motoreasy™
Everything car, done for you

PROTECT | MAINTAIN | REPAIR | BUY & SELL | SUPPORT

Vehicle Repair Plan

Plan C Lite



Hello from MotorEasy

Thanks for choosing MotorEasy, the UK's most dynamic motoring solution.

This booklet is designed to give you more details about our discretionary vehicle repair plan (Plan C Lite) and how you can request repairs in the event of sudden mechanical or electrical breakdown.

Before we get to the specific information about your vehicle repair plan, we wanted to let you know that you can now enjoy even more discounts with MotorEasy on MOTs, servicing, brakes and tyres.

This MotorEasy Plan relies on our absolute discretion. Requests for support will be reviewed by our team, and we retain absolute discretion as to whether we accept your request.

We will consider all Applications to join our discretionary vehicle repair plan as soon as we reasonably can. We retain absolute discretion on accepting your Application. Any sums paid in advance for a rejected Application will be refunded in full by the same means that they were initially paid to us.

Please note we don't accept vehicles with pre-existing problems or which have not been regularly serviced and maintained.

This discretionary vehicle repair plan is designed to assist with the costs of repairing unexpected mechanical and electrical breakdown of the listed components of your vehicle.

Our vehicle repair plans are designed to provide customers with a more affordable and flexible option than other offerings within the motor coverage market. Your statutory rights are not affected.

Thank you for protecting your vehicle with us here at MotorEasy. If you require any help, please feel free to contact our team via your MotorEasy account on our website.

Finally, if you feel that you are not getting great service from us - please let us know.

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Definitions

The following terms have the same meaning throughout this document.

Definitions - we aim to be transparent

Administration Fee means an administration fee of up to £50 which may be charged to cover our reasonable administration costs.

Age Contribution means the amount that you need to pay towards each replacement parts when the Vehicle exceeds 6 years of age or has covered more than 60,000 miles.

Application means any information that you have given us in order to support your request to join this Plan.

Breakdown means the sudden / unexpected (unforeseen) failure of a part arising from any permanent mechanical, electrical fault, which causes the part to stop working, and means that it needs repairing or replacing. Please note that a Gradual Failure would not be covered by this Plan, however 'Premature Wear', is covered.

Continuous Plan means a monthly Plan that will renew automatically every month after the Minimum Period unless terminated by us or you on a subscription basis.

Customer Schedule means the schedule which confirms the information you gave to us and gives details of what is included in the Plan. Your personalised discretionary vehicle repair plan schedule can be found by logging into your account at motoreasy.com.

Dealer Wrap Plan means a MotorEasy provided plan that works alongside your car dealer's discretionary vehicle repair plan to give you complete peace of mind. It acts as a safety net - stepping in to cover repairs if the dealer Everything car, done for you discretionary vehicle repair plan doesn't help or falls short. If you don't need to use your Dealer Wrap Plan during your dealer's discretionary vehicle repair plan period, MotorEasy will reward you

End of Life Parts – these are conditions of parts that wouldn't be covered within this Plan as they have failed as a result of them only being manufactured to last a set period of time. **Examples (but not limited to) of this are as follows:**

i. Shock absorbers – multiple shock absorbers suffering from the same condition failure would be considered **End of Life** and not a **Premature Wear**. The fact that multiple parts have failed at the same or similar time is the indicator of **End of Life.**

ii. Wheel Bearings - If a single wheel bearing suffers a failure this would be considered sudden or unexpected, if two across the axle or all four fail this would be considered End of Life & worn which is not covered.

Fixed Period Plan means a bundle of monthly Plans paid for in advance at a discounted rate that runs for the Minimum Period.

Gradual Failure means a fault which occurs over time, resulting in the eventual failure and deterioration of the part.

Green Parts means any reclaimed, recycled or reused original equipment (OE) parts which have been inspected, cleaned and prepared for resale.

Hire and Reward means carrying people or their property in exchange for payment.

Definitions - we aim to be transparent

Initial Diagnosis - means a maximum of 1 hour's diagnosis of your Vehicle. Additional diagnosis / stripping costs will only be covered at our absolute discretion.

Labour Rate means amount payable per hour, depending on the garage or dealer you have selected, subject the specific rates set out in your Customer Schedule.

Listed Part means any mechanical, electrical or electronic part(s) which formed part of the Vehicle when it was new, and is listed in the schedule of listed parts included under this Plan.

Manufacturing Defect means inherent flaws in the structure or design of a part.

Minimum Period means the minimum length of your Plan, as stated in your Schedule, during which if you cancel, you will be charged an Administration Fee and receive a partial refund as set out in the cancellation terms below.

MotorEasy Franchised Labour Rate means a higher rate than ourMotorEasy Network Labour Rate and allows for work to be carried out by a Repairer at our franchised dealer network. We will confirm the maximum applicable Labour Rate we will pay to our franchised dealer network in your Customer Schedule.

MotorEasy Network means the national network of approved garages and repair centres across the UK that are partnered with MotorEasy to provide servicing, maintenance, diagnostics, MOTs, and repairs for customers with MotorEasy plans.

MotorEasy Network Labour Rate means the hourly Labour Rate we have negotiated with our independent repair network. This is the maximum Labour Rate we will pay unless a higher rate was agreed at inception. Please note that a MotorEasy Service and MOT is mandatory throughout the Period of the Plan (and as per the manufacturer's scheduling) when selecting MotorEasy Network

MotorEasy Non-Network Labour Rate is higher than our other Labour Rates and allows for Repairs to be carried out at a garage of your choice. We will confirm the maximum applicable Labour Rate we will pay for non-network and non-franchised dealers in your Customer Schedule.

MotorEasy Service and MOT means a vehicle maintenance offering that provides Vehicle owners with a convenient and reliable way to handle their routine servicing and MOT testing through the MotorEasy platform.

Parts Cost for Repairs at a MotorEasy franchised dealer, charged at the Labour Rate that you have selected. Please note that we will not pay more than the available 'Motor Factor Recommended Retail Price' for original equipment OE parts, including VAT. We may, at our discretion, supply parts to the Repairer directly or have Parts repaired by a specialist Repairer of our choice or use reconditioned/Green Parts.

Period of the Plan means the length of time that this Plan applies for, as shown in the Customer Schedule. (The Plan will end when the Vehicle reaches the maximum mileage, shown in your Customer Schedule, even if this happens within the Period of the Plan.)

Definitions - we aim to be transparent

Plan means this document plus your Schedule (and any mutually agreed amendments made to them) relaAng to the vehicle repair service offered by MotorEasy.

Plan Limit is the maximum amount payable for parts and labour costs during the Period of the Plan. This is shown in your Customer Schedule.

Premature Wear is when a part fails, and at our absolute discretion we believe it to be in advance of End of Life. A failure of this nature would be covered by the Plan. Examples (but not limited to) of this are as follows:

i. Single Injector Failure – when there is a single part's failure that is part of a multiple unit, where all other parts are working correctly, this would be considered a **Premature Wear** and would be covered under this policy.

Repair means the repair of a Listed Part.

Repair Contribution means the amount that you must pay towards Repairs as confirmed in your Customer Schedule.

Repair Request means the report of a Repair event.

Repairer means a VAT-Registered motor vehicle repair service.

Servicing Handbook/Digital Records means the handbook which the manufacturer issued with the Vehicle when it was new. This lists the servicing and maintenance requirements that the manufacturer recommends for the Vehicle.

Sudden Failure of a part is its immediate and singular failure to function, excluding all other contributing factors. This does not include warning lamp illumination, a noise or a loss of power as these are symptoms and not the proximate cause.

Sundry Items means coolants, filters, fluids, lubricants, oils, refrigerants, and other working materials necessary to effect the repair of your Vehicle.

Unexpected (unforeseen) failure is an event which may occur rather than something which will occur.

VAT means Value Added Tax which will be calculated at the prevailing rate. (Please note that we cannot legally pay you the **VAT** element of any repair cost without a **VAT** invoice made out to MotorEasy Limited).

Vehicle means the vehicle mentioned in your Customer Schedule.

Vehicle Rescue Ooperator means a recognised breakdown/rescue operative instructed to attend the Vehicle's breakdown. A recognised Vehicle Rescue Operator could include; The AA, RAC, Green Flag, Call Assist or a Vehicle Rescue Operator with an affiliation to an FCA Regulated company. The Vehicle Rescue Operator must be able to report full details of the recovery including, but not limited to, recovery location, recovery destination, time and date. The vehicle rescue operator must also be VAT registered and be able to provide a VAT invoice upon request.

We, us, our means Motor Easy Limited whose registered address is: 60 Portman Road, Reading, RG30 1EA and whose registered company number in England & Wales is: 08423198.

Workshop labour time means the Repair time we allow using our discretion including by checking published Repair times and our known Repair times.

You, your, yourself means the person, or company, named in your Customer Schedule.

Our engineers monitor all bookings for you, reducing cost and hassle.

MotorEasy Plan Eligibility and General Exclusions

MotorEasy Plan Eligibility and General Exclusions

MotorEasy Plan Eligibility

To be eligible for a MotorEasy Plan, your Vehicle must;

i) be serviced within the last 12 months or serviced in line with the manufacturer recommendations, please see page 15, Servicing Your Vehicle for full details.

ii) have a current MOT certificate

iii) be under 3,500KGs in gross vehicle weight

iv) have no modifications to the manufacturer's original specification

v) not be owned (temporarily or permanently) by a business set up to sell or service motor vehicles.

General Exclusions

1. Incomplete Servicing History - If you are unable to provide proof of up-to-date servicing history, we may, at our discretion decline any Repair request – please see page 16 Servicing Your Vehicle
2. Excessive Mileage and Age - All of our Vehicle Repair Plans have maximum age and mileage limits. Any Plan purchased with incorrect Mileage and/or incorrect age of the Vehicle may result in the policy being cancelled
3. (EV Specific) - Battery Degradation. Only battery failure is covered.
4. Advisory Failures / Safety Checks': we will not cover any **part** that is included on an MOT advisory notice accompanying a previous MOT certificate (VT20) or Safety Check.
5. All Imports
6. In-Car Screen Degradation
7. Apple Play / Android Auto Connectivity Issues
8. Vehicle Storage Fees
9. Car Hire costs
10. Any Vehicle that has been classified as a 'write-off' (ALL categories)
11. Taxi or vehicles used for Hire and Reward
12. Delivery Drivers

Listed and non-listed parts

To help you understand what is included within your Plan, the following contains an exhaustive list of the Listed Parts which we may, at our absolute discretion, be able to Repair if they suffer a mechanical or electrical failure within your Vehicle. If a part is not itemised below, then it is not covered within your Plan.

This Plan is specifically designed for vehicles which are 5 years and older.

Listed parts - don't worry about repairs to these parts

Braking system

The following components are covered:
Calipers, master & wheel cylinders, pressure reducing & proportioning valves, and vacuum servo.

Casings

The following components are covered:
Casings are covered provided they have been damaged as a direct result of the covered failure of a covered component.

Clutch

The following components are covered:
Clutch cable, master & slave hydraulic cylinders and pedal assembly.

Cooling systems

The following components are covered:
Thermostat & housing and water pump.

Electrics

The following components are covered:
Alternator, electric traction motors, front & rear screen wiper motors, horn, indicator flasher relay, and starter motor.

Electronic control units (ECUs) & computers

The following components are covered:
The engine management ECU and any other computers that directly control your vehicle's alarm and immobilisation functions, that were originally fitted to your vehicle when it was first manufactured are covered (upgraded or revised software and firmware, including software and firmware patches and updates, relating directly or indirectly to any components of your vehicle and any retro-fitted ECUs & computers are not covered).

Engine

The following components are covered:
All internally lubricated components are covered including: Camshafts & bearings, camshaft followers & rockers (including hydraulic lash adjusters), connecting rods & bearings, crankshaft & bearings, cylinder block, cylinder bores & liners & seals, cylinder heads, internal bushes & bearings, oil pump & drive, pistons & rings, timing gears & chain & tensioner and valves & springs & guides (burnt or pitted valves and valve seats are not covered).

The following components are also covered:
Crankshaft pulley and cylinder head gasket.

Listed parts - don't worry about repairs to these parts

Camshaft drive belts are covered as follows:
Camshaft drive belts and tensioners (subject to documented proof that the last due change of the camshaft drive belt has taken place as specified by the manufacturer's recommended servicing schedule).

Fuel system

The following components are covered:
Air flow sensors and meters, fuel gauge sender unit, fuel pumps (including pre-pumps, low & high pressure pumps & injection pumps).

Gearboxes

(including automated manual gearboxes, automatic gearboxes, four wheel drive transfer gearboxes, hybrid transaxles, manual gearboxes and transaxles.)

The following components are covered:
Automatic transmission brake bands & clutches & modulator valves, drive chains, gearlever, gears, hydraulic gear-shift governors & internal servos & valve blocks, internal bearings & bushes, oil pumps, selector forks, shafts (all, including extension shafts), synchromesh hubs and rings and torque converter.

Ignition system

The following components are covered:
Camshaft sensors, crankshaft sensors and ignition coils.

Oil Seals and Gaskets

The following components are covered:
The engine crankshaft rear oil seal and the main gearbox input shaft oil seal are both covered and other oil seals and gaskets that would necessitate the removal of the engine, a gearbox or a final drive unit to carry out repairs are all covered subject to any oil leak from them being sufficiently advanced that oil can be seen to be dripping (slight leaks causing only oil misting or staining are not covered).

Steering

The following components are covered:
Hydraulic pumps, steering & idler boxes and rack and pinion assembly (including hydraulic rams and electric motors).

Transmissions

(including front & centre & rear differentials, front & rear live axles and drive shafts.)

The following components are covered:
Constant velocity joints, crown wheels & pinions, differential gears & thrust washers, external drive shafts, internal bushes & bearings (including wheel bearings) & shafts, internal components of differential locking mechanisms, propeller shafts & propeller shaft couplings & centre bearings and universal joints.

Listed parts - don't worry about repairs to these parts

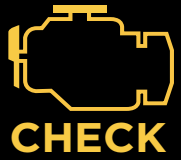
Only the specific components listed on pages 11 to 12 are covered and the list below gives some examples of the type of components which will not be covered (due to the variation in different vehicles we are not able list everything here):

Mainly bodywork, maintenance and service parts - we've listed them below:

Aerials, Auxiliary drive belts, Batteries, Boot and bonnet lifting struts, Boot and interior lighting, Brackets, Brake discs, Brake friction materials, Bulbs and burners (xenon), Cabriolet roofs, Catalytic converters, Catches, Connectors, Wiring, fuses, All particulate filters, Electrical components integral with windows, ERADs/Ediffs, Exhaust gas recirculation valves and all particulate filters, Exhaust manifolds and silencers, Exhaust pipes, Exterior and interior trim, Fuel and coolant tanks, Fuses, GPF (Gasoline Particulate Filter), Mirror glass and mirrors, Headlamps, Hinges, Hoses & pipes, In car entertainment & sat-nav equipment not part of the dashboard unit, Interior & exterior trims, Joints, unions and fittings, Keys and key fobs, Lamps, LEDs, Light bulbs, Locks and barrels, Mountings and rubber bushes, Paintwork, Runners, Seat frames, Seats, Slides, Start-up and auxillary batteries, Software and firmware updates, SOS batteries, Spark plugs, Stretched Timing Chain, Sub-frames, Upholstery, Upgraded or revised software & firmware, Wheels & tyres, Tyre valves, Windows & windscreens.

There are many reasons a "check engine light" can be illuminated, and sometimes a technician may clear the related fault code without having repaired the root cause. For this reason, we won't cover repairs relating to fault codes in a system's history log as repairs could have been made previously.

We recommend that your vehicle's fault code history is reviewed, and any necessary repairs carried out, when you apply to join MotorEasy.



Important note: Sundries such as coolants, filters, fluids, lubricants, oils, refrigerants and other working materials will be covered provided the vehicle is not within 1,000 miles of its next due service and that replacement is necessitated by a covered repair.

Servicing Your Vehicle

Your Vehicle must be serviced correctly for your Plan to remain valid

You are responsible for:

1. Following the manufacturer's recommended service schedule and intervals as detailed in your **Vehicle** handbook. If you do not follow the manufacturer's service schedule then you will be required to service your **Vehicle** at intervals of 12 months or 10,000 miles, whichever occurs first.
2. Having your Vehicle serviced at a **VAT** registered garage
3. Providing a **VAT** registered invoice for the Servicing that has been carried out.
4. All costs associated with the service of your Vehicle.
5. Ensuring that your Vehicle has a valid MOT

What IS included in your MotorEasy Plan?

What IS included in your MotorEasy Plan? - your discretionary benefits and coverage

Following breakdown of listed components, or damage to listed components caused by the breakdown of any other listed component or due to consequential damage caused by any non-listed component we will pay, at our absolute discretion, towards the cost of diagnosing the fault and repairing the vehicle up to the plan limit.

This breakdown must have occurred at the roadside during the period of the plan and:

- prevented the vehicle from continuing its journey safely;
- been attended by a vehicle rescue operator at the roadside (not within one mile of home);
- and needed the repair or replacement of a listed component to enable the journey to be resumed.

Your vehicle is protected against unexpected and sudden failures to listed components from the date of inception.

This is where a mechanical or electrical Part suddenly and unexpectedly stops working and requires immediate repair or replacement before it will work again.

You may have to pay towards improving the condition of the vehicle, depending on age or mileage at the time of breakdown (see section “general conditions” Improving the condition of the vehicle (condition 5)). You may also have to pay if the labour rate the repairer charges is higher than the network labour rate.

What IS included in your MotorEasy Plan? - your discretionary benefits and coverage

Other benefits

The Plan includes the following discretionary benefits:

Vehicle recovery

We will pay for the cost of recovering the Vehicle to the nearest garage, for covered Repairs, up to £150 including VAT.

If you don't have breakdown cover then you can call MotorEasy for immediate help on 01206 785949. All costs involved will be your responsibility and payment will be required by credit/debit card before help is provided. We may be able to reimburse you some, if not all of these costs, if the cause of the Breakdown is covered by your Plan.

Overseas use

This Plan includes Repairs undertaken in Great Britain and Northern Ireland. If you use your Vehicle overseas for less than 60 days per year this protection is extended to Repairs carried out overseas. You will have to pay the Repairer direct and request reimbursement from us. We will reimburse you, at our absolute discretion, within our normal limits for a validated Repair. Refunds will exclude any non-UK VAT.

What IS NOT included in your MotorEasy Plan?

What IS NOT included in your MotorEasy Plan? - there are some instances we won't cover

All services are provided at our absolute discretion, however we will not pay for costs caused by, arising from, or connected with, the following:

1. Repairing or replacing parts not specifically listed in your Plan.
2. Your Age Contributions or Repair Contributions that apply to this Plan.
3. Vehicles that are owned or kept by, but not limited to, the motor trade or vehicles that have been used for: competitive purposes including rallying, racing, time trial and pacemaking; hire or reward, as a taxi, by a driving school or for commercial delivery purposes such as despatch or delivery courier; or off-road use.
4. Any loss or damage caused by a traffic accident, impact damage, accidental damage, theft or attempted theft, the Vehicle not being used in accordance with the manufacturer's recommendations, or any act which is wilful, against the law or negligent.
   Examples of impact damage include (but are not limited to), Damage caused by a pot hole and a stone damaging a radiator.
5. The Repair or replacement of any part that simply has a 'recommendation' to be replaced alongside the failed, covered part. Only failed parts are covered under this Plan.
6. Any loss arising from the Vehicle not having been serviced in line with the conditions of this Plan either during the term of the Plan or (in the opinion of a suitably qualified independent engineer appointed by us, but NOT employed by us) prior to the start of the Plan and whether or not the Vehicle was owned by you at the time; you not maintaining the Vehicle properly as set out in your servicing handbook; through failure to use the manufacturer's recommended type, grade and quality of engine oil; or where the camshaft drive belt has not been changed in accordance with the manufacturer's recommendations.
7. Any loss where the odometer has been tampered with, altered or disconnected, affecting the recorded mileage.
8. Repairing or replacing parts which have not suffered a breakdown, including repairs to rectify high oil consumption or poor fuel economy where there is no Breakdown of a Listed Part, or the cost of any work or vehicle storage not associated with a valid Repair.
9. Any repair, replacement, loss, damage or liability which should be paid or otherwise settled by another company, finance agreement, discretionary vehicle repair plan, guarantee, goodwill settlement or repair; any fault causing a manufacturer recall; any manufacturer modifications; any fault that can be rejected to the seller under the latest consumer rights legislation or any fault which had previously caused a fault or failure code to be logged in any computerised system's history where the system was reset without any repairs being made.

What IS NOT included in your MotorEasy plan? - there are some instances we won't cover

10. We will not pay for a) repairing or replacing parts which have not suffered a Breakdown; b) for rectifying oil leaks where no oil is dripping from a joint or seal; c) repairs to rectify an oil leak which require the removal of the engine, transmission or final drive unit; or d) a Breakdown caused by parts which were faulty before you entered into this Plan as identified in a garage visit prior to your Repair Request. You can still contact us to arrange these Repairs, which could save you money by using our MotorEasy Network.
11. Breakdown or damage to parts (whether listed or not) caused by frost, water, freezing liquids, worn friction materials (including a worn clutch friction plate damaging a flywheel), carbon build up, corrosion, oxidisation, blockages, contamination, sludge or silt, or other waste matter that has prevented the parts from working properly.
12. Breakdown (including repeat repairs) or damage caused by poor workmanship or faulty parts, based on information provided by a suitably qualified independent engineer appointed by us, or if the breakdown is as a result of a Gradual Failure.
13. Repairing or replacing parts identified at any time, including but not limited to at the time of your Repair Request, as being faulty before entering into this Plan.
14. Service, maintenance and MOT repair related parts including (but not limited to) anti-freeze, brake drums, brake discs, brake fluid & brake friction materials (brake pads & brake shoes), exhaust pipes & exhaust pipe gaskets, filters, grease, oils, sparking plugs, refrigerants and tyres unless you have made additional purchases for service work and MOT repairs (in which case you will be subject to the separate terms of these purchases).
15. Burnt or worn-out clutch parts, the build-up of carbon deposits (including burnt or carbonised valves and removing carbon deposits), modifications to parts of the Vehicle, electronic system firmware and software updates (howsoever necessary), or cost arising from manufacturer recalls.
16. Vehicles which are owned, temporarily or permanently, by a business or employee of a business set up to sell, service or repair motor vehicles.
17. Failure of Listed Parts which a qualified engineer, appointed by us, believes has been aggravated due to the Vehicle being driven-on after the fault was more than likely to have been apparent to the driver, or due to the Vehicle being driven in an unsympathetic manner (for example repeatedly running the engine at full power before the oil has fully warmed up or repeatedly not allowing the engine to reach operating temperature before turning it off). In the case of your Vehicle

What IS NOT included in your MotorEasy plan? - there are some instances we won't cover

being driven-on we will only be liable for the reasonable repair costs the engineer believes would have resulted if your Vehicle had been stopped at the earliest opportunity.

18. Any repair costs not agreed with us prior to the work being completed, or any losses not directly met by the terms and conditions of this Plan (Please note that any discretion applied by us in relation to a previous repair, on a goodwill basis, will not set a precedent and each Repair Request will be individually reviewed at our absolute discretion).
19. Any liability for damage to other property, loss of earnings, out of pocket expenses or any other loss caused directly or indirectly by a Repair event; any liability caused directly or indirectly by war, riot, or any similar event; by vandalism, theft or attempted theft from the Vehicle; or by bad weather such as lightning, wind or flood.
20. Vehicles that have not been driven at all within the last 90 days.
21. Labour time which exceeds Workshop Labour Time.
22. Any part which is subject to recall by the Vehicle's manufacturer or has a Manufacturing Defect which is known about in the motor trade.
23. Any part covered by any other plan, discretionary vehicle repair plan, guarantee or goodwill offer of settlement.

Any work not covered, still benefits from trade parts & labour discounts.



Your simple online account

Your simple online account

It's important to me that you don't waste your time worrying about anything car related, which is why we've created an online solution for you, accessible on any device.

Within your MotorEasy account you can do all of the following:

- Book your MOT, Service or Repair, 24/7
- Manage your Plan
- Track your booking
- Add a Vehicle, as many as you like
- Update or amend your details
- View messages, alerts and reminders
- See a live valuation of your Vehicle
- View all documents relating to your Vehicle
- View your Vehicle's feed including:
  - recent repairs
  - reliability
  - recalls



What are you waiting for, login and make it personal!

How to request repairs

How to request repairs - it's what we are here for

Prevent further damage – do not continue to drive if your Vehicle is faulty.

You should do all you reasonably can to protect your Vehicle from further damage. We will not pay for Repairs that are necessary because you have not looked after your Vehicle properly.

1. Login to your MotorEasy account.

You must report a fault to us as soon as practicable and in any case within a maximum of 7 days by going to your MotorEasy account and contacting us via the 'Report a Repair Request' process. Note: a failure to report the fault within 7 days may lead to your Repair Request being declined.

NO REPAIRS ARE TO BE COMMENCED UNTIL THE COST HAS BEEN AGREED BY US AND ANY REPAIRS CARRIED OUT WITHOUT THE PRIOR AGREEMENT OF COSTS WILL NOT BE PAID.

We will contact you after we have reviewed your initial request and we will tell you where our nearest MotorEasy Network garage is. You can use a different garage if you prefer and you have selected and paid for a MotorEasy Non-Network Labour Rate to apply to your Plan (this will be confirmed in your Customer Schedule), but if you use a MotorEasy Network garage, the Repair process will be simpler, easier, quicker and speedier.

The benefits of using our MotorEasy Network's garages are:

- Repairs can be directed to workshops specialising in the particular fault that has occurred
- The Repair process can be fully monitored and controlled
- Central billing will mean that you don't have to pay and reclaim the costs of an approved Repair – we may pay the garage directly
- We can offer you discounts on other work you may want carried out on your Vehicle

How to request repairs - it's what we are here for

2. Documents required

If you request a Repair, you will need to provide proof that you have had the Vehicle serviced regularly and your latest MOT certificate. If you use one of our MotorEasy Network garages, they will be able to check these for you.

If you prefer, and you have selected and paid for a MotorEasy Non-Network Labour Rate to apply to your Plan, you can take your Vehicle to any other VAT-registered garage.

You must take with you the following:

- Your Plan reference number
- Proof that you have had your Vehicle serviced regularly (last service invoices) and your latest MOT certificate (we may also ask for these documents to be photographed and uploaded to your MotorEasy account).

3. The garage

The garage will determine the cause of the Breakdown and check that this Plan includes the parts directly causing the Breakdown.

The garage will be responsible for telephoning us on 0800 131 0001 to agree the cost of Repair, or by putting a job request through to MotorEasy using our online garage platform. The garage must include in their request a description, and the exact content of, any relevant fault or failure codes read from the Vehicle's computerised systems. We have the right to examine the Vehicle and to have the Breakdown assessed by an independent expert before the garage can start any Repairs. We can alternatively take your Vehicle to one of our approved garages to undertake Repair work if we feel this is appropriate.

The garage must not start any Repairs until we have authorised the Repair and agreed the cost.

Should you decide to give permission to the Repairer to commence work on your Vehicle without authorisation from us you do so in the knowledge that we reserve the right not to pay for Repairs, due to the fact that you have denied us the opportunity to inspect your Vehicle to determine the cause of failure.

How to request repairs - it's what we are here for

4. After the repair

Once the Repairs have been completed, we will pay the garage if it is a MotorEasy Network garage. If you use a different garage, you must pay for the Repair and claim the cost back from us.

NOTE: REPAIR INVOICES MUST BE MADE OUT TO MOTOREASY AND SHOW OUR ADDRESS. IF THIS IS NOT DONE THEN WE WILL NOT BE ABLE TO REIMBURSE THE COST OF ANY VAT ELEMENT.



motoreasy

Claims Manager
motoreasy
3 The Mirrfair
58 Portman Road
Reading
RG30 1EA

Date: 13/05/16

REPAIR INVOICE

New cylinder head	£1,275.00
Sundries	£65.00
Labour	£250.00
Sub Total	£1,590.00
VAT	£318.00
TOTAL DUE	£1908.00

Please make cheques payable to "motoreasy"
VAT number: 35874125

5. Payment of repairs

You should pay for any items not included in the Plan direct to the Repairer (including elements such as the Repair Contribution or Age Contribution). If you paid for authorised Repairs and need to request reimbursement, photograph the paid and receipted invoice (which must be a legible UK VAT invoice showing the Repairer's VAT number and made out to MotorEasy, 60 Portman Road, Reading, RG30 1EA) and load this onto the bookings section of your MotorEasy account together with copies of any supporting documents requested (these may include your MOT certificate document and proof of regular services). Occasionally, we may request to have sight of the original paper documents and will advise you if this will be necessary following receipt of the photographs.

We shall, at our absolute discretion, reimburse Repair costs as promptly as possible within 7 days of receiving all the necessary photographs and documents.



Payments

Payments - know what to expect

1. You may pay for a Fixed Period Plan in full by one single payment at the start of the Plan or by instalments.
2. A Continuous Plan runs for one month at a time following the initial Minimum Period set out in your Customer Schedule, and you must pay every month for the coming month.
3. The Customer Schedule will confirm which type of Plan you have and details of any instalments or monthly payments.
4. You must make full payment for a Fixed Period Plan, even if you sell or dispose of the Vehicle (unless Section "Cancellation" applies), or even if this Plan is paid in instalments.
5. You may choose to pay your Fixed Period Plan in three or four instalments. No interest will be charged if you choose to pay by instalments. If you elect to pay by instalments, the instalments must be paid on the first three, or four, consecutive months of the Plan. Your instalment options will be agreed with you at the start of the Plan.
6. You must make each payment on or before the date it is due, otherwise the Plan will terminate. We will cancel this Plan from the day any unpaid amount was due, and we will apply, at our absolute discretion, an Administration Fee to cover our reasonable costs.
7. A Fixed Period Plan is a renewable Plan with reviewable costs and this means that your payments may change at your next renewal date when we, in our discretion, will automatically renew your Plan on an annual basis at the end of your Minimum Period, unless you ask us not to. A Continuous Plan will be reviewed at least annually and your payments may change at your next review date. We reserve the right, whether to renew, or to review your payments using our absolute discretion and we will give you at least 30 days notice of any changes.

General Conditions

General Conditions - what's required from you?

Whilst our services are provided on a discretionary basis, the following conditions must be met for the Plan to be valid.

1. Servicing & Maintenance

You must look after the Vehicle in line with the manufacturer's Servicing Handbook, and have it serviced by a VAT-registered garage within 30 days or 1000 miles (whichever is sooner) of the recommended service interval and ensure that the manufacturer's recommended type, grade and quality of engine oil is used. To prove this you should make sure the garage fills in and stamps the handbook.

You should keep (and upload proof to your MotorEasy account) all service invoices (on which you must ensure the exact oil specification used is detailed) as you must verify that correct servicing has been completed when you request a Repair. The camshaft drive belt should be changed in line with manufacturer's recommendations (documented proof of this will be required in the event of a Repair for camshaft drive belt failure). If you have provided parts for the servicing of the Vehicle, this will only be acceptable if proof of purchase can be provided. It is at our absolute discretion if we accept your proof of the Vehicle's service record.

Your Vehicle must have a valid MOT certificate during the Period of the Plan.

If you are in need of a garage to fulfil MOT or servicing requirements, a convenient and economical local booking can be arranged through your MotorEasy account.

2. Repair requests and repair authorisation

You must follow our correct Repair request procedure (see Section "How To Request Repairs" and you must get provisional agreement from us before any Repairs are started. The Repair request will be reassessed again upon receipt of the necessary documentation after the work has been completed. We may want to repair or recondition certain items if it is deemed appropriate.

We reserve the right to require the Repairer to use parts we source either new, reconditioned, as Green Parts or as service exchange parts and to supply such parts to the Repairer directly; or to not pay for Repairs you have carried out without our authorisation. It is at our absolute discretion if we accept the costs of Repairing the Vehicle.

3. Investigation costs

You are responsible for giving the Repairer permission to start any exploratory, investigation or dismantling work and for paying the costs involved if this work proves that we are not responsible for the fault. You will be asked for a reasonable advanced payment (sometimes referred to as a deposit) against workshop costs for stripping and reassembling parts under investigation or to agree to remove the Vehicle from the workshop by a certain deadline if the Repair Request is declined following investigation or dismantling.

General Conditions - what's required from you?

4. Engineers

We have the right to instruct an independent engineer to inspect your Vehicle before we authorise any Repairs. If we do this, we are not responsible for any loss arising from any possible delay. If you give permission to commence Repairs without getting agreement from us we may not pay for these as we have not been able to inspect the Vehicle prior to being repaired.

5. Improving the condition of the vehicle

This condition, detailed below, will apply unless the "Component Contribution Removal" add-on is confirmed on your Customer Schedule. If we pay for Repairs to your Vehicle, it is not our aim to put you in a better position than before the Repairs were made. In certain circumstances where replacement parts are fitted to replace those suffering a Breakdown, and this results in your Vehicle being in a better condition than it was before the failure, you must pay towards the cost of the parts. For vehicles older than 6 years or with more than 60,000 recorded miles, the following table shows the percentage part cost we will pay, depending on the Vehicle's age or mileage at the time of the Breakdown. The mileage limits shown here are the total miles from the date the Vehicle was first registered.

Vehicle age or Mileage	Component Contribution
Up to 6 years or 60,000 miles	100%
Up to 7 years or 70,000 miles	80%
Up to 8 years or 80,000 miles	70%
Up to 9 years or 90,000 miles	60%
Over 9 years or 90,000 miles	50%

6. Returning payments made for the Plan

We cannot return any payments made to us for the Plan if we paid for Repairs to be made under its terms. If evidence is provided to show the Vehicle is written off due to an accident, or is stolen and not recovered within three months, as long as we have not paid for Repairs we can, at our discretion, make a refund subject to the length of time the Plan has been in place (see Section "Cancellation"), less an Administration Fee.

7. Transferring the Plan

If you sell the Vehicle, you may transfer a Fixed Period Plan to the new owner as long as you have paid for the Plan in full. You must pay an Administration Fee to cover such transfer. Please note the Plan is not transferable to, or through, the motor trade.

General Conditions - what's required from you?

8. Duty to give us information and fraud

If you do not give us the correct information when you apply for the Plan we may consider your application fraudulent. If we make payments as a result of your dishonesty or exaggerated behaviour (or someone acting on your behalf) you will no longer be entitled to any benefits under this Plan, we may also demand that these are returned. In the event of suspected fraud we may cancel the Plan with effect from the start date and take legal action against you for the return of any Repair costs paid, also demanding that you reimburse us for any costs incurred.

9. Period of the Plan

Your Customer Schedule details the Period of the Plan and the mileage expiry. When your Plan expires we will automatically renew it, unless you have asked us not to. You will be notified of the renewal date in advance.

10. Salvage and Disposal

We accept no liability for the disposal of your Vehicle or any Listed Part, or salvage under any event.

11. Vehicle Condition

The Vehicle must be properly taxed, insured and serviced in line with the manufacturer's recommendations during the Period of the Plan and have no modifications made to the manufacturer's original specification (unless agreed in writing by us).

12. Value Added Tax

If you do not supply us with a UK VAT invoice and receipt for Repairs showing the Repairer's VAT number, made out to MotorEasy and displaying our name and address, we will not be able to reimburse you the VAT element of any Repair costs..

13. Variation

On any renewal, or annual review, of your Plan we may vary any of the terms and conditions to: adjust the parts included in your Plan; comply with new laws or regulations; correct any text or formatting errors; or clarify the scope of your Plan.

14. Discretion

An important part of your Plan is that it operates contractually and legally on an absolute discretionary basis. It is not a contract of insurance and so falls outside the jurisdiction of the Financial Conduct Authority. We have absolute and final discretion on all aspects of this Plan including whether or not to pay any Repair costs, or other fees and costs, whether to move the Vehicle to another Repairer for Repairs, which parts suppliers we may use for any authorised Repairs and whether or not to provide assistance. Any benefit you may have under this Plan and any obligation which may be for us to perform, is subject to our overriding right to decide whether or not to exercise our discretion in your favour. This does not affect your statutory rights.

15. Economic repair

We reserve the right to move your Vehicle at our cost to a Repairer of our choice if we can affect a Repair more economically. We reserve

General Conditions - what's required from you?

the right to repair rather than replace parts at our discretion. Where we have exercised our right to complete an economic repair we will warrant this work for 12 months.

16. Dealer Wrap Plan

When you make a Repair Request for a fault that can have developed in the first 6 months of a Dealer Wrap Plan you will only be able to make a Repair Request if you have sent a letter to the dealer that sold you the Vehicle requesting they pay for the repairs under the latest consumer rights laws and had a valid decline in writing.

17. Our Decision Timeframe

You have 30 days from receiving our response to a Repair Request to accept, failing which the Repair Request will be closed, our offer rescinded and our case closed. If you fail to provide us with sufficient evidence or information to allow us to make a Repair Request decision, the Repair Request will be declined and the case will be closed.

18. Labour Time

We will only cover labour time up to Workshop Labour Time. If you choose to go ahead with the Repair in which the labour cost exceeds Workshop Labour Time, you will be responsible for paying these additional labour costs.

19. Labour Rate

We have the discretion to pay a) the Labour Rate you selected on your Plan; b) the Labour Rate of a specialist Repairer we choose; or c) the Labour Rate of the workshop you last had the Vehicle serviced.

20. Fraud Prevention

On occasion we may, at our absolute discretion, carry out more detailed checks and investigations which may delay our authorisation process. We will not be liable for any loss of the use of your Vehicle or other expenses but do apologise for any inconvenience this may cause.

21. Excluded Parts

Bodywork, paintwork, brake discs, exterior and interior trim, cabriolet roofs, brackets, slides, runners, seat frames, glass in windows and mirrors, Headlamps, boot lamps and interior lighting, connectors, bulbs and burners (xenon), LEDs, bulbs, exhaust manifolds and silencers, subframes, mountings and rubber bushes, wiring, looms and connectors wheels and tyres, tyre valves and pressure sensors, carbonisation (soot) build up (including in catalysts), boot and bonnet lifting struts, catches, hinges, exhaust gas recirculation valves and all particulate filters), locks and barrels, keys and key fobs, burnt out valves, fuel and coolant tanks, hoses, pipes, joints, unions and fittings, auxiliary drive belts, batteries (including hybrid drive batteries, auxiliary batteries and power packs) fuses, stretched timing chains, GPF (Gasoline Particulate Filter), SOS batteries, Software and firmware updates, ERADs/Ediffs.

22. English law

This Plan is governed by English law. Only the courts of England and Wales have jurisdiction to decide any dispute which we have not been able to resolve.



Cancellation

Cancellation

We may, at our absolute discretion, cancel the provision of your Plan. If we cancel the Plan we will refund you in full.

Examples of reasons we may cancel your Plan include, but not are not limited to, a) evidence of previous faults (repaired or not) found in service or MOT history; b) a failure on your part to forward us a photograph of the mileage of your Vehicle, a last service invoice or a current valid MOT certificate, if we had requested these to be provided.

If your Plan has been given a free extension, as described in your Customer Schedule, it does not change any of the terms of your Plan, including cancellation terms, which will be calculated according to the original Period of the Plan.

If, after buying a Plan from us, you decide at your discretion that you do not want it, simply contact us via your MotorEasy account within 14 days from the start of your Plan and, subject to there not having been any Repairs requested or paid for, we will not apply the Administration Fee.

If you decide to cancel a Fixed Period Plan at any time after the initial 14 days, subject to you having not submitted any Repair Requests, we will at our absolute discretion use the table in this section to calculate a refund for the current year of the Plan and we will at our absolute discretion refund the cost of any future years in full.

We may also, at our absolute discretion, deduct an Administration Fee, from the amount due to be refunded to you. We will refund the balance from payments you have made towards the Plan. When cancelling a 24 month Plan we will value year 1 at 60% of the overall Plan price and year 2 at 40% of the overall Plan price. When cancelling a 3 year Plan we will value year 1 at 42% of the overall Plan price, year 2 at 36% of the overall Plan price and year 3 at 22% of the overall Plan price.

Period of time you have had the fixed period plan, up to:	Credit against total due
one month	80%
two months	70%
three months	60%
four months	50%
five months	40%
six months	30%
seven months	20%
more than seven months	0%

Cancellation

If a Repair has been paid for under a Fixed Period Plan, you will be required to pay any outstanding instalments remaining on your Plan and you will not be entitled to a refund.

If you decide to cancel a Continuous Plan at any time after the initial 14-day cooling-off period, regardless as to whether you have submitted a Repair Request, you will not be entitled to any refund for the Minimum Period set out in your Customer Schedule or for the remainder of the month following the Minimum Period within which you have requested to cancel the Plan, and we will, at our absolute discretion charge an Administration Fee. Any amounts payable by you on cancellation of your Plan (including any discretionary Administration Fees plus the remaining months to complete the Minimum Period) will be collected from your most recent payment method.



Complaints

Complaints - we're listening

If you have a complaint about any of our services, or you are unhappy with how we have exercised our discretion in relation to any Repair Request, please let us know so that we have the opportunity to investigate the problem and put things right.

You should submit your complaint via your MotorEasy account.

Investigation

MotorEasy will investigate your complaint.

Nobody directly involved in the issue you are dissatisfied with will be involved in the investigation.

Communication

1. We will usually acknowledge your complaint on the same day, but in any case within five working days.
2. We may require more information, and we will contact you to request this if it is necessary.
3. We will give you a clear explanation for our action. If we need to pay any undisputed amount due under the Plan, we will do this quickly and this will not affect your complaint.
4. If we need to take action to settle the problem, we will inform you and update you with any developments.
5. Within eight weeks of receiving your complaint, we will send you:
   - a final response; or
   - a response which will explain why we cannot yet settle your complaint and advise you when our experts are able to provide you with a final response.

Nothing in these terms and conditions will reduce or affect your statutory rights.
For further information about your statutory rights contact www.gov.uk/consumer-protection-rights or www.citizensadvice.org.uk.



Data Protection

Data Protection - your security is important to us

Data Protection Act 2018

For the purposes of the Data Protection Act 2018, we are the Data Controller in relation to any personal information you supply.

Plan Administration

Information you supply may be used by the Data Controller for the purposes of us administering your Plan , this will include any of our associated companies and/or agents. Your personal data may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing compliance with any regulatory rules/codes. Your personal data may also be used to prevent crime. For any of these purposes, your information may be transferred to countries that do not have stringent data protection laws. If this is necessary, the Data Controller will seek assurance from that party as to the security surrounding the handling of your personal data before they proceed.

You have the right to access and if necessary rectify information held about you (this is known as a Subject Access Request). To exercise these rights, please contact:

Data Protection Officer

MotorEasy
60 Portman Road
Reading
RG30 1EA

Alternatively, e-mail us at: dataprotectionofficer@motoreasy.com

Marketing purposes

You consent that MotorEasy may use your information in order to select and tell you about products and services available from us, or from other companies in our group, that may be of interest to you. We may share your information for analysis and marketing purposes or so that others in our group may contact you about their own products or services. MotorEasy may also use your information to tell you about products and services that we can introduce from selected businesses outside our group. If a third party passed your application to us then we may pass your information to them for possible further business with you. MotorEasy may also pass your information to agencies carrying out market research. You have the right at any time to ask us not to contact you or give your details to others for these purposes. You may contact us, using the details above, if you wish us to stop. You also have the right at any time to ask us not to telephone you for sales purposes. Again, you may contact us if you wish us to stop. For full details visit the Privacy Policy on our website.

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I MotorEasy *because…*

"I get more car for my money"
CAR LEASING

"I have complete confidence"
GAP INSURANCE

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VEHICLE REPAIR PLAN

"I get what I want"
CAR FINANCE

"Everything is done for me"
SERVICE & MOT

"I always get great value"
TYRES & INSURANCE

"I trust the team of experts"
REPAIRS

