



CLEARPATH PROTECTION

Vehicle Warranty

Terms and Conditions

The full contractual terms that apply to every ClearPath Protection warranty. Read alongside your Validation Certificate and the What Is Covered schedule for your vehicle.

£3,000 maximum per authorised claim | £100 per hour labour rate

Terms and Conditions

1. The nature of this warranty

ClearPath Protection provides a Mechanical Breakdown Warranty. It is a vehicle service contract, not a contract of insurance, and is not a product regulated by the Financial Conduct Authority. This warranty is provided on that basis by ClearPath Protection, in the capacity stated on your Validation Certificate.

2. Definitions

In this document, the following terms have the meaning given below, unless your Validation Certificate says otherwise.

You / Your	The named warranty holder shown on the Validation Certificate.
We / Us / Our	ClearPath Protection, acting in the capacity stated on your Validation Certificate.
Warranty Provider	The party contractually responsible for the warranty benefit.
Administrator	The party appointed to manage claims handling on our behalf, where applicable.
Validation Certificate	The certificate confirming your vehicle, cover level, period of cover and any vehicle-specific conditions.
Mechanical Breakdown	The sudden and unforeseen failure or breakage of a covered component, as defined in clause 4.
Authorisation Number	The reference ClearPath issues once a claim is assessed and accepted, confirming repairs may begin.
Betterment	A customer contribution applied where a repair would leave the vehicle materially better than its condition immediately before the failure.

Your Warranty and What It Covers

3. Your warranty

These terms explain how the warranty for the vehicle shown on your Validation Certificate works. Read them with the Validation Certificate and the applicable What Is Covered schedule. Together, those documents form the warranty agreement.

Your Validation Certificate identifies the warranty provider, the administrator, the covered vehicle, the period of cover and any vehicle-specific conditions. Unless the Validation Certificate expressly states otherwise, the maximum contribution is £3,000 per authorised claim, the customer excess is £100 per authorised claim and labour is contributed at up to £100 per hour. Cover begins only after the required information is accepted and payment is received.

4. Meaning of mechanical breakdown

A Mechanical Breakdown is the sudden and unforeseen failure or breakage of a component listed as covered, causing it to stop performing its normal function and requiring repair or replacement. A listed component is not covered for every cause of failure — normal deterioration, wear, inadequate maintenance, a pre-existing condition and any other exclusion in this document remain outside cover.

5. What is covered

The warranty covers an eligible Mechanical Breakdown of components specifically identified in the What Is Covered schedule, subject to these terms and the Validation Certificate. Only components specifically listed in the applicable schedule are covered; marketing summaries and examples do not extend the contractual cover.

Limits, Excess and Labour

6. Maximum contribution, excess and claim limits

For each accepted claim, the maximum contribution is the lower of the reasonable authorised repair cost and £3,000, unless the Validation Certificate states another limit. This limit applies to the full claim and includes VAT, parts, labour, authorised diagnosis and any additional benefit forming part of that claim.

YOU PAY	AMOUNT
The excess on each authorised claim	£100
Labour charged above the covered rate	anything over £100 per hour
Unauthorised work, and any amount above the authorised sum	in full
Diagnosis or dismantling where the failure is not covered	in full
Any betterment contribution agreed before work begins	as agreed

There is no set limit on the number of authorised claims during your period of cover, and no aggregate limit applies unless one is stated on your Validation Certificate. Each claim is assessed on its own merits, up to the per-claim maximum contribution.

Claiming Under This Warranty

7. Claims waiting period

No claim can be made within the first 14 days of your cover start date. This period runs alongside your 14 days cooling-off period, during which you may cancel for a full refund provided no claim has been made. From the end of that period, cover operates in full for the remainder of the term.

8. Authorisation before repairs

No repair, replacement, rectification or material dismantling may begin until ClearPath Protection has assessed the claim and issued a claim authorisation number. Work begun without that authority may not be covered.



If a fault develops

Stop using the vehicle if continued driving may be unsafe or cause more damage; contact ClearPath; take the vehicle to a suitable repairer; ask the repairer to provide a diagnosis and estimate; then wait for the authorisation number and authorised amount. In an emergency, contact us as soon as reasonably practicable and before repairs wherever possible.

9. Diagnosis, dismantling and inspection

The vehicle owner authorises diagnostic and dismantling work. Reasonable costs are included only when expressly authorised as part of an accepted claim. If the failure is not covered, inspection, diagnosis, dismantling, reassembly and storage costs remain the owner's responsibility unless agreed otherwise. We may request photographs, fault codes, diagnostic reports, service records, invoices, vehicle data, retained failed parts or an independent inspection.

10. Servicing and looking after the vehicle

The vehicle must be serviced and maintained in accordance with the manufacturer's requirements and any requirements on the Validation Certificate. A claim may be declined where the failure was caused or materially contributed to by missed or inadequate servicing, incorrect or insufficient fluids, continued driving after a serious warning, or failure to limit further damage.



Our settlement target is 24 hours

Once authorised work is complete and we hold the itemised invoice, the completed Payment Authorisation Form and any requested service evidence, we aim to release payment within 24 hours. This is a service target rather than a contractual guarantee.

Exclusions

11. Pre-existing conditions and wear

Cover is for unexpected failures arising during the cover period. It does not cover a condition that existed before cover began, had developed so that symptoms were reasonably apparent, or had already been diagnosed and left unresolved. Components needing replacement mainly because of gradual deterioration, ordinary wear or the end of their reasonably expected service life are not covered.

12. What is not covered

Unless expressly included, cover excludes:

- Routine servicing, adjustments, oils, fluids, filters and consumables.
- Components that have not failed, and preventative or advisory replacement.
- Unauthorised work.
- Faults caused by modification, tuning or remapping.
- Contaminated or unsuitable fuel or fluids.
- Collision, impact, fire, flood, malicious damage or other external causes.
- Manufacturer recalls, inherent design remedies, and costs recoverable from another warranty, guarantee or insurance.
- Cosmetic faults, noise without failure, and gradual loss of performance.
- Consequential or indirect loss, including earnings or business interruption.
- Competition use.
- Hire, reward, courier, delivery or rental use unless accepted.
- Odometer tampering, and deliberate or fraudulent claims.

Age and mileage conditions

COMPONENT	COVER ENDS AT	APPLIES TO
Turbocharger and supercharger	7 years or 80,000 miles, whichever is first	Petrol and diesel
High-voltage battery	9 years or 70,000 miles, whichever is first	Hybrid, PHEV and electric

Repairs, Parts and Payment

13. Parts, repair method and betterment

We may authorise a technically suitable new, aftermarket, reconditioned, remanufactured or exchange component. An original-manufacturer part is not automatically required where a suitable alternative provides a reasonable repair.

The warranty restores the vehicle following a covered failure; it does not improve it beyond its reasonable pre-failure condition. Where a repair would produce a material improvement because of the age, mileage or previous condition of the failed component, we may agree a reasonable customer contribution (betterment) before work begins. This is separate from, and in addition to, your excess.

14. Repair estimates and payment

The repairer must provide the diagnosis, cause, failed component, required parts, prices, labour time and rate, VAT, mileage and any requested evidence. After repair, send an itemised VAT invoice showing the authorisation number, the completed Payment Authorisation Form and requested service evidence. Payment is limited to the authorised amount; you remain responsible for the excess and every amount outside the authority.

15. Customer responsibilities

Give accurate information; report a suspected breakdown promptly and during the cover period; take reasonable steps to prevent further damage; follow warning lights and safety advice; maintain the vehicle; keep records; obtain authority before work; cooperate with reasonable enquiries; and tell us about material changes in use or declared vehicle information.

16. Fraud and misrepresentation

We may decline a claim, recover sums paid and cancel cover where legally permitted if a claim or supporting evidence is deliberately false, fabricated, materially misleading or altered. We will act proportionately and will not treat an innocent mistake as fraud.

Additional Benefits and Payment Options

Additional benefits

These apply only in connection with a valid, authorised claim, and are paid from within the £3,000 claim limit rather than in addition to it.

Vehicle hire

Up to £45 per day including VAT, for up to 7 days once repairs start, where the repair time exceeds 8 working hours and ClearPath approval is obtained first.

Recovery

Up to £60 including VAT for recovery connected with a valid claim.

European use

Cover extends within the European Union for up to 60 days in any 12-month period.

Renewal

Your warranty may be renewed, subject to approval.

17. Transfer, cancellation and changes

Cover may be transferred only with written consent and subject to the applicable product rules. No dealer, repairer or representative may change these terms unless the authorised contracting party confirms the change in writing. Your cancellation and refund rights are set out on the Validation Certificate and apply alongside your legal rights, including a 14 days cooling-off period from the purchase date where you have not made a claim.

After the cooling-off period, provide written notice of cancellation. Cover ends on the date specified in your notice, refunds where due are calculated on a pro-rata basis, and claims already paid out are not refundable. We may cancel your policy if premium payments are not received, false or misleading information was provided at enrolment, or these terms are seriously breached, giving at least 30 days' written notice.

Legal and Contact

18. Vulnerable customers and accessibility

If you need this document in a different format, or need extra support when making a claim or a complaint — for example because of a disability, bereavement, or language barrier — please tell us. We will adapt our process to make sure you can access your cover fairly.

19. Circumstances beyond our control

We will not be liable for delay or failure to perform our obligations under this warranty where this is caused by circumstances beyond our reasonable control.

20. Third-party rights

This agreement is between you and ClearPath Protection. A person who is not a party to it has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any of its terms, except where cover has been formally transferred in accordance with clause 17.

21. Governing law and jurisdiction

This agreement is governed by the law of England and Wales, and the courts of England and Wales have exclusive jurisdiction over any dispute, save that customers resident in Scotland or Northern Ireland may also bring proceedings in their own courts under local consumer protection law.

22. Complaints and legal rights

Please contact ClearPath Protection first so we can investigate. Write to support@clearpathprotection.co.uk or call 020 4577 0371, quoting the warranty number and the outcome sought. We aim to acknowledge and respond within 10 business days.

As a non-insurance Mechanical Breakdown Warranty, this product is not automatically within the Financial Ombudsman Service's compulsory jurisdiction. Where an independent review route is available, we will confirm which one applies in our final response. Nothing in this warranty affects your statutory consumer rights.



Keep this document safe

Keep it with your Validation Certificate and What Is Covered schedule. Those documents, together with this one, form your complete warranty agreement.



Get authority before repairs begin

020 4577 0371

support@clearpathprotection.co.uk

clearpathprotection.co.uk

Monday–Friday, 9am–5pm

Clear. Honest. Supportive.