



Extended Mechanical and Electrical Warranty Policy

PLATINUM PLAN

Some things you can do without.



**An AA Approved Warranty
isn't one of them.**

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Eligibility

Only AA Approved vehicles that have undergone the AA's 101 point inspection vehicle health check are eligible for cover under this policy. Vehicles under this Policy must i) be serviced within the last 12 months ii) have a current NCT/

CVRT 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 vehicles.

Understanding Your Policy

Application means any information you have given us to support your request to accept this Policy.

Breakdown means the sudden and unexpected failure of a component arising from any permanent mechanical, electrical or electronic fault, which causes the component to stop working, and means that it needs repairing or replacing.

Customer schedule means the schedule which confirms the information you gave to us and gives details of what is included in the Policy. Your personalised warranty schedule can be found by logging into your AA online warranty account.

Insurer means the Insurer (Helvetia Global Solutions Ltd) is authorised and regulated by the Liechtenstein Financial Market Authority.

Policy Insured by: Helvetia Global Solutions Ltd, Aeulestrasse 60 in 9490 Vaduz, Principality of Liechtenstein who are authorised by Liechtenstein Financial Market Authority. Helvetia Global Solutions Ltd. are authorised under the Central Bank of Ireland's Conduct of Business rules, reference number C45915.

Policy Administered by: Shepherd Compello BV, Lübeckweg 2, 9723 HE Groningen, who are authorised under the Central Bank of Ireland's Conduct of Business rules.

Listed component means any mechanical, electrical and electronic component which formed part of the vehicle when it was new and is listed in the schedule of listed components included under this Policy.

The AA Network Labour Rate is the hourly labour rate we have set with The AA Approved repair network.

Period of the Policy means the length of time that this Policy applies for, as shown in the customer schedule.

Policy means this document, the customer schedule and any amendments made to it.

Policy limit is the maximum amount payable for components and labour costs during the period of the Policy. This is shown in the customer schedule.

Repair means the repair of a listed component.

Repair event means a single repair, or a number of repairs that occur at the same time.

Servicing handbook means the handbook which the manufacturer issued with the vehicle when it was new. This lists the servicing and maintenance the manufacturer recommends for the vehicle.

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

VAT means Value Added Tax which will be calculated at the prevailing rate.

Vehicle means the vehicle mentioned in the customer schedule.

Vehicle HealthCheck means an AA Approved 101 Inspection carried out at the point of purchase of the vehicle from the AA Approved dealer.

We, us, our – refer to definition of 'Policy Administrator'.

Workshop labour time means the repair time allowed by the vehicle manufacturer for their franchised repair network, or the published AutoData repair times for independent garages or in our reasonable discretion if no such data exists.

You, your, yourself means the person, or company, named in the customer schedule.

What's covered?

All mechanical and electrical components other than those listed in the "What's NOT covered" table below:

All air conditioning components
All braking system components
Casings
Catalytic converters (which are covered against their failure to reduce exhaust emissions)
All clutch components
All cooling system components
Diesel particulate filters (which are covered against blockage that can't be rectified by forced regeneration and specialist cleaning*)
All electrical components (including electronic components and electronic control units)
All engine components
Flywheels (including dual mass flywheels)
All fuel system components
Infotainment, navigation & telephone systems
All gearbox components
All ignition system components
Oils seals and gaskets (that necessitate the removal of the engine, gearbox or final drive to replace)
All steering system components
Superchargers
All suspension system components
All transmission components
Turbochargers
Wheel hubs and bearings

What's NOT covered?

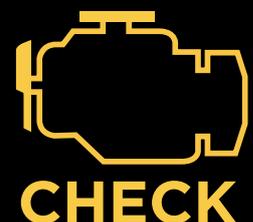
Mainly bodywork, maintenance and service parts - we've listed them below:

Aerials
Auxiliary drive belts
Batteries
Bodywork
Brake friction materials
Connectors, wiring, fuses and heating elements
Electrical components integral with windows
Exhaust pipes
Hoses & pipes
In car entertainment & sat-nav equipment not part of the dashboard unit
Interior & exterior trims
Lamps
Light bulbs
Paintwork
Seats
Spark plugs
Stretched Timing Chain
Upholstery
Upgraded or revised software & firmware
Windows & windscreens
Wheels & tyres

* if a diesel particulate filter needs forced regeneration and specialist cleaning, we can offer very competitive rates via AA Ireland's Service and Maintenance and Repair programme.

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 for an AA Approved Extended Mechanical and Electrical Warranty Policy.



What is included in your AA Approved Extended Mechanical and Electrical Warranty Policy?

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 Policy limit.

This breakdown must happen during the period of the Policy.

The breakdown may have:

- Occurred at the roadside
- Been noticed during a service
- Caused an NCT/CVRT failure
- Overheated the car's engine

All of the above situations fall within the scope of The AA Approved Extended Mechanical and Electrical Warranty Policy.

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

Even if your car suffers a breakdown of listed components due to wear & tear we will cover you. It also includes consequential damage to any listed component caused by the breakdown, due to wear & tear, of a non-listed component. If your vehicle suffers a breakdown due to wear and tear of any listed component we will, at our discretion, decide whether to pay the appropriate repair cost and we may decide to inspect your vehicle before deciding if we will pay to repair or replace the component. This extension commences on the date set out in your schedule.

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 exceeds that of the rate detailed within your Policy Schedule.

What IS NOT included within your AA Approved Extended Mechanical and Electrical Warranty Policy?

We will not pay for repairing or replacing components not specifically listed in the warranty policy schedule. Also, we will not pay for costs caused by, arising from, or connected with, the following:

1. Breakdown or damage caused by wear and tear in the first 90 days of this Policy (unless it is a renewal or follows a manufacturer's new vehicle warranty or other comparable warranty) or caused at any time through using incorrect or contaminated fuel, oil, lubricant, coolant or other fluid.
2. Vehicles that are owned or kept by the Motor trade or vehicles that have been used for: competitive purposes including rallying, racing, time trial and pace-making; 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.
3. Any loss or damage caused by a traffic accident, 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.
4. Any loss arising from the vehicle not having been serviced in line with the conditions of this Policy either during the term of the Policy or (in the opinion of a suitably qualified independent engineer appointed by us) prior to the start of the Policy 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.
5. Any loss where the odometer has been tampered with, altered or disconnected, affecting the recorded mileage.
6. Repairing or replacing components 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 component, or the cost of any work or vehicle storage not associated with a valid repair.
7. Any repair, replacement, loss, damage or liability which should be paid or otherwise settled by another company, finance agreement, warranty, 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 Consumer Rights Act 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.
8. We will not pay for repairing or replacing components which have not suffered a breakdown; for rectifying oil leaks where no oil is dripping from a joint or seal; when repairs to rectify the oil leak do not necessitate the removal of the engine, transmission or final drive unit. Also, we will not pay for any breakdown caused by components which were faulty before this Policy started as identified in a garage visit prior to claiming. You can still contact us to arrange these repairs, saving by using our network.
9. Breakdown or damage to components (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 components from working properly.
10. Breakdown (including repeat repairs) or damage caused by poor workmanship or faulty components, based on information provided by a suitably qualified independent engineer appointed by us.
11. Repairing or replacing components identified at any time, including but not limited to at the time of claim, as being faulty before this Policy started.
12. Service, maintenance and NCT/CVRT repair related components 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 NCT/CVRT repairs (in which case you will be subject to the separate terms of these purchases).
13. Burnt or worn-out clutch components, the build-up of carbon deposits (including burnt or carbonised valves and removing carbon deposits), modifications to components of the vehicle, electronic system firmware and software updates (howsoever necessary), or cost arising from manufacturer recalls.

14. Vehicles which are owned, temporarily or permanently, by a business or employee of a business set up to sell, service or repair or vehicles.
15. Failure of listed components 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 a vehicle being driven on we will only be liable for the reasonable repair costs the engineer believes would have resulted if the vehicle had been stopped at the earliest opportunity.
16. 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 Policy (note that any discretion applied to a previous repair, on a goodwill basis, will not set precedent).
17. Any liability for death, bodily injury, 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.
18. Vehicles that have not been driven at all within the last 90 days.

How to request repairs

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. Contact the Policy Administrator

Contact the Policy Administrator with full details of the fault on 0818 332 330.

YOU MUST REPORT A FAULT TO THE POLICY ADMINISTRATOR AS SOON AS IT OCCURS AND IN ANY CASE WITHIN 7 DAYS.

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 AA Approved Network Garage is. Please note you could be liable to charges if the labour rates exceed that of the rate detailed within your policy schedule.

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 NCT/CVRT certificate.

If you prefer, you can choose a different garage, but you could be liable to charges if the labour rates exceed that of the rate detailed within your policy schedule, you can take your vehicle to any other VAT-registered garage.

You must take with you the following:

- Your Policy reference number
- Proof that you have had the vehicle serviced regularly (last service invoice) and your latest NCT/CVRT certificate (we may also ask for these documents to be photographed and sent by email to the Policy Administrator).

3. The garage

The garage will determine the cause of the breakdown and check that this Policy includes the components directly causing the breakdown.

The garage will be responsible for contact the Policy Administrator on updates to agree the cost of repair, or by putting a job request through on the AA Service and Repair Booking 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 the AA Approved Network 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.

4. After the repair

Once the repairs have been completed, we will pay the garage if it is one of The AA Approved Network garages. 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 AA IRELAND. IF THIS IS NOT DONE THEN WE WILL NOT BE ABLE TO REIMBURSE THE COST OF ANY VAT ELEMENT.

5. Payment of repairs

You should pay for any items not included in the Policy 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 VAT invoice showing the repairer's VAT number and made out to The AA Ireland, Maryland House, 20/21 William Street South, Dublin 2, Ireland) and email to this to the Policy Administrator together with copies of any supporting documents requested (these may include your NCT/CVRT 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 will 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 Policy in full by one single payment at the start of the Policy

2. You must make full payment for a fixed period Policy, even if you sell or dispose of the vehicle (unless Section "Cancellation" applies).

General Conditions

The Policy applies only if the following conditions are met.

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 1600 kilometres (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 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 components 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 NCT//CVRT certificate during the term of the plan.

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 components we source either new, reconditioned or as service exchange components and to supply such components 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 deposit against workshop costs for stripping and reassembling components under investigation or to agree to remove the car from the workshop by a certain deadline if the claim is declined following investigation or dismantling.

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. You can also ask us to have a vehicle HealthCheck carried out at your request. Separate terms and conditions apply to vehicle Health check.

5. Duty to give us information and fraud

If you do not give us the correct information when you apply for the Policy, 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 Policy, we may also demand that these are returned. In the event of suspected fraud, we may cancel the Policy 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.

6. Irish law

Helvetia Global Solutions Ltd. Is authorised and regulated by the Liechtenstein Financial Market Authority in Liechtenstein and is regulated by the Central Bank of Ireland for conduct of business rules.

7. Policy term

Your customer schedule details the term of this Policy and the expiry date.

8. Salvage and Disposal

We accept no liability for the disposal of your vehicle or any listed component, or salvage under any event.

9. Vehicle Condition

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

10. Value Added Tax

If you do not supply us with a VAT invoice and receipt for repairs showing the repairer's VAT number, made out to AA Ireland and displaying our name and address, we will not be able to reimburse you the VAT element of any repair costs.

11. Healthchecks - AA Approved 101 Point Check

Health check inspections are a limited inspection of the vehicle, not a comprehensive investigation and do not guarantee to find all faults with the car. No other terms are affected in anyway by the health check.

Cancellation

Cancellation - we hope you don't but if required, keep reading

It is at our discretion if we decide to cancel the Policy. If we cancel the Policy, this will be refunded.

Examples of reasons we may cancel your Policy include evidence of previous faults (repaired or not) found at AA Approved 101 Point Check or in service or NCT/CVRT history, or a failure on your part to forward us a photograph of the mileage of your vehicle, a last service invoice or a current valid NCT/CVRT certificate, if we had requested these to be provided.

You may cancel this policy at any time by contacting and notifying the AA Approved Dealer from whom you purchased the policy.

If, after buying a Policy from us, you decide to cancel within 14 days of purchasing this warranty, subject to no paid claims, you are entitled to a full refund.

If you decide to cancel at any time after the initial 14 days, subject to no paid claims, we will use the table in this section to calculate a refund for the current year of the plan and we will refund the warranty cost of any future years in full. An administration charge of €35 will be deducted from the refund due.

12. Economic repair

We reserve the right on repairs we are paying for to move your vehicle at our cost to a repairer of our choice if we can affect a repair more economically. We reserve the right to repair rather than replace components at our discretion. Where we have exercised our right to complete an economic repair, we will warranty this work for 12 months.

13. Claim Decision Timeframe

You have 30 days from receiving a claim decision to accept, or the claim will be closed and the offer rescinded and case closed. If you fail to provide evidence or information required in order to make a claim decision, the claim will be declined, and the case will be closed.

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.

Period of elapsed time in current plan, up to:	Refund due for current year
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%

If a claim has been paid under the warranty, you will not be entitled to a refund on cancellation of the warranty.

Complaints

Complaints - we're listening

Customer Care in the unlikely event of a dispute occurring regarding this Policy or the service received the Insured may submit a complaint via the following contact details;

- For complaints relating to a claim or the level of cover provided under this policy, please contact: compliance@shepherdglobal.com
- For a complaint relating to the conduct of the sales agent of this policy, please contact: compliance@theaa.ie

Your complaint will be acknowledged within 5 business days of receipt and an update provided every 20 business days

thereafter. The complaint will be fully investigated and a full response issued to you. We will endeavour to resolve your complaint within the prescribed timeframe of 40 business days. Should you remain dissatisfied, you may refer your complaint to: The Financial Services & Pensions Ombudsman, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2, Low Call +353 1 567 7000 or via email at info@fspo.ie. This procedure is in addition to any other legal rights you may have to take legal proceedings. If you suffer from any disability affecting your ability to read these Policy Terms & Conditions and/or to take any action under them, please contact, or arrange for some person, on Your behalf, to contact the Administrator for assistance.

Compensation

This Extended Mechanical and Electrical Warranty Policy is covered by the Insurance Compensation Fund Ireland established under the Insurance Act 1964 which has been amended by the Insurance (Amendment) Act 2011.

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

Data Protection

AA Ireland (data controller) is committed to keeping your personal data secure, and only processing personal data as is necessary for the purposes of this policy and in accordance with the principles and requirements of the General Data Protection Regulation (GDPR). You can find out more information about the lawful purposes for which AA Ireland processes personal data, as well as the rights you have in respect of your personal data, by viewing AA Ireland's Privacy Policy at www.theaa.ie/about-us/privacy-policy/

Details of your insurance cover under this policy will also be held by the insurer and policy administrator (data controllers) for underwriting, policy administration, claims and complaints handling purposes.

The insurer's (Helvetia Global Solutions Limited) privacy policy can be found here: <https://www.helvetia.com/ch/web/en/about-us/services/contact/privacy.html>

The policy administrator's (Shepherd Compello BV) privacy policy can be found here: <https://www.shepherdcompello.com/privacy-and-cookies-policy/>