

20-20 Warranty



a new vision

20-20 Essential Cover

Protection for the road ahead



Certificate No:414922023

20-20 Warranty

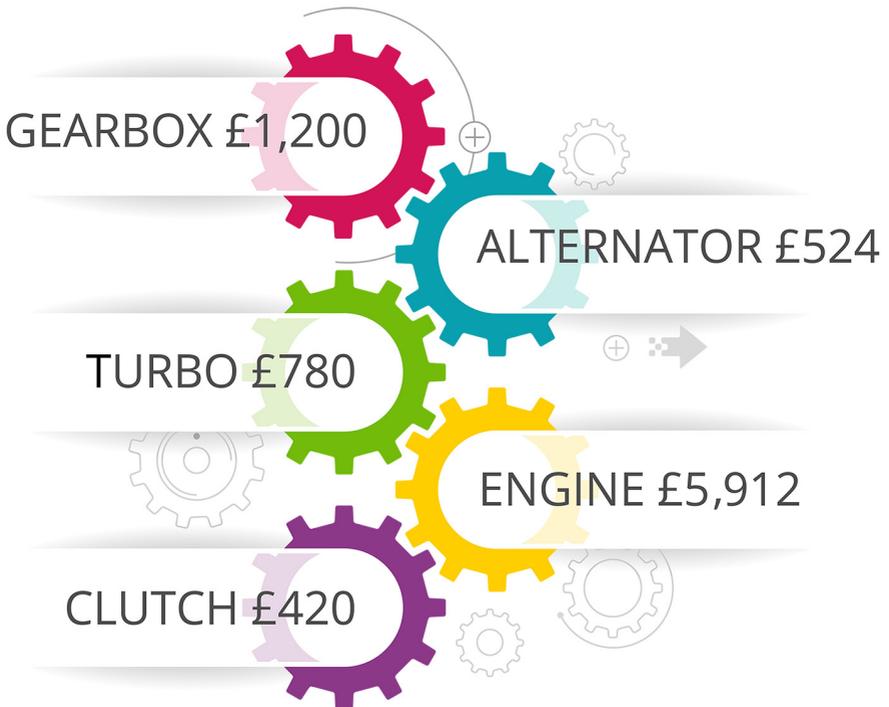

a new vision

Dear Motorist,

We congratulate you on the acquisition of your new vehicle.

This agreement covers various vehicle components (please refer to your Product Certificate for verification of your Agreement Type). Please read this Agreement carefully to familiarise yourself with the terms and conditions.

Can you afford not to?



All prices are inclusive of VAT and based on an Audi A4 2.0 diesel engine and for illustration purposes only. Prices are inclusive of parts and labour at a rate of £50 inc VAT per hour.

20-20 Essential Cover

Cover Levels



Gold



Silver



Bronze

Engine

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

Wheel Bearings

Hubs				Rear wheel bearings **			
Front wheel bearings **				** up to 80,000 miles			

Manual Gearbox



- Baulk rings 
- Bearings 
- Bushes 
- Factory fitted overdrive units 
- Speedometer drive 
- Gears 
- Gearbox casing 
- (if damaged by an internal component)

- Gear selector forks 
- Shafts 
- Synchromesh hubs 
- Speedometer drive 
- Transfer box Components 

Automatic Gearbox



- Actuator 
- Bearings 
- Brake bands 
- Bushes 
- Casing 
- (if damaged by an internal component)
- Clutches 
- Drive plate 
- Governors 

- Modulator valve 
- Oil pump 
- Servos 
- Shafts 
- Solenoids 
- Speedometer drive 
- Torque convertor 
- Valve block 

Drive Train



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

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

Brakes



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

Electrical



ABS ECU	 	Front wiper motor	  
Air conditioning pump	 	Heater blower motor	 
Alternator	  	Horn	 
Alternator regulator	 	Indicator switch	  
Auto gearbox ECU	 	Radiator electric fan motor	 
Central locking solenoids	 	Rear wiper motor	  
Central locking motors	 	Relays	  
Coil and coil packs	 	Starter motor	  
Electric window lift motors	 	Starter motor solenoid	 
Engine ECU	 	Sun roof motor	 
Cruise Control Actuator			

Steering



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

Turbo



Bearings	 	Shafts	 
Factory fitted turbo unit (excluding heat shield and carbon build up)	 	Turbines	 
		Wastegate	 

Suspension



- Anti roll bar bushes  
- Anti roll bar link bushes (excluding active/non-active anti roll bar)  
- Ball joints  
- Lower wishbone bushes  
- Front coil springs   
- McPherson struts  

- Rear coil springs   
- Shock absorbers   
- Suspension arms  
- Swivel joints  
- Upper wishbone bushes  

Fuel System



- Airflow meter  
- Carburettor   
- Diesel injection pump  
- Idle control valve  

- Mechanical fuel pump  
- Primary fuel pump (electrical)   
- Secondary fuel pump (electrical)   

Cooling System



- Engine cooling radiator (excluding oil cooler and inter-coolers)  
- Heater matrix  
- Thermostat   

- Thermostat housing   
- Viscous fan coupling  
- Water pump mechanical Failure (excluding fluid leaks)   

Hybrid



- Power controller 
- Electrical drive motor 
- Power converter 
- Power inverter module 
- Coolant heater 
- On board charger 
- Heat exchanger 

- Regenerative brake system (excludes brake pads and discs) 
- Hybrid vehicle control module 
- Electric vehicle control module 
- Electric battery unit HVB (high voltage battery pack) 
- Cell groups (repair only, excludes cell degradation and cell damage due to over or under charging or water ingress) 

Excluded Items



Adblue/Tank/Lines	Heated and air conditioned seat elements
Aerials	Keys including remote key fobs/cards and batteries (excluding electrical failure)
Air-bag and air-bag systems	All light units, bulbs and bulb holders, gas filled, LED, Xenon starter units
All lock barrels, mechanisms, units and pumps	Manual handbrake and mechanism (all components)
All manifolds, swirl flap mechanisms and motors	Mirror glass, mirror units if impact has caused damage to motor unit
All service components and items which require periodic replacement	Oil supply and feed pipes
All wiring looms and harnesses	Perished pulley dampers
Ancillary components	Bolts & fixings, pipes and hoses
Bodywork	Power steering items not listed in cover section
Brake cables, brake linkage, frictional materials	Pre existing faults
Burnt valves	Road wheels and tyres
Chassis	Seat belt webbing, pretensioners, seat runners, buckles and fixings
Electric handbrake mechanism	Steering lock/barrel/mechanism
Engine and gearbox mountings	Sunroofs, windscreens, windows and any other glass
Exhaust mountings	Suspension strut mounts
Exterior trim/interior trim	Towing equipment
External gearbox linkage	Water ingress and water and coolant leaks except radiator
Front and rear windscreen heater elements	Hybrid Components not listed in cover section
Front and rear wiper linkage	Wear & tear of listed covered components
Fuel tank/lines	
Gaskets, oil seals/seals and oil leaks/leaks	
Glow plugs and spark plugs	
Header tank	

20-20 Further Benefits

	Bronze (Max Claim)	Silver (Max Claim)	Gold (Max 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	£90
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 ***	N/A	£100	£250
Injector cover (1 claim per agreement)	N/A	£100	£250
Exhaust Gas Recirculation (EGR) Valve	N/A	£250	£350
Sensors (one per claim)	N/A	N/A	£350
Instrument clusters & Gauges	N/A	£50	£150
Multimedia & Virtual Cockpit (factory fitted)	N/A	N/A	£500
Remote key fobs or cards (electrical failure)	N/A	£100	£200
Adblue Pump/Injectors	N/A	N/A	£250
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)
Local vehicle recovery* (must be requested at the point of claim generation)	£50	£75	£100
Wheel alignment*	£25	£25	£50
Hybrid Battery (Electric battery unit)***	N/A	N/A	50% Claim Limit inc VAT

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

20-20 Essential Cover



Agreement Summary

Our ESSENTIAL COVER Warranty provides you with protection against loss due to the mechanical or electrical failure of parts at your listed labour rate up to the claim limit for parts, labour and VAT.

Our agreements run for various periods – please see your agreement documentation for the precise duration of your own agreement. This agreement does NOT renew.

This is a comprehensive cover that is designed to protect all mechanical and electrical components for failure excluding wear and tear. Terms and conditions apply and please refer to the What Is Covered section.

Period of Cover

The agreement will start from the date shown and will run for the period identified on the policy certificate.

Eligibility

Vehicles that exceed 20 years are not eligible for this agreement. Any vehicles that exceed 80,000 miles at the point of a claim will activate the additional exclusion section. You will be covered by this agreement once the agreement application form has been received and accepted by us and the relevant payment has been paid. No claim will be paid until full payment has been received for the agreement. 2020 Warranty Ltd will only pay for the reported problem, if covered by the agreement. We will not pay for additional items identified during fault code readings, road testing, health checks, M.O.T's, servicing or diagnosis of the reported problem. Items replaced as good practice are not covered under this agreement. You must be the named policy holder on the agreement to claim or have their expressed permission.

Parts Exclusions (Apply to all vehicles)

All light units, aerials, airbags, bulbs and bulb holders, service components and items which require a periodic replacement, wiring looms and harnesses, ancillary components (parking sensors, cameras, driver assist systems, autonomous braking systems), bodywork (paintwork, panels, bumpers, door handles, hinges, exterior and interior trims, lifting struts, weather seals, seat frames, upholstery, tonneau & other interior & exterior covers), bolts, fixings, brake cables, brake linkage, frictional materials, hoses and pipes, car telephone systems, chassis, exterior trim/interior trim, fuel tank/lines, gaskets, oil seals and oil leaks, keys and remote key fobs/cards and batteries (excluding electrical failure), LED, xenon start units, air-bags and air-bag systems, manual handbrake and mechanism (all components), mirror glass, mirror units if impact caused by damage to the motor unit, perished pulley dampers, road wheels and tyres, seat belt webbing, pretensioners, seat runners, buckles and fixings, sunroof glass, windscreen, windows and any other glass & non-glass windows, towing equipment, heater elements, cleaning of fuel lines, locks, manifolds, swirl flap mechanisms and motors, glow plugs, electric handbrake mechanism, engine and gearbox mountings, exhaust system and mountings, external gearbox linkage, front and rear windscreen heater elements, front and rear wiper linkage/jets, oil supply and feed pipes.

Claims Procedure

- Step 1.** If you have a fault with your vehicle, please arrange to take it to a reputable VAT registered repairer. If you are unsure of who to use for your repair, then please telephone our claims team on: **0333 242 7644** who will be happy to send you a link for you to directly book with a garage.
- Step 2.** Provide your repairer with a copy of your cover document and ask them to call us on **0333 242 7644** or email us on **support@2020warranty.co.uk**, preferably after diagnosis has taken place (customer is responsible for giving permission for initial diagnosis). Please supply current mileage and estimate of works with full breakdown of costs. – We need to receive an estimate within 30 days of the issue being reported.
- Step 3.** It may be necessary for parts to be dismantled. If we approve your repair, we will pay for this work up to the amount shown in the agreement table. If we do not approve the repair, then you will be responsible for the costs involved.
- Step 4.** If in the event we approve the repair, we will issue a repair confirmation from. You will be responsible for paying any further amount required by your repairer.
- Step 5.** Once a repair authorisation form has been issued, it remains valid for a period of 3 months. After this period, the repair authority is automatically withdrawn, and you will be unable to claim for the repair. (Please refer to point 18 in the Terms and Conditions)

What to do with your invoice:

- Please send invoice and proof of payment to the email address below
- Ensure any service invoices are included (if requested)
- State clearly who we are to pay
- Send to the following email address: Email us on: **support@2020warranty.co.uk**

PLEASE NOTE:

For a valid claim to be considered all information must be received prior to the expiry date of the agreement.

1. You will be responsible for any excess (shown on your cover document) and any work completed which was not authorised or covered by this agreement.
2. If a repairer has been instructed outside of our network, then please make sure the repairer contacts us before any works are carried out so we can advise them of the correct procedure and the invoicing arrangements if authorised.
3. Failure to follow the claims procedure will result in the claim being rejected.

Your Right to Cancel

You have the right to cancel this agreement within 14 days of receipt of the agreement document without giving any reason and to receive a full refund from the selling agent. You should contact the selling dealer and 2020 Warranty Ltd by recorded delivery letter, or email. If you wish to cancel this agreement after the 14-day cooling off period, you must send a recorded delivery letter to 2020 Warranty Ltd. If you cancel the agreement after the 14-day cooling off period, there will be no refund available. We will cancel this agreement with immediate effect if you are suspected of any fraudulent activity.

What to do if you have a complaint

We will always try to give you a quality service. If you think we have let you down, please email us on:

support@2020warranty.co.uk

Terms and Conditions

1. This agreement is provided by 2020 warranty ltd, to cover the sudden and unforeseen mechanical or electrical failure or breakage of an item as covered by the ESSENTIAL COVER, which causes either the sudden stoppage of its function and has not been caused by general wear and tear.
2. This agreement will reimburse you for the failed component/s, labour and VAT, subject to complying with the correct claims procedure and the failed component/s being covered under the terms of your specific agreement.
3. The total claim benefit will be up to the claim limit as shown on your agreement certificate including labour, all parts and VAT.
4. Vehicles that exceed 20 years are not eligible for this agreement. Exclusions apply to all vehicles. Any vehicles that exceed 80,000 miles at the point of a claim will activate the additional exclusion section (DENOTED BY*/**/***) You will be covered by this agreement once the agreement application form has been received and accepted by us and the relevant payment has been paid. (b) No claim will be paid until full payment has been received for the agreement. (c) 2020 Warranty Ltd will only pay for the reported problem, if covered by the level of cover selected. We will not pay for additional items identified during fault code readings, road testing, health checks, MOT's, servicing or diagnosis of the reported problem. Items replaced as good practice are not covered under this agreement.
5. Legal Jurisdiction: In the event of any dispute between the parties relating to this agreement, it is mutually agreed that before embarking on litigation proceedings, the parties will attempt to resolve it through negotiations or effective dispute resolution by the appointment of a mediator/ arbitrator. If either party unreasonably refuses to invoke the mediation process, the other party can, on giving notice, rescind this term. In the event of a claim being rejected for any specified reason we reserve the right to add or subtract from our initial conclusion if more evidence should be presented. The agreement holder has 3 months to appeal the decision made by 2020 Warranty Ltd, failure to appeal the decision within this period will result in your request being refused. This agreement will be governed by the law of England and Wales unless the agreement was enacted in Scotland, in which case the law of Scotland applies.
6. This agreement does not cover vehicles used for hire and reward any vehicles found to be being used for hire and reward, will result in potential claims being rejected in addition to the agreement being nullified, without any refund of premium.
7. Light Commercial Vehicles are covered by this agreement. (Up to 3,500kg).
8. This agreement does not cover any form of accident howsoever caused. This would be covered by your road risk insurance policy.
9. This agreement does not cover components that have been modified from the manufacturer's original design.
10. No part of this agreement may be altered without the written consent of 2020 Warranty Ltd.
11. In the event of a problem occurring with your vehicle, you should stop and obtain advice from your local repairer or from 2020 Warranty Ltd claims department, in order to avoid additional damage, which would not be claimable under your agreement.
12. This agreement does not offer any reimbursement for any repairs that have not followed the correct claims procedure.
13. 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 only be transferred to another private individual. In the event of your death, we will transfer the remainder of the agreement to an immediate relative without charge. Admin Fee £25. If the vehicle is returned to the Selling Dealer, the policy will automatically come to an end.
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. Cancellation requests must be received in writing.
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 Repair Confirmation Form it remains valid for the period of 3 months. Failure to carry out the repair work and to return all relevant documentation for reimbursement within this period will result in the authority being withdrawn. If a Selling Dealer exercises their legal right to repair the vehicle, 2020 Warranty can assist with the process, however, this is not a claim and will not be processed as such.
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).
 - i. In all cases where possible, we will only pay for motor factor pattern parts, reconditioned/exchanged parts and in exceptional circumstances, with your permission, second hand parts can be used. Original Equipment components will only be approved if there is no alternative. Repair times will be assessed and agreed using Auto Data/ICME repair time data.
 - ii. 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, cylinder head skim, flooding, freezing, corrosion, cracked blocks, cracked cylinder heads due to lack of anti-freeze, overheating, burnt valves, all fluid leaks or faulty workmanship of any description. (except for radiator and brake caliper corrosion, which is covered).
21. This agreement does not cover extreme/off road use, competitive track use, damage caused by impact or failures due to negligence.
22. This agreement does not cover exhaust emissions, MOT failures or vehicles owned by a garage.
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.
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, nor misdiagnosis.
27. In most cases, an independent assessor will be used to ascertain/confirm an inherent fault.
28. 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).
29. This agreement and the payment of an agreed repair may be subject to an excess. Please refer to your agreement certificate for details of this excess. In the event of an agreed repair, this excess will be deducted from the overall agreed amount paid by 2020 Warranty Ltd.
30. Any extra benefits reimbursed by 2020 Warranty Ltd will form part of the maximum payout as detailed on your agreement certificate. Your vehicle must have a valid MOT and Road Tax at the point of a claim being received. Failure to abide by this term will result in your claim being declined.
 - i. Vehicle hire will only be valid when a repair takes longer than 8 hours according to recognised industry standard times and authorised at our discretion, as part of a confirmed, valid repair.
31. This agreement does not cover acts of negligence or driver abuse which render components inoperative.
32. This agreement does not cover serviceable items, components that require periodic replacement or parts found in during a service or general maintenance. General maintenance procedures and adjustments are also not covered by this agreement (i.e. those items that would normally be maintained, replaced or adjusted during the routine scheduled servicing of the vehicle). The following is an example, but not a definitive list – brake pads/shoes, brake discs/drums, drive belts, all filter types, all oils, brake fluid, anti-freeze, screen wash, wiper blades, bulbs, complete exhaust system, as part of a valid claim - please refer to the ESSENTIAL COVER protection table.
33. Timing belts are not covered if they are being replaced as part of the routine scheduled service procedure for your vehicle. (However, this agreement will reimburse you for a premature timing belt failure along with the additional damage that this may cause). N.B. The timing belt must be replaced at the correct specified intervals, with proof being retained for submission to 2020 Warranty Ltd in the event of a premature timing belt failure claim.
34. 2020 Warranty Ltd reserves the right to request a copy of the vehicle inspection sheet when making a claim.
35. 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.
36. Failure caused by cross contamination of fluids is not covered by this agreement.
37. Damage caused by non-covered items and influences causing damage to covered items are not covered by this agreement.
38. 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.
39. This agreement does not cover any form of damage caused by excess carbon build up or carbon corrosion.
40. This agreement is provided by 2020 Warranty Ltd and does not cover General Wear and Tear or Metal Fatigue on vehicles.
41. Agreements are allocated to the vehicle at the point of sale and are not transferable between vehicles.
42. 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 is the sooner) to have the service completed. If you exceed this, the agreement will come to an end and no refund will be given. All relevant service invoices must be issued at point of sale and must be retained as they will be required in the event of you seeking reimbursement by this agreement.
43. We accept no liability for loss of use, inconvenience, lost time, commercial losses or any other incidental or consequential damages.
44. Complaints procedure: If you have an enquiry or complaint, please email us support@2020warranty.co.uk.
45. The information contained within this document is correct as of 15th September 2023 (v5). The latest information can be obtained on www.2020warranty.co.uk.

20-20 Warranty



If you need to make a claim:

1. Call our experienced Team on the number below to report the issue.

You may need to stop using the vehicle as per the manufacturer's guidelines

2. Our Team will talk you through the process and send all your relevant documents, straight to your inbox.
3. Send us the estimate and diagnosis from a VAT registered repairer with the current mileage and full breakdown of costs for processing.
4. We aim to come to a speedy conclusion to get you back on the road!

Claims & Administration

0333 242 7644

support@2020warranty.co.uk

2020warranty.co.uk