be covered under this policy.

Warranty holder, you, your

The person as named on the **Confirmation of Cover**, or any subsequent owner of **your vehicle** declared to **us** (in line with the "Transfer of ownership" section) during the **contract period**.

Your vehicle

The motor vehicle referred to on the **Confirmation of Cover**.



POLICY WORDING

What is covered?

Your ŠKODA All-in Warranty covers almost all mechanical and electrical **component failure** on **your vehicle**, subject to the conditions detailed later in this section, the maximum claim limit, and the application of any **no-claim period**. There are some components, such as service items, which are specifically not covered and these are listed in detail below.

What is not covered?

Whilst **you** have a high level of Warranty cover, there are certain items which this Warranty specifically does not cover:

- > Bodywork, paintwork, body component (including encased aerials, gas struts, sunroof assemblies, soft top roofs, and seat frames, strikers, hinges or any component which may require adjustment from time to time).
- > Interior trim including seats, seat belts and pre-tensioners.
- > Recharging of the air conditioning unit, owing to natural depletion of the refrigerant.
- > Wear and tear* of brake components: brake discs, drums, brake pads and shoes.
- > Wear and tear* of clutch component: clutch pressure plates, bearing and disc.
- > The clearing of fuel lines, filters, fuel injection system, throttle body, pumps and any damage caused by contaminated or incorrect fuel.
- > Airbags, batteries, bulbs, exhaust systems, water ingress (including damage to covered parts caused by water), wiper blades, wheel balancing and alignment; wiring, wiring looms, connections and fuses, wheels and tyres.
- > External oil leaks (unless it requires the removal of a major component e.g. Engine, Gearbox, Rear Axle), lubricants, filter elements and any damage caused by frost or lack of anti-freeze, impact, accident or negligence.
- > Catalytic converters and diesel particulate filters.
- > The gradual reduction in operating performance (wear and tear) due to the age and mileage of **your vehicle**.
- > Normal maintenance services, and the replacement of such items as, but not limited to, spark plugs, plug leads, oils, filters and lubricants (the cambelt is covered providing it has been maintained correctly).
- > Any losses or damage to components that are not directly covered within the terms of this Warranty.
- > Any diagnostic costs, other than the reasonable costs of diagnosis should a claim for a defective component be valid under this cover.
- > Electrical software update or reprogramming unless required due to the failure of a covered part.

*Wear and tear: Means the gradual reduction in performance of a component over time from normal usage, resulting in the failure to perform its intended function.

The Company's liability

The total amount payable on each vehicle Warranty claim is limited to the **market value** of **your vehicle** including VAT.



WARRANTY CONDITIONS

Please take time to read the following conditions, which are an important part of **your vehicle** Warranty.

1. **Warranty holder** – The **Warranty holder** is the only person who is entitled to make a claim under this Warranty.
2. **Your vehicle** – Any claim under this Warranty must relate to the ŠKODA vehicle described in the **Confirmation of Cover**.
3. **Warranty period** – The **contract period** of the Warranty is as detailed in the **Confirmation of Cover**.
4. **Authorisation** – A repair must not be carried out without prior authorisation from the **Administrator**, with the exception of a repair completed in another country, which may be authorised by the Warranty holder.
5. **List prices** – **We** will not pay more than the manufacturer's list prices for parts and labour time in excess of that published by the manufacturer. Please bear this in mind if **you** authorise a repair overseas.
6. **Service record and receipts** – If **you** make a claim, **our Administrator** will be entitled to check **your vehicle** service records, to confirm that **your vehicle** has been serviced regularly. (See Condition 13.) In case this is stolen or mislaid, you should also retain **your** service receipts. **We** may ask to see these in the unlikely event that the condition of **your vehicle** does not appear to correspond with **your vehicle** service records.
7. **Inspection of vehicle and parts** – **We** reserve the right to inspect **your vehicle** before authorising repairs and may also arrange for parts to be examined by an expert. **You** may be asked to ensure that any faulty part is retained for **our** inspection following a repair.
8. **Dismantling of the vehicle** – If any part of **your vehicle** is dismantled to investigate a problem and it is found that the problem is covered by this Warranty, **we** will pay the cost of dismantling. In the event that the problem is not covered by the Warranty, **you** will be responsible for any costs incurred.
9. **Manufacturer recalls** – Any component of **your vehicle** that is recalled by **your vehicle's** manufacturer is excluded from this Warranty.
10. **Warranty cover** – This Warranty covers components to **your vehicle**, as specified on the "What is covered" section in this booklet. It does not cover any other loss or damage, even if caused by a covered component.
11. **Servicing** – To ensure that **your vehicle** is maintained in good condition, it should be serviced in accordance with the manufacturer's recommendations. If it is not, **we** cannot be held responsible for any faults it may develop which could be attributed to the lack of service or maintenance. For this Warranty to remain valid, each service must be completed within 500 miles of the mileage recommended by the manufacturer or within four weeks of the recommended time period, whichever occurs first. If **you** fail to have **your vehicle** serviced in accordance with the manufacturer's specification, cover will still apply for components which are not connected to vehicle servicing.
12. **Modification to your vehicle** – If **you** would like **your vehicle** to be modified in any way, **you** should obtain **our** prior approval and the work should be carried out by a ŠKODA Approved Retailer. In the event that a modification, which was not approved by us, contributes to a fault, **we** reserve the right to reject any claim **you** may wish to make in relation to that fault.
13. **No-claim period** – If **your vehicle's** previous warranty, which was provided by ŠKODA UK or ŠKODA Financial Services, expired over 30 days prior to the start date of **your** All-in plan, then **you** won't be able to claim in the first 30 days of **your** All-in Warranty. Effectively, **you** will have 23 months where **you** can make a claim on **your** warranty. If **your vehicle's** previous warranty, which was provided by ŠKODA UK or ŠKODA Financial Services, has expired 30 days or less prior to the start of **your** All-in plan, or if there has been no break in warranty cover provided by



ŠKODA UK or ŠKODA Financial Services, then **you** will be able to make a claim on **your** policy for the full 24-month duration and the **no-claim period** will not apply.

14. **Exclusions** – This Warranty does not cover:
 - a) Any loss, damage or **component failure** that occurs while **your vehicle** is outside the **geographical limit** detailed on the “Meaning of words” section of this booklet.
 - b) Any **component failure** which is covered under any other guarantee, insurance, warranty and/or gesture of goodwill.
 - c) The gradual reduction in operating performance commensurate with the age and mileage **your vehicle**. This includes but is not time limited to:
 - i. The gradual loss of engine compression necessitating the repair of valves or rings.
 - ii. Gradual increase in oil consumption owing to normal operating functions.
 - d) Failures caused by faults which a qualified engineer thinks could have reasonably existed before this Warranty began or occurred during the **no-claim period**.
 - e) Any non-ŠKODA vehicle.
15. **False claims** – If **you** make a false claim under this Warranty, **you** will forfeit all benefits and the Warranty will be cancelled with no refund.
16. **Legal proceedings** – Following the acceptance of any claim under this Warranty, **we** will have the right to conduct legal proceedings or enter into formal arbitration on **your** behalf. In doing so, **we** will be entitled to take action in **your** name. The cost of the action will be **our** responsibility, unless **you** have agreed in writing to an alternative arrangement. **We** will be entitled to any compensation and/or indemnity benefit obtained through these proceedings, to the extent that these relate to costs or potential liabilities covered by the Warranty. **We** will also be entitled to the costs of **our** action, if they are assigned to you.
17. **Warranty void** – This Warranty will be void without compensation in any of the following circumstances:
 - a) If **your vehicle** is used as a taxi, mini-cab or driving school;
 - b) If **your vehicle** is made available for hire;
 - c) If **your vehicle** is a public service vehicle e.g. Police, Ambulance, Fire;
 - d) If **your vehicle** is driven in any competitive motoring event;
 - e) If **your vehicle** is used for courier services, security or haulage of goods and services;
 - f) If the speedometer of **your vehicle** is altered, disconnected or interfered with in any way, unless it is faulty. (Faulty speedometers may be repaired or replaced but only by a ŠKODA Retailer.)
18. **Administrator** – ŠKODA Financial Services is the **administrator** in relation to this Warranty. All claims and correspondence should be submitted to them at the address detailed in the “How to claim on **your** Warranty” section of this booklet.
19. Unless **you** and **we** agreed otherwise, the laws of England and Wales will apply and all communications and documentation in relation to this cover will be in English. In the event of a dispute between **us**, the courts of England and Wales shall have jurisdiction.



Cancellation rights

You have the right to cancel the **agreement** within 14 days without giving any reason. The cancellation period will expire after 14 days from the start date in **your Confirmation of Cover**. To exercise the right to cancel, **you** must inform Volkswagen Financial Services (UK) Limited ('ŠKODA Financial Services') of **your** decision to cancel **your agreement** by clear statement (e.g. a letter sent by post or e-mail) or contact ŠKODA Financial Services by phone on 0370 333 4449.

You can use a copy of the model cancellation form, but it is not obligatory. Alternatively, write to ŠKODA Financial Services by email skodafinancecustomerservices@vwfs.co.uk and include **your** full name, address and policy number. To meet the cancellation deadline, it is sufficient for **you** to send **your** communication concerning **your** exercise of the right to cancel before the cancellation period has expired. **Your** right to cancel is lost once a performance of the services is expressly requested and begins during the 14 day cancellation period. For the avoidance of doubt, if **you** cancel this **agreement** all aspects of the All-in plan including the servicing/MOT and roadside assistance will also be cancelled and **you** will no longer benefit from any aspect of the **agreement**

Transfer of ownership

You may assign this **agreement** to any subsequent owners of **your vehicle** for the **contract period** provided that **you** pay all the payments shown on **your Confirmation of Cover** before the **agreement** is assigned. Once all payments have been received, ŠKODA Financial Services will agree to the assigning of the **agreement** providing that **you** advise ŠKODA Financial Services in writing following the transfer of ownership and that the purchaser of **your vehicle** agrees in writing to ŠKODA Financial Services to be bound by the terms and conditions of this **agreement** in every way. **You** and the purchaser of **your vehicle** can contact ŠKODA Financial Services in writing by emailing skodafinancecustomerservices@vwfs.co.uk. The **agreement** is not transferable to another vehicle.

Vehicle service schedule

Please ensure that **you** maintain sufficient records to enable **our** Authorised Network to confirm that **your vehicle** has been appropriately serviced. In any event, please ensure that the service schedule booklet in **your vehicle** is stamped by the business carrying out the service work and **you** keep all receipts.

How to claim on your warranty

1. Should it be necessary to make a claim, take **your** vehicle and **your** Warranty documents to any ŠKODA Retailer or ŠKODA Authorised Repairer. They will administer the claim on **your** behalf.
2. Should it not be possible for **you** to return **your** car to a ŠKODA Approved Retailer or ŠKODA Authorised Repairer, please contact ŠKODA Warranty for authority prior to the completion of any work to **your** car on 0333 043 3782†.

Please note - Repairs must not be commenced until **your** claim has been accepted and the repairs authorised by ŠKODA Warranty.

To establish the liability on behalf of the Company, ŠKODA Warranty reserves the right to examine **your vehicle** and subject the damage to expert assessment.

On occasions **you** may be required to provide this document, **your Confirmation or Cover**, **your** service records and **your** service receipts.

†Telephone lines are open Monday to Friday, 8am to 5pm, excluding bank holidays.



Claiming while outside the United Kingdom

If **you** need to make a claim outside the United Kingdom, please contact the Warranty team on +44 333 043 3782. Telephone lines are open Monday to Friday, 8am to 5pm, excluding bank holidays.

If **you** are unable to contact the Warranty team, **you** may arrange for **your vehicle** to be repaired. Please contact the Warranty team at the address below within 30 days of any repair and **you** will be advised if repairs completed are covered by **your** Warranty. Please ensure that **you** retain a detailed repair invoice to support **your** claim. If **your** claim is covered **you** will be reimbursed in GBP at the prevailing exchange rate at the time of settlement.

On **your** return to the UK, please send the invoice and copies of **your vehicle's** service records to ŠKODA Warranty either by:

- > Email: customerservices@skoda-usedwarranty.co.uk
- > Post: ŠKODA Warranty, PO Box 253, 740 Birchwood Boulevard, Warrington WA3 9EQ.

Please retain a copy of the repair invoice and the original service records for **your** own safekeeping as **we** will be unable to return these to you.

Your claim will then be processed and reimbursed to **you** in pounds sterling at the rate of exchange for the relevant currency at the time of the repair, providing that **your** claim is valid.

If **you** are VAT registered, **you** remain responsible for settling the VAT content of any claim separately.

Courtesy cars

In the event that **your vehicle** is off the road and needs rectification under ŠKODA Warranty, the repairing Retailer will offer a courtesy car* wherever possible.

Motor Industry Code of Practice



This ŠKODA Warranty conforms to the Motor Industry Code of Practice for Vehicle Warranty Products. For more information on the Code and what it means for **you** please visit www.themotorombudsman.org

How to make a complaint about your Warranty

We aim to provide **you** with first class cover and service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell the Warranty team about it so that **we** can do **our** best to solve the problem.

In the first instance, please write to the Warranty team at: ŠKODA Warranty, PO Box 253, 740 Birchwood Boulevard, Warrington WA3 9EQ.;
Or email at customerservices@skoda-usedwarranty.co.uk;
Or telephone on 0333 043 3782† (press 1 "Claims", then press 2 "Warranty" to get the correct team).

If **you** are not satisfied with **our** response, **we** have a complaint handling procedure that **you** can use to resolve matters. If **you** are not satisfied following the conclusion of this procedure, the Motor



Ombudsman Service and Conciliation Service will offer free impartial advice and, when appropriate, an Alternative Dispute Resolution (ADR) service that **we** are fully committed to in the event that **you** are not satisfied with the outcome of a dispute. For further information **you** can visit their website at www.themotorombudsman.org or call their Consumer Advice Line: 020 7344 1651 (option 1); lines are open between 9am and 5pm Monday to Friday excluding bank holidays.

Using your warranty abroad

Your ŠKODA Warranty is valid anywhere in the UK, which includes England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

The Warranty is also valid whilst **your vehicle** is outside the United Kingdom for up to a total of 60 days per annum subject to the following:

- > The repair must be carried out in Europe which means countries who are members of the European Union or EFTA (European Free Trade Association).
- > The Company will not pay more than the equivalent United Kingdom rate for labour charges and manufacturer's list prices for parts at the date of **your** claim.
- > In Western Europe, **you** can authorise repair work yourself.
- > ŠKODA Warranty will pay **you** in pounds sterling at the rate of exchange prevailing for the relevant currency at the time of failure, on receipt of a bona fide invoice. (Payment will be made for covered components only.)
- > If **you** are VAT registered **you** remain responsible for settling the VAT content for any claim separately.

*Participating Retailers only. Please note that a courtesy car needs to be booked in advance and cannot be guaranteed.

†Telephone lines are open Monday to Friday, 8am to 5pm, excluding bank holidays.



USE OF YOUR DATA

ŠKODA All-in Warranty cover is administered on behalf of ŠKODA UK by Volkswagen Financial Services (UK) Limited ("ŠKODA Financial Services"). ŠKODA Financial Services will use **your** information and share it with Opteven Services SA ("Opteven") for the following reasons:

- > To provide **you** with the product and notify **you** about important changes or developments to the features and operation of those products and services
- > Manage **your** account, including responding to **your** enquiries and complaints
- > Comply with audits
- > Carry out risk management
- > Carry out customer modelling, statistical and trend analysis, with the aim of developing and improving products and services

ŠKODA Financial Services may share **your** information with other Volkswagen Group companies for audit purposes, risk management and to carry out customer modelling, statistical and trend analysis, with the aim of developing and improving products and services, and to comply with legal requirements. **We** will not disclose **your** information to anyone else except:

- > Where the law says **we** may or must do so
- > To companies that provide services to ŠKODA Financial Services and/or Volkswagen Group United Kingdom Limited to perform activities relating to **your** contract and/or to protect **our** rights and/or property
- > To **our** franchised retailers to manage claims under **your** warranty cover

If **your** personal information is stored outside of the UK, **we** will require **your** personal information to be protected to UK standards.

Further information on how **your** information is used, how **we** maintain the security of **your** information, **your** right to access information **we** hold on **you** and details of relevant third party and Volkswagen Group companies for data sharing purposes is in **our** Privacy Policy which is available:

- > At this website: <https://customer.vwfs.co.uk/privacy-policy.html>
- > By contacting ŠKODA Financial Services at DPO@vwfs.co.uk
- > From the ŠKODA Retailer submitting **your** application for **your** All-in Plan.