

# MAVDY

MAPFRE Worldwide Digital Assistance



## PREMIUM RANGE

Mechanical and Electrical Warranty  
Policy Wording

# Welcome

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The Premium Range from MAWDY has been carefully designed to give you protection and peace of mind in the event of mechanical or electrical failure or breakdown.

MAWDY is part of a multinational insurance company which today operates in 49 countries across America, Asia, Africa and Europe including Ireland. MAWDY is one of the largest insurance businesses in the world and insures over 70 million people.

When you put your trust in MAWDY you're in good company and in safe hands.

Yours sincerely,



Craig Senior  
General Manager

**This warranty booklet outlines your warranty policy cover, so please ensure you fully read it carefully and you are clear on which cover option you have as indicated on your warranty certificate. If you have any queries in relation to your policy cover, please contact us at 091 501 680.**

# Premium Warranty Policy Terms & Conditions

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## Benefit

This Policy is one of Indemnity, designed specifically to cover the cost of repairing or replacing Component(s) of the Vehicle which suffers Mechanical or Electrical Breakdown during the Period of Insurance occurring within the Territorial Limits. The maximum amount payable per claim is listed on your policy certificate. The maximum amount payable during the duration of the policy is the aggregated approved claim amounts up and no greater than the net invoice price of the vehicle.

These Terms & Conditions explain how Your Warranty works, and the many benefits You now enjoy as a Premium Warranty Policy Holder.

Your Premium Warranty is underwritten and administered by MAPFRE ASISTENCIA Compañia Internacional de Seguros Y Reaseguros S.A, trading as MAWDY. MAPFRE ASISTENCIA Compañia Internacional de Seguros Y Reaseguros S.A is authorised by the Direccion General de Seguros y Fondos de Pensiones del Ministerio de Economia y Hacienda in Spain, and is regulated by the Central Bank of Ireland for conduct of business rules. Registered number 903874.

Always keep this Policy Booklet outlining the Terms & Conditions of Your Premium Warranty cover in Your Vehicle, as You will need it to hand should You need to make a claim.

Please ensure that You fully understand the Terms & Conditions relating to the Insurance, and in particular the Vehicle servicing requirements and the claims procedure. Please also note the information provided in the “Making a Claim” section.

# Definitions

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In this Policy Booklet, the following words are capitalised and have specific meanings wherever they occur:

**Administrator:** MAPFRE ASISTENCIA Compania Internacional De Seguros Y Reaseguros SA, trading as MAWDY. Registered Address 22/26 Prospect Hill, Galway H91 T3HK. Registered Number 903874.

**Approved Repairer:** a garage or car dealer within the MAWDY network, approved by Us to make repairs.

**Authority Number:** the number issued by the Administrator to confirm a Valid Claim under this Policy.

**Betterment:** For the purpose of this Policy, the Insurer understands Betterment to be a term used to describe the degree of improvement to a Component(s) or Vehicle from its pre-claim condition, whereby You have directly gained from any repair resulting from an authorised claim. Any such Betterment will be Your sole responsibility, including any applicable VAT.

**Note: Not applicable to Premium Max Warranty Policy cover.**

**Component(s):** Mechanical or Electrical Component(s) of the Vehicle covered by this Policy, outlined in Section Components Covered by Your Premium Warranty Policy.

**Diagnostics:** the process of determining, by examination, the nature and circumstances of a problem with Your Vehicle and to provide an answer or solution to Your fault.

**Eligible Vehicle:** a Vehicle first registered in the Republic of Ireland, or imported from the UK or Japan and subsequently registered in the Republic of Ireland, which is not listed under the Excluded Vehicles section and which does not exceed the age/mileage parameters of this Policy.

**European:** the United Kingdom, and any member countries of the European Economic Area, and Andorra, Gibraltar, Iceland, Liechtenstein, Monaco, Norway, San Marino, Switzerland and Vatican City, at the time of the Mechanical or Electrical Breakdown.

**G.V.W.:** Gross Vehicle Weight.

**Indemnity:** the sole purpose of this Policy is to put You back to the financial position You were in immediately prior to a Mechanical or Electrical Breakdown of the Vehicle. The Insurer's liability shall be only the cost of repairing or replacing the actual failed Component(s) required to return the Vehicle to its pre-claim condition. Note: This is not a service or maintenance insurance policy.

**Insurer:** MAPFRE ASISTENCIA Compania Internacional De Seguros Y Reaseguros SA, trading as MAWDY. Registered Address 22/26 Prospect Hill, Galway H91 T3HK. Registered Number 903874.

**Mechanical or Electrical Breakdown:** the sudden and unforeseen failure of a Component(s) arising from any permanent Mechanical or Electrical defect, causing complete stoppage of its function, necessitating immediate repair or replacement of the Component(s) before normal operation can be resumed.

**Net Invoice Price:** the price paid by You for the Eligible Vehicle including all factory fitted accessories and any discount given but excluding road tax, new vehicle registration fee, fuel, paintwork and/or upholstery protection kits, insurance premiums (including the Warranty Premium), and any such associated costs. Dealer fitted extras or accessories are excluded.

**Network Labour Rate:** the hourly labour rate We have negotiated with Your Supplying Dealer or the Approved Repairer. The Network Labour Rate at the time of any Valid Claim is the maximum labour rate We will pay for labour costs.

**Period of Insurance:** the period from the Policy Start Date until the earliest of the following dates:

- the end of the Period of Cover as shown on Your Warranty Certificate of Insurance, or;
- the date on which the Vehicle is subject to a total loss, or;
- the date the accumulated Valid Claims cost exceeds the Net Invoice Price of the Vehicle, or;
- the date this Policy is cancelled, by either party.

**Policy:** the written agreement with the Insurer to provide warranty insurance to the Insured during the Period of Insurance.

**Policy Start Date:** the date shown as "Warranty Start Date" on the Certificate of Insurance. This will normally be the later of the date on which the Insured takes delivery of the Vehicle or the expiry of the manufacturer's warranty period, unless previously agreed by the Administrator.

**Premium(s):** the amount payable by the Insured (and any taxes, commissions or charges thereon) for cover under this Policy.

**Purchase Date of the Policy:** the date You purchased this Policy.

**Repair Time:** the time calculated to repair a valid claim under Your warranty policy. Repair times are validated using Gt Motive Estimate and Auto data calculation systems. Supplying Dealer: the motor dealer who has supplied the Insured with the Vehicle.

**Territorial Limits:** the Republic of Ireland, the United Kingdom including Northern Ireland, the Isle of Man and the Channel Islands; any member countries of the European Economic Area, and Andorra, Gibraltar, Iceland, Liechtenstein, Monaco, Norway, San Marino, Switzerland and Vatican City, at the time of the Mechanical or Electrical Breakdown.

**Valid Claim(s):** a claim or repair of Mechanical or Electrical Breakdown which has been accepted by the Administrator and for which an Authority Number has been issued.

**Vehicle:** an Eligible Vehicle purchased by the Insured and being the Vehicle specified on the Warranty Certificate of Insurance.

**We / Us / Our:** MAPFRE ASISTENCIA Compania Internacional De Seguros Y Reaseguros SA, trading as MAWDY. Registered Address 22/26 Prospect Hill, Galway H91 T3HK. Registered Number 903874.

**You / Your / Insured / Policyholder:** each individual specified on the Certificate of Insurance provided that -

- You are a resident of the Republic of Ireland purchasing an Eligible Vehicle;
- You have applied and been accepted for cover under this Policy, and;
- You have paid the Premium and have not cancelled during the cooling off period.

# 1. Premium Max Warranty

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**This Premium Max Warranty is for vehicles less than 6 years old and less than 100,000kms. Please note there is a maximum claim limit per repair as indicated on your Warranty Certificate.**

**If you have Premium Max Warranty the following will be covered:**

## Mechanical & Electrical Factory Fitted Components

Today's motor vehicles are increasingly complex in design, made up of thousands of mechanical and electrical parts far too numerous to list individually. In the event of mechanical or electrical sudden failure of a component, the cost of repairing or replacing this component is covered, except those items listed under 'components excluded' on page 7.

**Premium Max Warranty also includes the following additional benefits:**

## Catalytic Converter & Diesel Particle Filter

These components are covered provided they fail due to sudden unforeseen circumstances. Manual and forced regeneration as per Manufacturers specification must be attempted first (proof provided) before a claim for repair, reconditioning or replacement unit can be considered. Excludes impact or accidental damage, corrosion, flooding.

## Satellite Navigation System & In-Car Entertainment Systems

These items are covered if they are original factory fitted components and fail due to sudden unforeseen circumstances. Excludes accidental damage, cracked screens, fluid ingress, food ingress.

## Unlimited Kilometres

There is NO limit on the amount of kilometers during your period of warranty cover, but you do have to keep your vehicle serviced in accordance with the manufacturers service intervals for that vehicle. Proof of documented service records may be requested in the event of a claim.

## European Warranty Cover

This Policy will cover Your Vehicle for personal trips while it is outside the Island of Ireland in Europe for up to 60 days in total during the Period of Insurance. If Your Vehicle has a mechanical or electrical failure in any country, which is a member of the European Union or EFTA (European Free Trade Association).

## Diagnostics

In order for a repairer to work out exactly what is wrong with a vehicle, they normally carry out diagnostics to identify the fault. If the fault results in a valid claim under your warranty policy then the diagnostic costs will automatically be covered up to a maximum of €75 (plus VAT).

## Vehicle Hire

If the repair time for a valid claim exceeds 8 hours, according to the Institute of Consulting Motor Engineers repair time schedules, you can claim up to 7 days vehicle hire at €30 (plus VAT) per day once you have obtained prior approval from the MAWDY Claims Team. NOTE: repair time does not include delays in commencing the repair for any reason.

To qualify for Vehicle Hire you must meet the Vehicle Replacement Company's qualifying criteria.

## Transfer of Warranty

If you decide to sell your vehicle to another private owner you can transfer your unexpired portion of the warranty to them (see page 27 for Full Terms & Conditions), which may improve your chances of selling your vehicle more quickly. There is NO charge for this transfer but you must contact the MAWDY Administrator with the new private owner's details.

### **The following components are EXCLUDED from Premium Max Warranty:**

Body/paintwork, exterior & interior trim, water ingress or leaks, door handles, check straps, glass, mirrors, seating frames & runners, lamps, light fittings, wiring, wiring looms, airbag & seatbelt systems, key blades, cards, fobs.

Normal wear & tear and service items, inc but not limited to: Batteries, fuses, glow plugs, spark plugs, HT leads, bulbs, wheels, tyres, exhaust systems, brake/clutch frictional material, wiper arms & blades, cables, pipes, hoses, and auxiliary drive belts. (Please refer to page 17 for the full list of items not covered).

## 2. Premium Plus Warranty

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**This Premium Plus Warranty is for vehicles less than 8 years old and less than 150,000kms. Please note there is a maximum claim limit per repair as indicated on your Warranty Certificate.**

**If you have Premium Plus Warranty the following will be covered:**

### Mechanical & Electrical Factory Fitted Components

Today's motor vehicles are increasingly complex in design, made up of thousands of mechanical and electrical parts far too numerous to list individually. In the event of mechanical or electrical sudden failure of a component, the cost of repairing or replacing this component is covered, except those items listed under the 'components excluded' section of this booklet.

### Vehicle Hire

If the Repair Time for a valid claim exceeds 8 hours (according to GT Motive and/or Autodata) the Insured will be provided with up to 7 days' vehicle hire at a rate of €30 (+VAT) per day. Authorisation must be obtained from Us prior to approval. Delays associated with part(s) availability are excluded.

### Unlimited Kilometres

There is NO limit on the amount of kilometers during your period of warranty cover, but you do have to keep your vehicle serviced in accordance with the manufacturers service intervals for that vehicle. Proof of documented service records may be requested in the event of a claim.

### European Warranty Cover

This Policy will cover Your Vehicle for personal trips while it is outside the Island of Ireland in Europe or the UK for up to 60 days in total during the Period of Insurance, if Your Vehicle has a mechanical or electrical failure in any country, within the Territorial Limits.

### Diagnostics

In order for a repairer to work out exactly what is wrong with a vehicle, they normally carry out diagnostics to identify the fault. If the fault results in a valid claim under your warranty policy then the diagnostic costs will automatically be covered up to a maximum of €75 (plus VAT).

### Transfer of Warranty

If you decide to sell your vehicle to another private owner you can transfer your unexpired portion of the warranty to them (see the 'Transfer of Warranty' section for full terms & conditions), which may improve your chances of selling your vehicle more quickly. There is NO charge for this transfer but you must contact Us with the new private owner's details.

**Premium Plus Warranty provides all the same great cover as Premium Max Warranty except the following components which are optional:**

## Catalytic Converter & Diesel Particle Filter

These components are covered provided they fail due to sudden unforeseen circumstances. Manual and forced regeneration as per Manufacturer's specification must be attempted first and proof provided before a claim for repair, reconditioning or replacement unit can be considered. Excludes impact or accidental damage, corrosion, flooding.

## Satellite Navigation System & In-Car Entertainment Systems

These items are covered if they are original factory fitted components and fail due to sudden unforeseen circumstances. Excludes accidental damage, cracked screens, fluid ingress, food ingress.

Ask your dealer for more details about upgrading to include these additional components.

### **The following components are EXCLUDED from Premium Plus Warranty:**

Body/paintwork, exterior & interior trim, water ingress or leaks, door handles, check straps, glass, mirrors, seating frames & runners, lamps, light fittings, wiring, wiring looms, airbag & seatbelt systems, key blades, cards, fobs.

Normal wear & tear and service items, inc but not limited to: Batteries, fuses, glow plugs, spark plugs, HT leads, bulbs, wheels, tyres, exhaust systems, brake/clutch frictional material, wiper arms & blades, cables, pipes, hoses, and auxiliary drive belts. (Please refer to page 17 for full list of items not covered).

**For full Terms and Conditions, please read the General Conditions, General Exclusions, and Excluded Components sections of this policy.**

## 3. Premium Component Warranty

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**This Premium Component Warranty is for vehicles less than 10 years old and less than 200,000kms. Please note there is a maximum claim limit per repair as indicated on your Warranty Certificate.**

**If you have Premium Component Warranty the following will be covered:**

### Extended Named Component List

Only the following specifically listed components and associated labour costs are covered against mechanical and electrical failure.

- **ABS:** ABS module, sensor and pump;
- **Air Conditioning:** Compressor and condenser;
- **Braking System:** Brake limiter valve, calipers, master cylinder, servo (vacuum pump and wheel cylinders);
- **Central Locking:** Solenoids, locking motors, door locks and locking control units;
- **Clutch:** Clutch cover, clutch fork and pivot, clutch plate, master cylinder, slave cylinder and thrust release bearing;
- **Cooling System:** Radiator, thermostat, thermostat housing, heating and cooling fan motor and water pump;
- **Driveline:** CV joints, crown wheel and pinion, differential, drive shafts, half shafts, pinion carrier bearings, prop shaft, sun and planet gears, universal joints, washers and spacers;
- **Electrics:** Alternator, Ignition coil, electric window motors, Engine ECU and Body Control Module, headlamp wiper motors, heated front and rear screen elements, horn, indicator unit, relays, voltage regulator, starter motor, windscreen wiper motors, sunroof motor (excluding convertible roofs);
- **Engine:** All internal lubricated parts, also including engine block, cylinder bores & heads, cylinder head gaskets (excluding cracks & skims); flywheel, oil pump, timing belts (if has been changed in accordance with the manufacturers specified kilometer intervals);
- **Fuel System:** Throttle body, mechanical or electrical fuel pump, injectors and tank sender unit, (excluding all washer/seals);
- **Transmission (Automatic & Manual):** All internal lubricated parts within the transmission, also including valve body: torque converter, transfer box, transmission oil cooler, oil pump, vacuum modulator excluding all Electronic Units & Mechatronic Units;
- **Steering and Suspension:** Power steering rack, power steering pump, coil springs, wishbones, ball-joints, hydrostatic displacer units, suspension arms and torsion bars, anti-roll bars;
- **Turbo Unit:** Turbo unit, including wastegate.

**Important: unless those components are listed above or can be selected as an option, all other parts and components are excluded from PREMIUM COMPONENT WARRANTY.**

**For full Terms and Conditions, please read the General Conditions, General Exclusions, and Excluded Components sections of this policy.**

**Premium Component Warranty also includes the following extra benefits:**

## Vehicle Hire

If the Repair Time for a valid claim exceeds 8 hours (according to GT Motive and/or Autodata) the Insured will be provided with up to 7 days' vehicle hire at a rate of €30 (+VAT) per day. Authorisation must be obtained from Us prior to approval. Delays associated with part(s) availability are excluded.

## Unlimited Kilometres

There is NO limit on the amount of kilometers during your period of warranty cover, but you do have to keep your vehicle serviced in accordance with the manufacturers service intervals for that vehicle. Proof of documented service records may be requested in the event of a claim.

## European Warranty Cover

This Policy will cover Your Vehicle for personal trips while it is outside the Island of Ireland in Europe or the UK for up to 60 days in total during the Period of Insurance, if Your Vehicle has a mechanical or electrical failure in any country, within the Territorial Limits.

## Diagnostics

In order for a repairer to work out exactly what is wrong with a vehicle, they normally carry out diagnostics to identify the fault. If the fault results in a valid claim under your warranty policy then the diagnostic costs will automatically be covered up to a maximum of €75 (plus VAT).

## Transfer of Warranty

If you decide to sell your vehicle to another private owner you can transfer your unexpired portion of the warranty to them (see the 'Transfer of Warranty' section for full terms & conditions), which may improve your chances of selling your vehicle more quickly. There is NO charge for this transfer but you must contact Us with the new private owner's details.

**The following additional components are optional:**

## Catalytic Converter & Diesel Particle Filter

These components are covered provided they fail due to sudden unforeseen circumstances. Manual and forced regeneration as per Manufacturer's specification must be attempted first and proof provided before a claim for repair, reconditioning or replacement unit can be considered. Excludes impact or accidental damage, corrosion, flooding.

## Satellite Navigation System & In-Car Entertainment Systems

These items are covered if they are original factory fitted components and fail due to sudden unforeseen circumstances. Excludes accidental damage, cracked screens, fluid ingress, food ingress.

**Ask your dealer for more details about upgrading to include these additional components.**

## 4. Premium Powertrain Warranty

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This Premium Powertrain Warranty is for vehicles less than 12 years old and less than 225,000kms. Please note there is a maximum claim limit per repair as indicated on your Warranty Certificate.

If you have Premium Powertrain Warranty the following will be covered:

### Named Component List

Only the following specifically listed component and associated labour costs are covered against Mechanical and Electrical Breakdown:

- **Driveline:** CV joints, crown wheel and pinion, differential, drive shafts, half shafts, pinion carrier bearings, propshaft, sun and planet gears, universal joints, washers and spacers.
- **Electrics:** Alternator and starter motor.
- **Engine:** All internal lubricated parts, also including engine block, cylinder bores & heads, cylinder head gaskets (excluding cracks & skims); flywheel, oil pump, timing belt (if has been changed in accordance with the manufacturers specified kilometer intervals)/tensioner (excluding overheating, decoking, burnt, pitted & sticking valves).
- **Transmission:** (Automatic & Manual): All internal lubricated parts within the transmission, also including valve body: torque converter, transfer box, transmission oil cooler, oil pump, vacuum modulator excluding All Electronic Units & Mechatronic Units.
- **Turbo Unit:** Turbo unit, including wastegate

**Important: unless listed above, all other parts and components are excluded from PREMIUM POWERTRAIN WARRANTY.**

Premium Powertrain Warranty also covers the following extra benefits:

Unlimited Kilometres

European Warranty Cover

Vehicle Hire

Transfer of Warranty

Diagnostics

# Additional Optional Benefits

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**The following benefits are optional and will only apply if selected and the appropriate premium is paid and is shown on your Warranty Certificate:**

## Roadside Assistance

In the event that the Insured vehicle cannot be driven as a result of a Mechanical or Electrical breakdown within the territorial limits then your Roadside Assistance policy will cover the cost of recovery of your vehicle to the nearest MAWDY approved repairer and arrange for onward transportation for you and your passengers to your intended destination within the territorial limits (maximum covered €30/£30Stg per person or €100/£100Stg in total plus VAT). See page 21 for full terms and conditions relating to Breakdown Assistance.

## Emergency Accommodation

(Only applies if Roadside Assistance is selected)

If you have optional Roadside Assistance and your vehicle suffers a mechanical or electrical breakdown within the territorial limits and away from your home, your warranty will cover the cost of emergency accommodation or travel expenses to get you home – this will be up to a maximum cost of €100 Plus VAT providing the breakdown results in a valid claim under your warranty and you have obtained prior approval from the MAWDY Claims Team.

## Diesel Particle Filter & Catalytic Converter

These components are covered provided they fail due to sudden unforeseen circumstances. Manual and forced Regeneration as per Manufacturers specification must be attempted first (proof provided) before a claim for repair, reconditioning or replacement unit can be considered. Excludes impact or accidental damage, corrosion, flooding.

## Satellite Navigation & In-Car Entertainment Systems

These items are covered if they are original factory fitted components and fail due to sudden unforeseen circumstances. Excludes accidental damage, cracked screens, fluid ingress, food ingress.

# General Conditions

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The following general conditions apply to all warranty options covered in this policy booklet:

1. Prior Authorisation is required for all warranty claims. Repairs cannot commence until We have issued an Authorisation Number in advance;
2. In the event of any occurrence giving rise to a claim, the following applies -
  - You must advise Us as soon as it is reasonably possible;
  - You must adhere to the procedure specified within the 'Making a Claim' Section of the Terms & Conditions;
  - You must take all reasonable steps to avoid further damage occurring;
  - We will not accept liability for any damage caused by continuing to drive the Vehicle once a fault is evident.
3. All warranty claims must be repaired by an Approved Repairer. Please contact Us for details of the Approved Repairers near you;
4. No liability will be accepted for any claim where the Terms & Conditions of this Policy have not been fully complied with;
5. You must have the Insured Vehicle serviced to the manufacturer's recommended schedule from the date or mileage (whichever ever the sooner) of the last recorded service. You are allowed a maximum allowance of 2,000kms or 28 days, whichever comes first. **IMPORTANT: Your Vehicle must be serviced by a VAT registered or S.I.M.I. approved workshop. You must ensure that You keep all servicing invoices and receipts, as they may be required by the Administrator in the event of a claim.**
6. In the event of a claim relating to timing belts or chain failure, We will require proof that the belt has been changed or tension has been adjusted, in accordance with the manufacturer's specification. We will not accept liability for the cost of repairing timing belt or chain failure and associated damage without proof of periodic replacement/adjustment;
7. This warranty policy is transferable at the insurer's discretion on the direct sale of the insured vehicle to a new private owner;
8. The Administrator reserves the right to ask for proof of ownership of the vehicle covered by this warranty;
9. This warranty will not cover any claim covered by an existing insurance policy or any agreement with a motoring breakdown organisation.
10. Only the Component(s) specifically relating to the level of Premium Warranty selected will be covered by this Policy;
11. If You, or Your agent make any claim knowing it to be false or fraudulent in any respect, then this Policy will become null and void. We will take legal action to recover all sums paid in respect of any false or fraudulent claims including legal costs and damages;
12. This Policy will not cover any claim covered by any existing insurance policy or policies, or any agreement with a motoring breakdown organisation;
13. This Policy is in addition to the Insured's legal rights and is not to be substituted for the Supplying Dealer's liability if the Vehicle is found to be unfit for the purpose for which it was intended, or is not as described or is not of satisfactory quality;
14. The Administrator reserves the right to specify or supply direct the use of reconditioned, exchange or non-original equipment (sometimes known as "pattern") Component(s) as part of an authorised repair;

15. The Administrator reserves the right to ask for proof of ownership of the Vehicle covered by this Policy;
16. The parties of this Insurance Policy can choose the law that applies to it. In the absence of any written agreement to the contrary, the laws of Ireland will apply;
17. If You are VAT registered, the VAT element of any payment due will be Your responsibility;
18. If any information provided to the Insurer or Administrator by the Insured or anyone acting on behalf of the Insured is inaccurate or if the Insured fails to disclose any information which might reasonably affect the Insurer's decision to provide insurance under this Policy, the Insured's right to any benefit under this Policy will end;
19. All vehicles must have a valid NCT.
20. Where repairs are required on a vehicle which has been imported, We will use the European equivalent, to calculate labour times and parts costings.

## General Exclusions

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**The following general exclusions apply to all warranty options covered in this policy booklet.**

Your warranty will not cover any Mechanical or Electrical Breakdown or fault resulting from:

1. Accidental or malicious damage;
2. Overheating, frost, corrosion, flooding, impact, fire, abuse or neglect;
3. A defect which existed or was known prior to the warranty taking effect;
4. Any defect that has been detected during routine servicing;
5. Any NCT failure;
6. Any fault which was present in the vehicle in advance of the policy purchase;
7. Losses arising from manufacturer's defects, inherent design faults, recall campaigns, during or after manufacturer's warranty period;
8. Lack of coolant, AdBlue, FAP, lubricant or hydraulic fluid being used;
9. Any failure caused by a blockage to the lubrication, cooling or fuel systems;
10. Consequential damage by any uninsured components is excluded;
11. Routine servicing or replacement of any components with a recommended replacement interval;
12. Any breakdown caused by negligence, improper servicing or failure to have the vehicle maintained to manufacturers specified schedule;
13. Software updates;
14. Any vehicle that has at any time, been subject to any category of, Total Loss Insurance claim;
15. Water ingress or leaks;
16. Any delays to any repairs such as sourcing parts.
17. If Your Vehicle has been modified with any non-manufacturer approved supplied parts or has undergone any performance related modifications that are associated to the items covered under this Policy, We reserve the right to decline any claim (and any associated damage) that may occur due to the fitting/failure of a modified part. Cosmetic modifications are acceptable including wheels / tyres providing they are the same size/specifications as the manufacturer's equivalent.

**PLEASE NOTE: If Your Vehicle has been modified to accommodate a disability it will not invalidate Your Policy, providing the modification is not performance enhancing. However, the modification itself and its components will not be covered by Your Policy.**

18. Any damage caused to or by excluded Component(s);
19. Faults attributable to a previous faulty repair;
20. Use of an incorrect grade or type of fuel or oil;
21. Faults associated with lack of routine maintenance;
22. Where the Insurer is unable to verify the actual mileage of the Vehicle at the time of the claim;
23. Any liability for death, bodily injury or damage to other property or any such loss caused directly or indirectly by the claim or event giving rise to a claim under this Policy;
24. Any Vehicle where the speedometer has been interfered with, altered or has been disconnected;
25. Claims arising from war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, acts of terrorism, military or usurped power or confiscation or nationalisation or requisition or destruction of, or damage to property by or under the order of any government or public or local authority;
26. Claims directly or indirectly caused by or contributed to or arising from ionising radiation, contamination by radioactivity from any nuclear fuel or from any nuclear waste, from the combustion of nuclear fuel or the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear parts thereof.

## Excluded Vehicles

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**The following Vehicles are excluded from cover on this Policy:**

- Any public service Vehicle: such as military, police, ambulance or fire Vehicle.
- Any Vehicle used for hire and reward including but not limited to taxi, limousines, courier services, private hire and driving school vehicles.
- Any commercial Vehicle with an unladen weight of more than 3.5 tonnes Gross Vehicle Weight (G.V.W).
- Any American import, kit cars, motorhomes, quad bikes, motorcycles and rotary engine and any engine with a non-manufacturer fitted LPG conversion.
- Any vehicles used in any type of competition or rally racing, any type of trackday, off road, speed testing, pace making or reliability trials.
- **The following makes of vehicles are excluded: AC, Aston Martin, Bentley, BMW Alpina, Bristol, Bugatti, Caterham, Cosworth, De Tomaso, Ferrari, Ginetta, Jaguar XJ220, Lamborghini, Lancia, Lister, Lotus, Maserati, McLaren, Marcos, Rolls Royce, TVR and Kit Cars.**

# Excluded Components

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## The following are not covered by Your Premium Warranty Policies:

- Bodywork components, panels, paintwork, door handles, glass, interior and exterior trim, keys or key fobs, check straps, upholstery;
- Sump plugs, nuts, bolts, washers, fasteners, connectors, brackets;
- Any item normally replaced during routine servicing. Such items as, but not limited to, spark plugs, plug leads, belts, brake drums/discs/pads/shoes, all filters, any adjustments or alignment;
- The cleaning or replacement of any item or components required due to any contamination or carbonisation, due to the use of incorrect fuels, oils or hydraulic fluids;
- Burnt, sticking or pitted valves;
- Airbag systems, and seat belt systems;
- Any damage caused by frost, lack of anti-freeze, impact, accident or negligence;
- In car entertainment, traffic management systems, telephones, TV's and associated equipment; (only covered if selected as an additional option and original factory fitted components);
- Strikers, hinges & check straps;
- Component failure resulting from accident damage, misuse, neglect, overloading or abnormal use;
- Damage which has occurred as a result of any non -original factory accessory;
- Any damage or losses to components that are not directly covered within the terms of this warranty;
- Any loss, damage or failure which occurs while the Vehicle is outside the Territorial
- Limits as detailed in these Terms & Conditions;
- Weather strips and body seals;
- All damage and repairs resulting from water ingress or flood damage of any form;
- Recharging of air conditioning system, unless part of a Valid Claim;
- Servicing of the Diesel Particle Filter as stated by some manufacturers, including isolated regeneration and the top up of the fuel additive.
- If You have an electric vehicle the following Components will not be covered: Li-ion battery (EV battery), traction motor, traction motor inverter, VCM (vehicle control module), reduction gear, DC/DC converter, on-board charger, charge connector and cable;
- Batteries, (except for Hybrid Batteries which are covered for Premium Plus up to the claim limit), wiring looms and connectors, all lamp assemblies, all illumination devices, exhaust systems, wiper blades, wiper arms, wheel balancing / alignment, tyres, glow plugs;
- Oil Seals and Gaskets: However, in cases where a claim on a covered component has been accepted the policy covers any seal or gasket required to successfully effect the required repair;
- All casings: However, Should the failure of a covered Component result in damage to any associated casing the replacement of said casing will be covered if required to successfully effect the required repair. (provided the additional costs of repair, replacement and labour are within the Policy claim limits);
- All pipes and hoses;
- Fluid reservoirs and caps;
- Fuel Injector washers;
- All cables.

# European Warranty Cover

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This Policy will cover Your Vehicle for personal trips while it is outside the Republic of Ireland, within the Territorial Limits, for up to 60 days in total during the Period of Insurance. If Your Vehicle has a mechanical or electrical failure in any country within the Territorial Limits, You will be entitled to repairs subject to the Terms & Conditions of this Policy and the cost to get the equivalent repair done in the Republic of Ireland. Prior authorisation is required from Us. You will be required to pay the full cost of repair on completion and should submit a claim for the total amount agreed by Us for reimbursement upon Your return to the Republic of Ireland.

**IMPORTANT: Repair time does not include delays in commencing a repair for any reason (including waiting for parts to arrive)**

We will not be liable for any additional costs associated in respect of:

- Availability of parts
- Parts transportation
- Vehicle hire costs incurred awaiting parts transportation
- Fuel
- Insurance, or
- Collision damage waiver

## Betterment

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**Please note that the following does not apply to PREMIUM MAX Cover:**

The following list of items deteriorate through general use and will be subject to a percentage of betterment. The list includes but is not limited to:

- Brake discs / drums / wheel cylinders, CV joints / boots, drive shafts / carrier bearings, u joints, wheel bearings, hubs and calipers;
- Timing chain or belt (including any tensioners, guides and bearings);
- Shock absorbers/mounts, suspension airbags, coil springs, steering / suspension arms / bushes / gaiters / ball joints / knuckles, engine and gearbox mounts, gas springs for tailgate / bonnet;
- Flywheels, Clutch release bearing / slave cylinders / discs / pressure plates / bushings / forks;
- Betterment contribution is payable on the PARTS ONLY and is the responsibility of the insured.

**The percentage applicable is based on the odometer reading at the time of the claim as follows:**

- Over 100,000 Kilometers = 20%
- Over 150,000 Kilometers = 30%
- Over 175,000 Kilometers = 40%
- Over 200,000 Kilometers = 50%

**NOTE: All other parts (not listed above) if specifically covered in the level of premium warranty selected will be paid in FULL up to the claim limit indicated on the premium warranty certificate.**

# Roadside Assistance (Optional)

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This cover will only apply if it is shown on your Premium Warranty Certificate.

## Benefits

MAWDY will provide Roadside Assistance in the event of the Insured's Vehicle being immobilised within the Territorial Limits as a result of a Mechanical Breakdown or Electrical failure ONLY.

We will arrange and pay for the benefits set out here after:

- One hour's free labour at the roadside if the vehicle can be repaired on-site
- Towing the vehicle to the nearest MAWDY Approved Repairer
- Somebody to assist you in the event of a breakdown at your home

## Labour

The cost of call out and up to one hour's labour charged by a repairer provided the repair is carried out on site and not at the repairer's premises.

## Continuation of Journey

If repairs cannot be made on site, and the Insured's Vehicle has broken down away from home, we can arrange and pay for one of the following Continuation of Journey benefits:

- Onward transportation for the Insured and passengers home or to their intended destination within the Territorial Limits up to a maximum of €100, or;
- Use of a replacement car (group A) for up to 48 hours while repairs are carried out subject to a maximum value of €30 per day, or;
- Overnight accommodation for one night only, limited to Bed and Breakfast, while repairs to the Insured's vehicle are in progress, subject to maximum value of €100.00 in total.

**IMPORTANT: the assistance provided under the Continuation of Journey benefit is at our discretion and depends on what is available at the time.**

Your MAWDY Motor Rescue is a 24-hour emergency & breakdown recovery service. It is there to assist you in your time of need. The choice of assistance supplied depends on the options available to the rescue provider at the time of the request for assistance. You should be aware that the cover provided will be at MAWDY's discretion as not all options are available to them at all times, e.g. car hire in a rural area may be impossible to obtain in the early hours of the morning.

## What to do?

Should you require Roadside Assistance, please telephone the MAWDY Motor Rescue Helpline:

**Republic of Ireland**                      **1800 365 724**  
**Northern Ireland**                      **00 353 91 501 633**

Please have the following information available when you call:

- Your exact location
- The registration number of your car
- Your Premium warranty certificate number
- A telephone number where you can be contacted
- A description of the problem

**MAWDY are responsible only for the cost of providing benefits available through MAWDY.  
If you make your own arrangements, you will not be reimbursed.**

## Conditions

1. We will not pay for any expense or assistance that has not been authorised through the Motor Rescue Helpline.
2. We shall not be liable for any recurring claim due to the same cause within the last 28 days where a permanent repair has not been undertaken to correct the fault.
3. The Policy Number must be quoted when calling for assistance.
4. In the event of cancellation of the Policy by the Insured, no return of premium shall be allowed in respect of the Assistance portion of the premium, other than that allowed under the 14 working day cooling-off period.
5. Territorial Limits of cover is the Island of Ireland.
6. To be eligible for assistance, the Insured must hold a current Motor Insurance Policy.
7. The Insured must be with the vehicle when the Repairer arrives. If the Insured is not with the vehicle and our Repairer cannot assist, any subsequent assistance will be at the insured's own cost.
8. Cover is not applicable if your vehicle has been modified for or is taking part in racing, trials, rallying or criminal conduct.
9. Your vehicle must at all times be maintained in a good mechanical and roadworthy condition and be regularly serviced.
10. If We have to make a forced entry to the Insured vehicle because You are locked out, You must sign a declaration confirming You will be responsible for the damage.
11. Vehicles eligible for assistance will be restricted to any private car up to 3.5 tonnes in laden weight and is 12 years and under at the time of taking out this policy.
12. It will be the responsibility of the Insured to arrange and pay for alternative transport for any livestock, animals or pets carried within the Insured Vehicle, if the vehicle has to be towed.
13. If You cancel an assistance, You are not eligible for another call out for that assistance.
14. Replacement cars & vans are subject to commercial car & van hire criteria. This criteria may include, however is not limited to the following: full driver's licence without endorsements, a cash or credit card deposit. These criteria are not exhaustive and may change from time to time. It is also a condition of car & van hire that the car or van must be returned to the pick-up point.
15. Your MAWDY Roadside Assistance cover is limited to a maximum of 3 assists in any 12-month policy term. After the 3rd assist, your Roadside Assistance policy cover becomes void.

## Exclusions

We will not be liable:

1. For any liability or consequential loss arising from using the assistance services.
2. For expenses, which are recoverable from any other source.
3. For any breakdown assistance request arising where Your Vehicle is carrying more passengers, or towing a greater weight than that for which it was designed as stated in the Manufacturer's specifications or arising directly from the unreasonable driving of the Vehicle on unsuitable terrain.
4. For any accident or breakdown brought about by an avoidable or willful or deliberate act committed by You.
5. For the cost of repairing the Vehicle other than outlined in the benefit 'Labour' above.
6. For the cost of any parts, tyres, keys, lubricants, fluids or fuel required to restore the Vehicle's mobility.
7. For any breakdown assistance requests caused by fuels, mineral essences or other flammable materials, explosives or toxins transported in the Vehicle.
8. For any breach of this section of the Policy or failure on Our part to perform any obligation as a result of acts of god, government control, restrictions or prohibitions, or any other act or omission of any public authority (including Government) whether local, national or international, or the default of any supplier, agent or other person or of labour disputes or difficulties (whether or not within MAWDY) or any other cause whatsoever where such cause is beyond our reasonable control.
9. For assistance as a result of running out of fuel or use of incorrect fuel.
10. For any winching costs or specialist equipment (any vehicle or equipment used other than a standard recovery vehicle which is required to move a vehicle which has left the road or is overturned or without wheels, would be considered specialist equipment.) Once the vehicle has been recovered to a suitable location, normal service will be provided.
11. For breakdown assistance requests arising from loss of or damage to contents of your vehicle.
12. For breakdown assistance requests if the driver appears to be under the influence of drugs or alcohol at the time of the assistance.
13. For breakdown assistance requests if the insured vehicle is inaccessible or in an off-road location or cannot be transported safely or legally without hindrance using a standard transporter/equipment.

# Making A Claim

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If Your vehicle develops a fault which You think may be covered by Your warranty, please contact the Administrators warranty claims team first, on one of the numbers shown below.

In the event of a claim please email [claims.ie@mawdy.com](mailto:claims.ie@mawdy.com), or call:

**WARRANTY CLAIMS LINE**    **091 560 604**  
**MOTOR RESCUE LINE**        **1800 365 724**  
**OUTSIDE IRELAND**        **+353 (0)91 560 604**

We will advise the course of action you should take.

If the Roadside Assistance benefit is required, and your vehicle cannot be driven then recovery is to the nearest MAWDY Approved Repairer free of charge but if you want your vehicle recovered to another location this will incur an additional charge.

**Please remember:** All warranty claims MUST be authorised in advance by Us and repaired at the nearest Approved Repairer. We shall not be liable for any repair costs where an Authority Number has not been issued prior to repairs commencing. You must authorise the dismantling of any components for inspection and diagnosis. If after dismantling no liability has been found, You must bear the cost.

# Customer Care

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In the unlikely event of a dispute occurring regarding this Policy, you should in the first instance write to:

The Customer Service Team, MAWDY  
22-26 Prospect Hill  
Galway, H91 T3HK Ireland  
Phone: 091 501 600  
Email: [driveprotection@mawdy.com](mailto:driveprotection@mawdy.com).

The complaint will be fully investigated and a full response issued to you. We will endeavour to resolve your complaint within the prescribed time-frame of 40 business days.

Should you remain dissatisfied, You may contact:  
The Financial Services and Pensions Ombudsman  
Third Floor, Lincoln House, Lincoln Place  
Dublin 2, D02 VH29  
Phone: +353 (0) 1 567 7000 | Email: [info@fspoi.ie](mailto:info@fspoi.ie)  
Website: [www.fspoi.ie](http://www.fspoi.ie).

This procedure is in addition to any other legal rights you may have to take legal proceedings.

# Data Protection

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We will need to obtain personal information from you to provide you with the policy of insurance. This means any information obtained from you in connection with this policy provided to you by us (or our subsidiaries) must be collected lawfully and in accordance with Data Protection Legislation.

We use your personal information in the following ways:

- to provide you with policy cover, including underwriting and claims handling. This may include disclosing information to other insurers, regulatory authorities, or to our agents who provide services on your behalf under the policy;
- to confirm, maintain, update and improve our customer records;
- to analyse and develop our relationship with you;
- to help in processing any applications you may make;
- to identify and market products and services that may be of interest to you, (subject to your prior consent);
- to carry out studies of statistics and claim rates;
- for the analysis and the prevention of fraud;
- for the analysis and the prevention of payment defaults;
- for statistical studies by us and/or any sectorial organisation in Europe.

Where You have given your consent, We may share some of your personal information with our partner companies or companies within our group so that they can provide you with information about other products, services and promotions that may be of interest to you by letter, telephone, SMS or e-mail.

We will only disclose your personal information to third parties if:

- it is necessary for the performance of your policy of insurance with us;
- you have given your consent, including marketing consent; or
- such disclosure is required or permitted by law.

You can change your mind about your marketing consent at any time by contacting our Data Protection Officer, MAWDY, 22-26 Prospect Hill, Galway, H91 T3HK or e-mail: [dpo.ireland@mawdy.com](mailto:dpo.ireland@mawdy.com)

We deal with third parties that we trust to treat our customers' personal information with the same stringent controls that we apply ourselves. Any telephone calls made in connection with this Policy may be monitored or recorded to assist with staff training and for quality control purposes.

## Contact Us

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**Write to:** MAWDY, 22-26 Prospect Hill, Galway, H91 T3HK Ireland

**Phone:** 091 501 600 **Email:** [driveprotection@mawdy.com](mailto:driveprotection@mawdy.com)

## Cancellation

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You have the right to cancel cover and to receive a full refund of premium under this policy provided no claims are known or reported, by giving written notice of cancellation within 14 working days from the purchase date of the policy to the Warranty Administration, MAWDY, 22-26 Prospect Hill, Galway, or email [iewarrantyadmin@mawdy.com](mailto:iewarrantyadmin@mawdy.com) quoting the certificate number.

**Please Note:** If you are no longer the owner of your vehicle, we reserve the right to cancel your policy.

## Compensation

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MAWDY is covered by the Insurance Compensation Fund Ireland established under the Insurance Act 1964 which has been amended by the Insurance (Amendment) Act 2018. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and circumstances of the claim.

The total amount that may be paid out of the fund in respect of any sum due to a person under a policy shall not exceed 65% of the sum due to the policyholder or €825,000 whichever is less. Further information about compensation fund arrangements is available from [www.centralbank.ie](http://www.centralbank.ie).

# Transfer of Ownership Form

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Send to MAWDY, 22-26 Prospect Hill, Galway.

## Warranty Transfer (To A New Owner)

If You sell Your Vehicle during the period of Your Warranty, You may transfer the benefits of the warranty to the new Vehicle owner, provided that the Vehicle is sold privately and not through a garage, motor trader, auction or similar company. The transfer will be subject to MAWDY approval.

If You sell Your Vehicle to a new private owner, You may transfer the Benefit of this Premium Warranty Policy subject to the following conditions.

- You must have paid the full Premium
- The Vehicle servicing must be up to date
- There are no claims pending
- You are selling to a private purchaser (the Policy cannot be transferred to a motor dealer or trader – in this case the Policy becomes null and void).

To transfer the unexpired portion of the Policy, You and the new owner must complete and sign this form and send it to the Administrator within 14 days of selling the Vehicle, together with all servicing receipts from the Policy Start Date. These details must be sent by Recorded Delivery.

**Please Note: MAWDY are unable to give any advice on whether this Premium Warranty Policy is suitable for the needs of the new owner.**



# Transfer Request

**Policy Number:** .....

**Vehicle Registration Number:** .....

**Date of Sale:** .....

**Mileage at Sale:** .....

I confirm that I have sold the Vehicle to the new owner detailed below and I would like to transfer the unexpired portion of the Policy with the Vehicle.

I confirm that there are no pending claims and I am unaware of any defect with the Vehicle.

**Original Insured's signature:** .....

**Print Name:** .....

**Date:** .....

**Mileage at Sale:** .....

# New Owner's Details And Declaration

**Print Name:** .....

**Address:** .....  
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.....

**Telephone Number:** .....

**Email Address:** .....

I confirm that I have purchased the above Vehicle from the original Insured.  
I confirm that I am not a motor dealer or trader and I do not intend to use the Vehicle for hire or reward.  
I have read and agree to abide by the Terms & Conditions of the Policy and request that all rights and benefits of the Policy are transferred to me.

**New Owner's signature:** .....

**Date:** .....

# MAWDY

MAPFRE Worldwide Digital Assistance

## Make a Claim

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Phone: 091 560 604  
Email: [claims.ie@mawdy.com](mailto:claims.ie@mawdy.com)

### MAWDY

22-26 Prospect Hill  
Galway  
H91 T3HK

### CONTACT US

Phone: 091 501 680  
Email: [driveprotection@mawdy.com](mailto:driveprotection@mawdy.com)  
[www.mawdy.ie](http://www.mawdy.ie)

### CLAIMS

Phone: 091 560 604  
Email: [claims.ie@mawdy.com](mailto:claims.ie@mawdy.com)

### ROADSIDE ASSISTANCE

Phone: 1800 365 724

MAPFRE ASISTENCIA Compania Internacional De Seguros Y Reaseguros, S.A., trading as MAWDY is authorised by Direccion General de Seguros y Fondos de Pensiones del Ministerio de Economia y Hacienda in Spain and is regulated by the Central Bank of Ireland for conduct of business rules. Company Registration No 903874.