

# EV One

Insured Warranty for Battery &  
Plug-In Hybrid Electric Vehicles  
Terms & Conditions

**RAC** WARRANTY supplied by **ALA**  
Insurance

SAMPLE

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# 1.0 | Definitions

In this policy, some words have defined meanings. They are shown below:

**We, Us, Our:** Means the Insurer and the Administrator for ease of reference

**Insurer:** The Insurer is London General Insurance Company Limited

**Administrator:** The administrator is TWG Services Limited.

**Vehicle:** The vehicle described on the Schedule as the insured vehicle.

**Wear & Tear:** The gradual deterioration or failure of parts which have reached the end of their effective working lives as listed in the 'Covered Components' section on page 7. Wear and Tear coverage specifically excludes components that are manufactured and designed to wear over time to operate. As an example, tyres, brakes, brake discs, windscreen wipers, exhausts, and other serviceable and consumable items. For clarity, the age/ mileage of the vehicle will be disregarded when considering a claim that fails due to Wear and Tear.

**Mechanical & Electrical Breakdown:** The failure of a covered component, on one occasion for each part, until the market value of the vehicle at point of purchase of this policy has been reached, for the duration of this policy.

**You, Your:** The person named on the Schedule as the insured.

**Autodata:** An industry standard platform to estimate the cost and time of parts and labour.

## When does my cover start?

Your policy begins from the date of our acceptance of your application, or the start date shown on your schedule of insurance. Your Schedule will be sent to you by the Administrator. Please ensure you keep the Schedule with this booklet.

This is a contract of insurance between the purchaser and the Insurer.

The cover provided by this policy is set out on pages 5-6 'What is covered'.

## Your requirements

Under this policy you have a requirement to: Keep your vehicle serviced in accordance with the manufacturer's requirements, within 500 miles or four weeks either side of the given time period. If you fail to keep the vehicle serviced in accordance with the manufacturer's requirements, then any repairs required will not be covered under this policy. It is important that you retain your service receipts as they may be required to validate any claim you make. Ensure that routine maintenance is carried out and that the timing belt is changed in accordance with the manufacturer's recommendations.

It is your responsibility to use the manufacturer's recommended engine oil. Not doing this could result in damage or wear to your vehicle which you would not be covered for.

Ensure that the repairer calls us before work is started and a repair request/authority number is provided.

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**Demands and needs:** This is an insurance policy which meets the demands and needs for those persons who wish to cover the cost of repair or replacement of the covered components listed in the section 'Covered Components' on page 7. This policy will contribute up to a maximum of each covered component once across the life of the policy and in total up to the market value of the vehicle at the point of purchasing this policy. You should consider this when deciding if this policy is suitable for you.

### 1. Eligibility

To be eligible for cover under this insurance policy your vehicle must:

- Be less than 8 years old and have less than 80,000 miles on the odometer at the start date of the policy.
- Not be covered under any manufacturer's warranty
- Have been serviced in accordance with the manufacturer's recommended servicing schedule within the last 12 months from the date of purchase of this policy. If not, then this warranty may not apply.
- For the duration of this policy, when you have your vehicle serviced, you are allowed 500 miles either side of the service mileage or four weeks either side of the time period given, whichever comes first. It is important that you retain your service receipts as they may be required to validate any claim you

make. Please note that your vehicle must be serviced by a VAT registered garage unless we have agreed otherwise;

- Must be built to UK manufacturer's specifications;
- Not be modified beyond the UK manufacturer's specifications post production;
- Not be used for hire or reward, professional instruction, competition or off-road use, motor rally, track days, speed or duration tests or any practice for these events whether they are timed or untimed;
- Not be a vehicle used in public service capacity, for example for the police force, military service, or fire service; and
- Not be a vehicle with gross weight of more than 3.5 tonnes.

### 2. What is covered

- **Mechanical or Electrical Breakdown:** Covers your Battery Electric or Plug-In Hybrid Electric vehicle for the cost of repair or replacement (including labour) of any listed 'Covered Components' detailed on page 7, subject to them failing to perform their normal function or reaching the end of their effective working lives. Cover is up to a maximum of the market value of your vehicle across the term of this policy, this is calculated at the point of purchasing this policy.

- **Cover for Wear and Tear:** RAC EV One provides additional cover for components that have failed because of Wear and Tear.
- **Cover for Wear & Tear:** includes gradual deterioration or failure of parts which have reached the end of their effective working lives.
- **Claims Limit:** The total amount payable that you are covered under this policy, including any applicable VAT, will not exceed the market value of your vehicle (according to motor-trade guides) at the time of purchasing this policy. E.g. If your vehicle at point of purchasing this policy has a market value of £10,000 and you make a claim totalling £2000 (including part and repair), you would still have £8000 claims limit available.
- Cover for EV System components including, Onboard charger, Onboard charger connector, and Trickle charge cable which may not come as standard cover under a manufacturer's policy.
- The repair or replacement of parts under this policy must be completed by a VAT registered garage. In the first instance please contact your supplying dealer. If your supplying dealer has no repair facilities or it is impractical to return your vehicle to them, please call us on 0330 100 3728 and we will advise you of garages local to you which you can take your vehicle to for diagnosis and/or repair.

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- **Diagnostics:** In the event of a valid repair request, we will pay up to £90 (including VAT) or 1 hour, whichever is the lower value towards the cost of diagnosing the mechanical fault.
- If Autodata or equivalent recommended repair time is over 8 hours and we cannot resolve the matter in any other way, we will contribute up to £50 per day up to a maximum of 7 days for you to arrange alternative appropriate transport. You will be reimbursed on receipt of a car rental agreement from a VAT registered business providing car hire.
- If the Breakdown requires recovery of your vehicle following the failure of a Covered Component and we cannot resolve the matter in any other way, we will pay up to a maximum of £50 for vehicle recovery arranged by you.
- The policy will also provide cover while the vehicle is being used in other parts of the European Economic Area (EEA) or EFTA (European Free Trade Association). If the vehicle is not used outside the UK, for more than 60 days in any 12-month period during the duration of the policy.

**Please note:** Replacement of drive belts, filters, lubricants, antifreeze, and fluids required where applicable because of the failure of a Covered Component to perform its normal function, due

to mechanical or electrical breakdown is covered by this insurance policy. If such breakdown causes damage to another Covered Component, we will repair or replace that Covered Component. Any damage which is cosmetic in nature is not covered.

**The agreement is limited to the breakdown of each Covered Component on only one occasion during the period of this policy.**

### 3. What's Not Covered

This policy does not provide cover where the fault existed prior to the start date. This includes wear and tear claims, where it could be stated that there was an advanced state of wear prior to the start date of this policy.

The policy additionally does not cover failures due to any of the following:

- Any faults arising from a failure to service the vehicle in line with the manufacturer's servicing requirements within 4 weeks or 500 miles.
- Wear and Tear coverage specifically excludes components that are manufactured and designed to wear over time to operate. As an example, tyres, brakes, brake discs, windscreen wipers, exhausts, and other serviceable and consumable items. For clarity, the age/ mileage of the vehicle will be disregarded when considering a claim that fails due to Wear and Tear

- Any act, omission, or negligence by the customer (or any user of the vehicle), which adds to loss or damage;
- Water ingress, fire, collision, frost, snow, ice, flooding, freezing or corrosion;
- The failure or breakdown of a part which is under any manufacturer's or supplier's warranty;
- Repair or replacement of any such Covered Component that fails due to negligence;
- Any failures which are a result of foreign object damage;
- The gradual deterioration of your vehicle's performance due to age and mileage. Including, but not limited to, gradual loss of engine compression or, increase in the oil consumption due to normal operating functions of valves or rings;
- Design or existing faults - parts being subjected to recall or modification by the manufacturer or parts which fail as a result of design faults;
- Accidental damage - the costs relating to losses normally included under a road risks insurance policy or losses resulting from an accidental damage to the vehicle;
- Damage to another Covered Component is not included if it is reasonable for us to conclude that further damage has been caused by your failure to take preventative steps or to notify us after the initial failure of

a component. For example, the vehicle being driven with a defective part/ warning lights being illuminated;

- Any loss arising from: excluded parts or incorrectly fitted parts;
- Any failure of parts or breakdown caused by lack of normal and proper use or care, including the incorrect use of fuel or grade of oil;
- (Hybrid Vehicles) Contaminated fuel: The clearing of fuel lines, filters, and pumps/ injectors.

#### EV System (Battery Electric & Plug-In Hybrid Electric Vehicles):

- Any damage to the vehicle's hardware or software, or any loss or harm to any personal information/data uploaded to your vehicle resulting from unauthorised access to vehicle data or software from any source, including non-original equipment manufacturer parts or accessories, third party applications, viruses, bugs, malware, or any other form of interference or cyber-attack.
- Failure due to power surges, power overloading, abnormal use, and damage due to inappropriate or incorrect charging sources.
- Electronically overloading the vehicle.
- Using the vehicle as a stationary power source.

- Software updates or reprogramming unless required due to the failure of a covered part.
- Water ingress (including damage to covered components caused by water).

#### 4. General Conditions

- We have the right to appoint an independent engineer to inspect your vehicle prior to any repair or replacement of part(s).
- All parts and materials replaced by us shall become the property of the insurer.

#### Servicing requirements

You must service your vehicle in accordance with manufacturer's servicing requirements. Your vehicle must be serviced at intervals recommended for your particular make, type and age of vehicle (details of this can be found in your vehicle's service book). For completion of a service, we allow a maximum of 500 miles or 4 weeks' leeway on either side of the stipulated time (whichever occurs first).

#### Maintenance requirements

It is your responsibility to ensure that routine maintenance is carried out and that the timing belt (where applicable) is changed in accordance with the manufacturer's recommendations.

Using inferior Engine oil or the wrong type of oil can cause damage or wear to your vehicle which you would not be covered for. It is

your responsibility to use the manufacturer's recommended engine oil.

#### 5. Covered Components

All mechanical and electrical parts other than as stated under "Components not covered by this policy" on page 8, are included for failure to perform their normal function on the vehicle together with:

- Infotainment / Multimedia / Touchscreen Display Unit (Factory Fitted): Up to a maximum of £4,000 (inclusive of VAT) per repair request.
- Key Remote Fobs and Key Cards: Up to a maximum of £100 (inclusive of VAT) per repair request.

#### Additionally, for Hybrid Vehicles:

- Turbo (Factory Fitted): All Failures due to carbonisation are covered, including the Variable Nozzle Turbine (VNT) or Wastegate Actuator, or any other part of the Turbo;
- Timing Belts: Provided there is proof that the manufacturer's replacement recommendations have been complied with.
- Casings: Cylinder block, gearbox, transfer box, differentials, and axle if they have been damaged by a failure of one of the Covered Components.

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### 6. Components not covered by this policy

- All bodywork, handles and hinges, interior / exterior trim, brightwork, paint, glass (including front and rear heated screens and elements), weatherstrips, rubber seals, sheet metal, sunroof guides, seats (including all internal electrical / mechanical components), rear spoilers including photo electric cell, carpets, seat belts and pre-tensioners, wiper arms / blades / washer jets, wheels and tyres, wheel alignment / tracking / balancing adjustments.
- Parts subject to manufacturer's servicing requirements or periodic repair, including but not limited to spark plugs/ glow plugs, electrical leads, and all filters.
- Any item or accessory not in the manufacturer's original specifications.
- Working materials: Are excluded from cover unless they are required as part of a valid claim (within the policy Claim limit). Examples of this are where an authorised repair requires the replacement or topping up of oils, anti-freeze or other fluids, or replacement of the oil filter.
- Brakes: Brake discs, brake pads, brake linings/shoes.
- Electrics: Bulbs, LED's, 12-volt batteries, lithium battery cells, fuses, wiring harnesses, wiring terminals, and remaking of disturbed electrical connections (other than electrical failures of the main headlight units or

electrical failures integral to the components of the EV system).

- Miscellaneous items: Air conditioning recharging, ECU reflashes (unless deemed essential as part of a valid claim), upgrades, exhaust system, auxiliary drive belts, brackets, mountings, tappings, supports, fixings and fastening devices, fuel tank and fuel lines, rubber hoses, metal pipes or plastic pipes and unions, core plugs and air bags.
- Non-factory and Non-Dealer fitted components.
- Non Manufacturer Approved fitted components.

### 7. How to make a claim

#### For all claims:

- If you suffer from a Mechanical or Electrical Breakdown or Wear and Tear as described on page 4 "What is covered", contact your supplying dealer in the first instance. If your supplying dealer has no repair facilities or it is impractical to return your vehicle to them, please call us on 0330 100 3728 and we will advise you of garages local to you which you can take your vehicle to for diagnosis and/or repair.

#### It is your responsibility to get your vehicle to the repair facility.

- On completion of the work, please arrange for us to be sent the repairer's invoice quoting

the Policy number. All invoices must be made out to TWG Services Limited. At that time (or as soon as possible thereafter), we will need:

- Registration Number
- Contract Holder's name
- Current mileage
- Nature of repair
- Total cost
- Service history
- In giving authorisation for repairs, we will assess repair times in line with Autodata (or equivalent industry standard) recommended repair or service times and hourly labour rates at a maximum of £90 + VAT per hour.
- In the event of breakdown, or in the event of warning lights being illuminated, do not continue to use your vehicle. This may aggravate the problem and cause greater damage for which you will not be covered for.

#### For UK Claims:

- Repairs need to be authorised by us prior to them taking place. You should report this to us within 7 days of this occurring.
- Yourself, the supplying dealer or approved repairer must call us on 0330 100 3728 with an estimate for the repair. We will then provide an authorisation number/repair request number. **No repair to the vehicle should be started before the authorisation number/repair request number is provided.**

**It is your responsibility to ensure that the repairer calls us before work is started.**

- We may authorise repairs immediately; call for other estimates; nominate another repairer; investigate the Maintenance or repair request further; insist on the use of factor or pattern parts; exchange or remanufactured units; or appoint an independent assessor to inspect the vehicle.

#### **For claims in Europe:**

- Repairs must be carried out in Europe, which means countries who are members of the European Economic Area (EEA) or EFTA (European Free Trade Association). We will not pay more than the manufacturer's list prices for parts and current warranty rates for labour time. Actual repair times will be limited to those defined by Autodata (or equivalent industry standard). Please bear this in mind if you authorise a repair overseas.
- In Europe, you can authorise repair work yourself with payment made direct by you; Claims requests put to us upon your return will be assessed in accordance with these terms and conditions. To validate your travel outside the UK, we will require a copy of your outbound and return travel tickets for either Eurotunnel or ferry crossings.
- The provider's liability is up to the maximum claim limit (including VAT or the local equivalent). The administrator will pay you in

pound sterling at the Bank of England rate of exchange prevailing for the relevant currency at the time of failure, on receipt of a bona fide invoice.

#### **8. Duration of the policy**

The cover start date and duration is shown on your schedule.

All cover ends on the earliest of; the date of expiry as shown on your schedule of cover; or

- When the claims limit is reached of: Total repair costs are equal to the market value of your vehicle at the point of purchasing this policy.
- Or the date when you no longer own the vehicle, unless you transfer the policy in accordance with "Transferring your policy" on page 9.

#### **9. Transferring your policy**

If ownership of the vehicle has been transferred, we will transfer the policy to the new owner subject to our standard transfer conditions within 14 days and an administration fee of £25 applying at the time. To check, please contact us on 0330 100 3728. A transfer can only be made in the event of the vehicle being sold by a registered keeper to another private individual (not to a motor trader or retailer.)

#### **10. Misinformation & Fraud**

We do not tolerate any aspect of fraudulent activity. We work closely and share data with other insurers, law enforcement agencies, fraud prevention agencies and public bodies to identify fraud and support prosecution where appropriate evidence exists.

We, and other organisations, may access and use the information recorded by fraud prevention agencies, from both the UK and from other countries. It is important that when applying for insurance, or submitting a claim you or anyone acting on your behalf must take reasonable care to answer all questions honestly and to the best of your knowledge. Failure to do so may affect the validity of your policy or the fulfilment of your claim. If false or inaccurate information is provided and fraud is identified then we may:

- Reject the claim and we may cancel your policy. If an excess has been paid this will be returned.
- Report you to relevant authorities and take legal action, if necessary, to recover any money already paid to you under this insurance policy.
- Pass the details onto to our distribution partner providing this service as part of a wider offering.
- Share details of the fraudulent claim with a number of industry wide fraud prevention databases. A list of participants and the name

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and address of the operators are available on request.

- Pass details to fraud prevention agencies.
- Law enforcement agencies may access and use this information.
- We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:
- Checking details on applications for credit and credit related accounts or facilities.
- To prevent and detect fraud.
- Managing credit and credit related accounts or facilities.
- Checking details on proposals and claims for all types of insurance.
- Checking details of job applicants and employees.

### 11. Cancellations & Refunds

You can cancel this insurance policy at any time. Should you wish to cancel this insurance policy, please contact ALA in the first instance or us by telephone on 0330 100 3728 or Email: [motor.admin@assurant.com](mailto:motor.admin@assurant.com).

**Cancellations within 30 days:** If you have not made a claim you will receive a full refund of the premium paid. The 30 days begins on the start date of this insurance policy.

**If You cancel after 30 days:** You will receive a pro-rata refund based on the number of full unexpired days of cover remaining, less the cost of any accepted claim and any administration fees which may apply at the time.

### 12. Queries & Complaints

If you have a query regarding this insurance policy, please telephone us on 0330 100 3728 or email [motor.admin@assurant.com](mailto:motor.admin@assurant.com)

For complaints relating to the sale, administration or claims handling of this policy please contact: Address: Customer Relations Team, TWG Services Limited, The Aspen Building, Floor 2, Vantage Point Business Village, Mitcheldean, Gloucester, GL17 0AF.

Email: [Customer.Relations@assurant.com](mailto:Customer.Relations@assurant.com)

Telephone: 0330 100 3247

If your complaint addressed to the above party is not resolved to your satisfaction you may within 6 months of a final decision contact the Financial Ombudsman Service free of charge at Exchange Tower, Harbour Exchange Square, London E14 9SR, or by telephone: 0800 023 4567 or 0300123 9 123.

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

None of the above affects any right to legal action.

### 13. Need another copy?

If you would like this document in another format, such as large print, Braille, or on CD, please call us on 0330 100 3728 or text phone 0330 100 3400 to request a copy.

### 14. Law & Jurisdiction

The law of England and Wales applies to this policy and you can bring legal proceedings in respect of the policy in the English courts. If you live in Scotland, you can bring legal proceedings in respect of the policy in either the Scottish or the English courts. If you live in Northern Ireland, you can bring legal proceedings in respect of the products in either the Northern Irish or the English courts.

### 15. Status Disclosure

This cover is administered by TWG Services Limited with a sole provider, London General Insurance Company Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No. 202689.

TWG Services Limited is authorised and regulated by the Financial Conduct Authority (FCA), Financial Services Register No. 312440. All firms' register details can be checked on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register)

## 16. Company Details

London General Insurance Company Limited. Registered in England & Wales No. 1865673. Registered Office: TWENTY Kingston Road, Staines-upon-Thames, Surrey, TW18 4LG, United Kingdom. TWG Services Limited. Registered in England & Wales No. 1883565. Registered Office: Twenty Kingston Road, Kingston Road, Staines-Upon-Thames, Surrey, United Kingdom, TW18 4LG.

## 16. Financial Services Compensation Scheme

London General Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our liabilities. General insurance contracts are covered for 90% of the entire claim without any upper limit. You can get more information about the compensation scheme arrangements by contacting the FSCS on 0800 678 1100 or 020 7741 4100.

## 18. Data Protection

We are the data controllers of the personal data you provide and are committed to protecting the privacy and security of your personal information.

This includes your name as well as your contact details such as physical address, phone number and email address. If you do not provide the

personal data required, we may be unable to provide the services contained under the policy.

In addition to administration of your policy, including claims and fraud prevention, this may involve sharing your information confidentially with suppliers of products or services (including repairs) engaged by you or by us in the purchase or performance of the policy.

We may provide by post, email, text or telephone administrative information including expiry/renewal details. We may also provide other information in this way, including marketing about this and other similar products provided by our group of companies (which includes The Warranty Group Services (Isle of Man) Limited, TWG Services Limited and London General Insurance Company Limited) but you may contact us at any time to stop receiving any such other information. Your details will not be used for any other marketing purposes.

Your personal data will be transferred outside the EU for policy administration. Your personal data will at all times be held securely and handled with the utmost care in accordance with all principles of EU Data Protection law. Your personal data will be kept for only as long as necessary after which time it will be destroyed if it is no longer required for the lawful purposes for which it was obtained.

You have a number of rights to your data these include the right to be informed, have access, rectification, receive your data in a transferable format, erasure, restriction of processing and object to how your data is processed. <https://www.assurant.co.uk/consumer-privacy-policy>  
To obtain a copy of your personal data held by us, for more information on the rights to your data or to exercise one of your data rights please contact our Data Protection Officer.

Our Data Protection Officer can be contacted via our Customer Relations Team using the details shown in section 12.

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Insurance

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