



Essential
Enhanced
EV & Hybrid



Welcome to Pinnacle Warranties



We are delighted to welcome you as a customer.

We pride ourselves on our extensive levels of protection and outstanding customer service this product supplies you with. This is your warranty booklet and you should keep it in a safe place. Please take the time to read through it fully as it's important that you understand the cover this plan provides you with. This booklet shows you what is covered and what is not within your elected coverage level.

This plan is not a contract of insurance. Upon registration of your repair plan, you have the right to ask us to agree to provide repair services in certain circumstances. In particular you have the right to ask that we authorise third-party repairers to provide parts and labour in carrying out repairs to your vehicle.

If you have any queries about this product, please contact us on 0330 057 7101 or info@pinnaclewarranties.co.uk

Your plan comes with Three Months complimentary Basic Pinnacle Assistance. To activate, please call 03300 577 101 during normal office hours within seven days of registration.

Important Information

WHAT SHOULD I DO IF I BREAKDOWN: In the event of an issue, please call our experienced claims team on 03300 577 101.

WHERE CAN I TAKE MY VEHICLE: Pinnacle Warranties Ltd will accept quotations from any VAT registered repairer. If you are unable to locate a garage, or are unaware of where to take your vehicle our claims team can guide you to a garage within your area.

HOW WILL MY CLAIM BE PAID: Claims are paid following the assessment of a claim where approval is received and upon return with payee bank details, proof of payment and a VAT registered repair invoice. Wherever possible (when dealing direct with the Repairer), on completion of the claim assessment, a payment link will be issued allowing instant payment of the claim.

YOUR OBLIGATIONS

You must take reasonable steps to care for your vehicle and must meet the following requirements, which apply to all levels of cover.

You will take all reasonable steps to prevent loss or damage to the vehicle and shall observe the terms of the agreement.

You must ensure your vehicle has a valid MOT test certificate and is taxed.

You must keep your vehicle serviced in line with the manufacturer's recommended servicing schedule. The vehicle must be serviced within 30 days or 1,000 miles either side of its scheduled service.

Using parts approved by the manufacturer or parts manufactured to the same specification and standards as those approved by the manufacturer.

Using fluids and lubricants recommended by the manufacturer.

We will not make any payment under the plan unless your vehicle is free of all pre-existing faults at the time of registration of the plan.

Your chosen plan does not cover the costs of any periodic replacement of parts required during a service. If you do not service your vehicle in accordance with the manufacturer's recommendations, then you will not be covered under this Agreement.

Essential Cover



WHAT IS COVERED

Any items listed below and shown in the Further Benefits section

BRAKING SYSTEM

Anti-lock braking system (ABS) pump and control unit, calipers, master and wheel cylinders, brake limiter valves and vacuum servo.

CASINGS

When damaged as a direct result of a failed covered component.

COOLING SYSTEMS

Engine cooling radiator, heater radiator, thermostat and housing, viscous cooling fan couplings and water pump.

ELECTRICS

Anti-lock braking system (ABS), ECU, air conditioning pump, alternator, automatic gearbox ECU, central locking motors, ignition coil and coil packs, electric window motors, front and rear wiper motors, heater blower motor, horn, indicator switch, relay, starter motor.

ELECTRONIC CONTROL UNITS (ECU) & COMPUTERS

Engine management ECU, gearbox ECU and ABS ECU

ENGINE

Camshafts and bearings, camshaft followers and rockers (including hydraulic lash adjusters), connecting rods and bearings, crankshaft and bearings, cylinder block and head, cylinder head gasket, cylinder bores inc. liners and seals, internal bushes and bearings, engine ECU, oil pump and drive, pistons and rings, rocker assembly, timing gears, timing belts (subject to correct replacement) and timing chains (broken), tensioner, valves, springs and guides (burnt or pitted valves and valve seats are not covered).

FUEL SYSTEM

Air flow sensors and meters, fuel gauge sender unit, fuel pressure regulators and accumulators, fuel pumps (including pre-pumps, low, high pressure and injection pumps), injectors (including petrol, diesel and single-point injectors.)

GEARBOXES AND TRANSMISSIONS

(Including automated manual gearboxes, automatic gearboxes, four wheel drive transfer gearboxes) Automatic transmission brake bands, clutches and modulator valves, drive chains, gear lever, gears, hydraulic gearshift governors, internal servos and valve blocks, internal bearings and bushes, oil pumps, selector forks, shafts (all including extension shafts), synchromesh hubs, rings and torque converter. Mechatronic units are not covered by this agreement.

STEERING

Shaft and tilt mechanism and couplings, PAS steering motors, hydraulic pumps and reservoir and pressure pipes, steering and idler boxes, rack and pinion assembly (including hydraulic rams and electric motors), track rods and track rod ends.

SUSPENSION

Anti-roll bar bushes, anti-roll bar link bushes (excluding active/non-active anti-roll bar), ball joints, lower wishbone bushes, upper wishbone bushes, suspension shock absorbers and suspension coil springs, hubs, wheel bearings, leaf springs. Air suspension is not covered by this agreement.

TURBOCHARGER

Factory fitted turbocharger units.

FURTHER BENEFITS

Wear and Tear to mechanical listed items on vehicles (up to 80,000 miles and 10 years at point of claim generation)*	Vehicle recovery (Up to £75)*
Cylinder Head Skim £25*	Wheel alignment (Up to £25)*
Consequential damage when caused by another covered item	Sundries (oil, filters, anti-freeze) (Up to £75)*
Clutch contribution on vehicles (up to 90,000 miles) (Claim limit £250)	Software update/re-programming (Claim limit £100)*
Dual Mass Flywheel (DMF) contribution on vehicles (up to 80,000 miles) (Claim limit £500)	Vehicle hire up to 5 days at a maximum of £40 per day* (24 hours after a claim has been registered)
Diesel Particular Filter (DPF) (repair or replace)(Claim limit £150)	European Cover up to a maximum of 90 days during the period of cover
Battery contribution (Claim limit £100)*	Transferable warranty to a new owner (admin fee £50 applicable)
Injectors cover (Claim limit £250)	Multimedia systems , including park assist, parking/blind spot cameras, instrument clusters, digital dashboards and screens (Claim limit £250)

EXCLUDED ITEMS

Aerials, all manifolds, swirl flap, mechanisms and motors, brake cables, brake linkage, frictional materials, hoses and pipes, engine and gearbox mountings, airbag and airbag systems. All service components and items that require periodic replacement. Burnt valves, exterior trim/interior trim, all light units, bulbs and bulb holders, car telephone systems, external gearbox linkage, all wiring looms and harnesses, chassis, front and rear windscreen, heater elements, all lock barrels, mechanisms, units and pumps. Coolant hoses and pipes, ancillary components, electric handbrake mechanism, front and rear wiper linkage, bodywork and fixings, fuel tank/ lines including additive tanks. Bolts, fixings, hoses and pipes, exhaust mountings gaskets, oil seals and oil leaks, heated and air-conditioned seat elements, manual handbrake and mechanism (all components), power hood and power hood mechanism, steering lock/barrel/ mechanism, mirror glass, mirror units if impact has caused damage to the motor unit, sunroofs, windscreens, windows, glass, pipes and hoses, keys and remote key fobs, oil supply and feed pipes, road wheels and tyres, light units or bulbs, gas-filled, LED, xenon starter units, perished pulley dampers, seat belt webbing, pre-tensioners, seat runners, towing equipment, buckles and fixings.

Enhanced



WHAT IS COVERED

All mechanical and electrical components (unless specifically listed as excluded). Additionally, all items listed below and shown in the Further Benefits section.

BRAKING SYSTEM

Anti-lock braking system (ABS) pump and control unit, calipers, master and wheel cylinders, brake limiter valves and vacuum servo.

CASINGS

When damaged as a direct result of a failed covered component.

COOLING SYSTEMS

Engine cooling radiator, heater radiator, thermostat and housing, viscous cooling fan couplings and water pump,

ELECTRICS

Anti-lock braking system (ABS), ECU, air conditioning pump, alternator, automatic gearbox ECU, central locking motors, ignition coil and coil packs, electric window motors, front and rear wiper motors, heater blower motor, horn, indicator switch, relay, starter motor.

ELECTRONIC CONTROL UNITS (ECU) & COMPUTERS

Engine management ECU, gearbox ECU and ABS ECU

ENGINE

Camshafts and bearings, camshaft followers and rockers (including hydraulic lash adjusters), connecting rods and bearings, crankshaft and bearings, cylinder block and head, cylinder head gasket, cylinder bores inc. liners and seals, internal bushes and bearings, engine ECU, oil pump and drive, pistons and rings, rocker assembly, timing gears, timing belts (subject to correct replacement) and timing chains (broken), tensioner, valves, springs and guides (burnt or pitted valves and valve seats are not covered), intake manifolds, air conditioning condensers, intercoolers, EGR coolers (unless displaying signs of impact damage).

FUEL SYSTEM

Air flow sensors and meters, fuel gauge sender unit, fuel pressure regulators and accumulators, fuel pumps (including pre-pumps, low, high pressure and injection pumps), injectors (including petrol, diesel and single-point injectors.)

GEARBOXES AND TRANSMISSIONS

(Including automated manual gearboxes, automatic gearboxes, four wheel drive transfer gearboxes)

Automatic transmission brake bands, clutches and modulator valves, drive chains, gear lever, gears, hydraulic gearshift governors, internal servos and valve blocks, internal bearings and bushes, mechatronic units, oil pumps, selector forks, shafts (all including extension shafts), synchromesh hubs, rings and torque converter.

STEERING

Shaft and tilt mechanism and couplings, PAS steering motors, hydraulic pumps and reservoir and pressure pipes, steering and idler boxes, rack and pinion assembly (including hydraulic rams and electric motors), track rods and track rod ends.

SUSPENSION

Anti-roll bar bushes, anti-roll bar link bushes (excluding active/non-active anti-roll bar), ball joints, lower wishbone bushes, upper wishbone bushes, Suspension shock absorbers and suspension coil springs, hubs, wheel bearings, leaf springs, air bag bellows, self leveling pumps and height sensors.

TURBOCHARGER AND SUPERCHARGERS

Factory fitted Turbochargers units and superchargers.

IGNITION SYSTEM

Camshaft sensors, crankshaft sensors, pre heat plugs and ignition coils.

TRANSMISSIONS

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

Constant velocity joints, crown wheels and pinions, differential gears and thrust washers, external drive shafts, internal bushes and bearings (including wheel bearings) and shafts, internal parts of differential locking mechanisms, propeller shafts and propeller shaft couplings, centre bearings and universal joints.

FURTHER BENEFITS

Wear and Tear to mechanical listed items on vehicles
(up to 80,000 miles and 8 years at point of claim generation)*

Catalytic Converter (repair or replace)(Claim limit £250)

Clutch contribution on vehicles (up to 90,000 miles) (Claim limit £250)

Wheel alignment (Up to £50)*

Dual Mass Flywheel contribution on vehicles
(up to 80,000 miles) (Claim limit £500)

Diesel Particular Filter (DPF) (repair or replace)(Claim limit £250)

Battery contribution (Claim limit £100)*

Injectors cover (Claim limit £500)

Multimedia systems, including park assist, parking/blind spot cameras, instrument clusters, digital dashboards and screens (Claim limit £500)

Exhaust system including manifolds(Claim limit £250)

NOX sensors (Claim limit £500)

Air suspension (Claim limit £500)

Software update/re-programming (Claim limit £100)*

Vehicle recovery (Up to £100)*

Vehicle hire up to 5 days at a maximum of £40 per day* (24 hours after a claim has been registered) *as part of a valid (approved) claim

Sundries (oil, filters, anti-freeze) (Up to £75)*

European Cover up to a maximum of 90 days during the period of cover

Cylinder head skim £50

Consequential damage when caused by another covered item



EXCLUDED ITEMS

Aerials, all manifolds, swirl flap, mechanisms and motors, brake cables, brake linkage, frictional materials, hoses and pipes, engine and gearbox mountings, airbag and airbag systems. All service components and items that require periodic replacement. Burnt valves, exterior trim/interior trim, all light units, bulbs and bulb holders, car telephone systems, external gearbox linkage, all wiring looms and harnesses, chassis, front and rear windscreen, heater elements, all lock barrels, mechanisms, units and pumps. Coolant hoses and pipes, ancillary components, electric handbrake mechanism, front and rear wiper linkage, bodywork and fixings, fuel tank/ lines including additive tanks. Bolts, fixings, hoses and pipes, exhaust mountings gaskets, oil seals and oil leaks, heated and air-conditioned seat elements, manual handbrake and mechanism (all components), power hood and power hood mechanism, steering lock/barrel/ mechanism, mirror glass, mirror units if impact has caused damage to the motor unit, sunroofs, windscreens, panoramic sunroof, windows, glass, pipes and hoses, keys and remote key fobs, oil supply and feed pipes, road wheels and tyres, light units or bulbs, gas-filled, LED, xenon starter units, perished pulley dampers, seat belt webbing, pre-tensioners, seat runners, buckles and fixings, towing equipment, water and impact damage.

CLAIMS PROCEDURE

STOP DRIVING THE VEHICLE AS SOON AS YOU ARE AWARE OF AN ISSUE

Call the Claims Team on **03300 577 101**. Option 1

Take your vehicle to a VAT Registered Repairer. Provide them with your warranty document and ask them to call the Claims Team on **03300 577 101** or email us on INFO@PINNACLEWARRANTIES.CO.UK with an estimate to repair the vehicle. YOU MAY BE REQUIRED TO APPROVE THE GARAGE TO CARRY OUT A DIAGNOSIS WHICH WILL ALLOW THEM TO EVIDENCE THE REPORTED ISSUE. Do not worry as your warranty will cover up to 1 hour diagnosis (at your approved hourly warranty labour rate as shown in your documentation).

It is vital that **NO WORK IS CARRIED OUT PRIOR TO OUR CLAIM ASSESSMENT**. Unfortunately, failure to follow the claims process may result in your claim being declined.

In the event that we approve the Repair, our Claims Team will issue a Confirmation Form stipulating the amount authorised (our liability). **IT IS AT THIS POINT THAT THE REPAIRER MAY COMMENCE THE WORK REQUIRED.**

HOW TO REQUEST PAYMENT

The Confirmation Form must be returned within 7 days of the completed Repair. It must show the bank details for the payee. It must be accompanied with Proof of payment (if being made to the warranty holder) and a VAT Registered invoice for the completed work. All documents should be scanned and returned to ACCOUNTS@PINNACLEWARRANTIES.CO.UK

IMPORTANT

You are covered only for the parts listed under your selected level of protection. Warranty claim limits, hourly labour rates and durations are all applicable when submitting a claim. We will only pay up to the maximum amount as shown on your schedule. This warranty does not automatically renew. Any warranty claims must be made prior to the expiry date of the warranty and must include any supporting evidence and part prices.

Enhanced EV & Hybrid



WHAT IS COVERED

All mechanical and electrical components (unless specifically listed as excluded). Additionally, all items listed below and as shown in the Further Benefits section

GENERAL & STEERING

Motor, Reduction gear, Rack and pinion assembly (excluding rubber gaiters), Steering idler box, Inverter, AC/DC converter, Power assisted steering, ram, vehicle control module, On-board charger, Hydraulic PAS steering, Reservoir, Charge connector, Charge cable, PAS steering motor, Steering column, A/C pump, PTC Heater, Motor, Reduction gear

ELECTRICAL & SUSPENSION

Horn, Heater blower motor, Front coil springs, McPherson struts, Radiator electric fan motor, Sunroof motor, Rear coil springs, Suspension arms, Front wiper motors, Central locking solenoids, Shock absorbers, Anti-roll bar bushes, Rear wiper motor, Central locking motors, Upper wishbone bushes, Anti-roll bar link bushes, Indicator switch, Auto gearbox, ECU, Lower wishbone bushes, Self-levelling pump, Relays, ABS ECU, Ball joints, Self-levelling regulator valves, Engine ECU, Air conditioning pump, Swivel joints, Electric window lift motors, Self-levelling displacer unit.

BRAKES

Brake master cylinder, Servo brake pumps, wheel bearings (including seizure), Brake callipers, Brake limiter valve, Front wheel bearings, Hubs, Wheel cylinders, ABS pump, Rear wheel bearings



FURTHER BENEFITS

Maximum battery liability limited to £2,500 unless the claim limit of the policy is lower. If this is the case, please refer to policy claim limit.

Battery cover: (Percentage of the policy claim limit)



Year 3	100%	Multimedia systems (factory fitted), including park assist, parking/blind spot cameras, digital dashboards/screens	£500
Year 4	100%	Instrument gauges	£150
Year 5	100%	Instrument clusters (repairs only)	£150
Year 6	80%	Diagnosis (as part of a valid repair)*	Up to 1 Hour
Year 7	70%	Consequential damage (to other covered items)	Yes
Year 8	60%	Sundries (as part of valid repair)*	£100
Year 9	50%	Vehicle hire (after 24 hours – as part of valid repair)	£40 (max 5 days)
Year 10+	50%	Air suspension	£500
		Air con re-gas (as part of valid repair)*	£50
		Vehicle recovery (as part of valid repair)*	£100 (as part of total Claim)
		Wheel alignment*	£50

EXCLUDED ITEMS

Aerials, all manifolds, brake cables, brake linkage, frictional materials, hoses and pipes, engine and gearbox mountings, airbag and airbag systems. All service components and items which require periodic replacement. Exterior trim/interior trim, all light units, bulbs and bulb holders, car telephone systems, external gearbox linkage, all wiring looms and harnesses, chassis, front and rear windscreen, heater elements, all lock barrels, mechanisms, units and pumps. Coolant hoses and pipes, ancillary components, electric handbrake mechanism, front and rear wiper linkage, bodywork and fixings, fuel tank/ lines including additive tanks. Bolts, fixings, hoses and pipes, oil seals and oil leaks, heated and air conditioned seat elements, manual handbrake and mechanism (all components), power hood and power hood mechanism, steering lock/barrel/ mechanism, mirror glass, mirror units if impact has caused damage to the motor unit, sunroofs, windscreens, windows, glass, pipes and hoses, keys and remote key fobs, oil supply and feed pipes, road wheels and tyres, light units or bulbs, gas filled, LED, xenon starter units, perished pulley dampers, seat belt webbing, pre-tensioners, seat runners, buckles and fixings, towing equipment, water and impact damage.

Definitions



Autodata	An industry reference for the confirmation of repair times used extensively by the automotive industry.
Breakdown	Any mechanical or electrical part that suddenly and unexpectedly stops working and requires immediate repair or replacement in order to work again.
Claim Limit	The maximum we will pay on each individual claim inclusive of VAT as stated on your plan schedule which in aggregate shall not exceed the market value of the vehicle.
Failure	Any mechanical or electrical part that suddenly suffers a premature fault, resulting in that part failing to perform its design function and which would be likely to lead to a breakdown of the part before the plan expires if the part is not repaired or replaced.
Independent expert	An expert in vehicle engineering who is independent of both you and us.
Labour Rate	The maximum hourly labour rate shown in the schedule, which is inclusive of VAT where charged.
Worn Out	Any component which has reached the end of their normal effective working lives due to age and/or usage.





Claims Department

 03300 577 101

 info@pinnaclewarranties.co.uk



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