



ULTIMATE CAR WARRANTY POLICY WORDING

Sold by:
GO Car Protect Ltd
Reg No. 6936220

Administered by:
AutoProtect (MBI) Ltd
Cambridge House
Cambridge Road
Harlow
CM20 2EQ
Reg No: 05089293

Underwritten by:
Red Sands Insurance Company (Europe) Limited
Level 3
Ocean Village Business Centre
23 Ocean Village Promenade
Gibraltar
Reg No. 87598

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Definitions

The words or expressions detailed below have the following meaning wherever they appear in this policy.

Insured	Means the registered owner of the vehicle forming the subject matter of this policy
Insured Vehicle	Means the vehicle as specified on the Policy Schedule.
Administrators	AutoProtect (MBI) Limited, whose address is Cambridge House, Cambridge Road, Harlow. CM20 2EQ.
Geographical Limits	Means the area in which this policy is effective and are Great Britain, Northern Ireland and Channel Islands plus any additional area detailed under Extra Benefits.
Policy Schedule	The Policy Schedule and any other information provided by the Insured or on his/her behalf. In consideration of the Insured having completed a Policy Schedule and the required premium paid to the Administrator (please note this policy is not valid until such premiums have been received), the Insurers agree to indemnify the Insured up to the maximum liability detailed herein, subject always to the Definitions, conditions, exclusions and periods contained herein.
Contract of Insurance	Each policy is individually underwritten between you (the Insured) and Red Sands Insurance Company (Europe) Limited. Red Sands Insurance Company (Europe) Limited is a company registered in Gibraltar No. 87598, registered office: Level 3, Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar and is licensed and regulated by the Commissioner of Insurance under the Insurance Companies Ordinance 1987 of Gibraltar, which implements the relevant European Union Insurance Directives. Red Sands Insurance Company (Europe) Limited has entered into insurance arrangements with The Hollard Insurance Company Limited, a member of The Hollard Group which has group assets in excess of £600,000,000. For additional information on The Hollard Group see www.hollard.co.za .

Your Questions Answered

What should I do if my vehicle breaks down?

If your vehicle breaks down, contact the GO Car Warranty claims line on 0871 384 3506 and GO Car Warranty will give you the address of the nearest approved repairer.

What if I breakdown and want to use my local repairer?

It is preferred that you use the supplying dealer or an approved repairer from GO Car Warranty, as we have inspected these garages and approve of the standard of workmanship and quality that they produce, which is continuously monitored to ensure that they are providing the best customer service.

However, if you want to use your local repairer, you must make sure that they follow GO Car Warranty's claims procedures and send their invoice with any required supporting documentation, quoting the claims authority number, to: AutoProtect (MBI) Limited, Cambridge House, Cambridge Road, Harlow. CM20 2EQ.

N.B. Please note that your repairer will only be paid up to the equivalent GO Car Warranty national labour rate.

When is my service due?

The vehicle must be serviced according to the schedule on page 9 by a VAT registered repairer.

May I transfer my Policy if I sell my car?

Selling your vehicle with the Policy may assist in its sale. Providing you have paid for this policy in full you may request a transfer by calling GO Car Warranty on 0800 612 1302 and supply the details of the person to whom you will be selling your vehicle. The Policy may only be transferred by you and no refund or rebate will be made to you or the Transferee under any circumstances.

There will be a fee of £25 as a contribution towards the costs of transferring the policy. This policy may not be transferred if the vehicle is sold to a motor dealer or trader and will be cancelled automatically on such a sale.

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Parts Covered

Please see your Policy Schedule for details of the maximum amounts that may be paid for each and any claim. These may be subject to lower limits as stated on these pages. All limits include VAT. There is no restriction to the number of claims you can make. This policy covers the following parts against mechanical breakdown as defined below.

Engine

The rocker assembly, including hydraulic followers, inlet and exhaust valves [not burnt valves], springs and guides, cylinder head [not cracks and de-coking], cylinder head gasket [except skim], push rods, camshaft and followers, timing gears and chains [excluding tensioner], oil pump, pistons and rings, cylinder bores (excluding porous bores), con rods, gudgeon pins and bearings, crankshaft and bearings, inlet manifold, flywheel and ring gear. Timing belts are covered provided that the last due change of belt has taken place as specified by the manufacturer's schedule [proof required].

Manual gearbox

Internal shafts, gears, synchromesh hubs, selectors, bearings and bushes and transfer gears.

Automatic gearbox

Internal shafts, gears, clutches, brake bands, valve block, governor, oil pump, bearings and bushes, servo, drive plate and transfer gears.

Torque converter

Failure of any internal mechanical parts.

Continuously variable transmission CTX

Internal clutches, planetary gears, reduction gears, shafts, variable pulleys, thrust link drives, internal seals, bushes and bearings.

Differential

Internal crown wheel and pinion, gears, shafts, bearings and bushes, thrust washers and spacers.

Clutch

Centre plate, pressure plate, release bearing, oil contamination [centre plate only] and master and slave cylinders.

Front-wheel drive

Drive shafts, including constant velocity joints, universal joints and couplings [not gaiters].

Wheel bearings

Front and rear wheel bearings.

Propshaft

Universal joints and couplings.

Rear-wheel drive

Half shafts, rear-wheel external drive shafts, including constant velocity joints, universal joints and couplings [not gaiters].

Four-wheel drive

All four wheel drive components are covered if the extra premium has been paid [see Policy Schedule].

Fuel system [diesel and petrol] Carburettors, automatic choke, lift pump, mechanical or electrical fuel pumps and tank sender unit.

Fuel injection system

Throttle body, airflow meter, idle control valve, cold start valve, warm up regulator, overrun cut off valve, throttle potentiometer, fuel accumulator, pressure regulator, map sensor [except injectors and heater plugs].

Engine cooling system

Radiator, oil cooler, heater matrix, water pump, viscous fan coupling, thermostat and thermostat housing.

Air conditioning [factory fitted]

The air conditioning compressor unit is covered if you have paid the extra premium. [See Policy Schedule.]

Steering [including power assisted steering]

Steering rack and pinion [not gaiters], steering box, power steering rack and pump, power steering reservoir and idler box.

Turbo charger [factory fitted]

The turbo charger unit is covered only if agreed and if the extra premium has been paid. [See Policy Schedule.]

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Front and rear suspension

Hydroelastic displacers and hydropneumatic spheres, coil springs, upper and lower wishbones and ball and swivel joints.

Brakes

Brake master cylinder, wheel cylinders, restrictor valve, brake calliper seals and servo

Anti locking brake system [ABS] [factory fitted) providing the additional premium has been paid the ABS modulator and sensors will be covered. [See Policy Schedule].

Electrical system

Starter motor and solenoid, including pre-engagement mechanism and bendix drive, alternator/diode pack, coil voltage regulator, window and sun roof motors, electric window switches, sunroof switch, centralised locking motors, heater fan motor, indicator flasher relay, distributor, front and rear windscreen wiper and washer motors, electronic ignition amplifier, thermostatically-controlled radiator fan motor, horn and multi-function stalk switch.

Engine management [ECU]

Engine electronic control unit.

Working materials

Oils, oil filter and anti-freeze are covered only if it is essential to replace them because of the failure of a part which is covered under this policy.

Casings

If any of the covered parts fail and this damages the casing, it will also be covered.

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Terms & Conditions

Car Warranty

The Policy Schedule is part of the contract between you and Red Sands Insurance Company (Europe) Limited for the Car Warranty policy. Your policy covers the vehicle shown on the Policy Schedule. GO Car Warranty has been appointed by Red Sands Insurance Company (Europe) Limited as administrator to distribute this Policy of insurance. AutoProtect (MBI) Limited has been appointed to deal with all administrative matters relating to claims handling, including payment of claims, arising under this policy.

Duration of policy and indemnity

The policy commences from the date of purchase or with new cars and LCV's the expiry of the manufacturer's warranty period. The Duration of this policy and the Indemnity Limit will be as stated on the Policy Schedule. Subject to maximum period of 48 months and the maximum amount of the purchase price of the Insured Vehicle.

Exceptions

1 No liability will be accepted for any claim which is reported to GO Car Warranty more than 14 days after the relevant fault is discovered.

2 No liability will be accepted for any breakdown where the repair has not been commenced within 14 days of the fault being reported to GO Car Warranty.

3 This policy does not apply to:

- vehicles used for hire or reward [for example, taxis, self-drive hire or driving schools];
- vehicles used for any kind of timed competition or race; or
- non-standard, customised or modified vehicles.

4 No liability will be accepted for damage caused by:

- neglect;
- corrosion;
- any foreign matter getting into or onto a part;
- lack of servicing;
- the effects of over-heating, whether caused by an insured part or not;
- freezing;
- abuse;
- damage to parts not covered by this Policy or consequential damage following therefrom; or
- damage to parts we cover caused by parts not covered by the policy.

5 No liability will be accepted for:

- wear and tear;
- normal deterioration;
- the effects of poor repairs, faults or defects at the time of the sale;
- parts which have been fitted incorrectly;
- parts which are of faulty manufacture or design; or
- parts not fitted as standard or optional extra by the manufacturer, unless cover for such items is agreed beforehand.

6 This policy excludes any damage caused by fire, accident or any road hazard whether or not insured under any motor insurance or accidental damage policy. It does not provide cover for other people or physical injury.

7 No liability will be accepted for damage caused by war risks, sonic booms or nuclear radiation.

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General Conditions

- 1 Duty of care – You have a duty of care to look after your vehicle and carry out any preventative maintenance recommended by the Vehicle manufacturer within the servicing handbook. Your vehicle should be serviced in accordance with the service standards detailed on Page 9.
- 2 Red Sands Insurance Company (Europe) Limited may declare void any policy where the Policy Schedule does not correctly show the exact vehicle type, model, age and mileage. If you give incorrect information on the Policy Schedule, your policy may be void or, at GO Car Warranty option, allowed to continue subject to the payment and receipt of any additional premium that may be required to reflect the correct information.
- 3 The mileage quoted on the Policy Schedule does not guarantee that this is the true distance the vehicle has covered.
- 4 If when making a claim you do not follow the correct procedure, we will not be able to pay your claim in this instance.
- 5 The vehicle must be serviced in accordance with the schedule described in the service standards section of this policy. You must retain all VAT service invoices.
- 6 Red Sands Insurance Company (Europe) Limited will not pay more than the limits shown on the Policy Schedule or as otherwise restricted in this policy document.
- 7 Your policy will only be valid if your Policy Schedule has been received by GO Car Warranty and the premium has been paid and received in accordance with these terms and conditions. GO Car Warranty has the right to refuse an application for cover.
- 8 Payments by instalments – If you are paying your premium by instalments (direct debits) you must pay each instalment on the agreed due date. If you do not make your Direct Debit payments your policy will be cancelled and you may incur a cancellation fee. NB Failure to make the first Direct Debit payment will result in a charge equal to the amount of your premium deposit (ie 20%) up to a maximum of £35.
- 9 Your rights as set out in this policy are in addition to your legal rights. This insurance is subject to the laws of England and Wales.
- 10 If you want to sell the vehicle you will be able to transfer this policy to the new owner. You must apply to GO Car Warranty to transfer the policy before you sell the vehicle. There is a fee of £25 which you must enclose with your application. The fee will be returned if your application cannot be accepted.
- 11 If you sell the vehicle to a dealer or trader, this policy will automatically be cancelled. No refund of your premium will be given if your policy is cancelled on the sale of your vehicle.
- 12 Cancellation – No fees are normally charged for arranging policies. However, if this policy is cancelled within 14 days GO Car Warranty will charge an administration fee of £35. An additional administration fee of £15 may be charged by your dealer. This policy has no surrender value and no refund of premium paid will be issued after 14 days.
- 13 You cannot change these terms and conditions unless you have the written agreement of Red Sands Insurance Company (Europe) Limited. Red Sands Insurance Company (Europe) Limited may appoint any person to handle claims, including payment thereof. Red Sands Insurance Company (Europe) Limited reserves the right to change at any time any of the parties providing administration or claims handling or related services under this policy.
- 14 At the time of cover the vehicle must, be taxed and legal for use on the public highway with a minimum of 3 months remaining on a valid MOT certificate.

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Claims Conditions

1 All matters relating to claims handling, including payment of claims arising under this policy, will be dealt with by AutoProtect (MBI) Limited, Cambridge House, Cambridge Road, Harlow CM20 2EQ, Telephone: 0871 384 3506.

2 No repairs may be carried out under the policy until a claims authority number is provided by AutoProtect for those repairs. No liability shall exist in respect of parts supplied, repairs carried out or any other claim under this policy other than claims made in accordance with the procedures set out in this policy document and for which specific authorisation is given by AutoProtect. The Insurers reserve the right to provide replacement parts and to carry out repairs under this policy or to arrange for their provision by other persons

3 The amount of time allowed for labour will be in line with the manufacturers / Glass's guide standard repair times. The cost of diagnosis or testing is not included

4 Red Sands Insurance Company (Europe) Limited and GO Car Warranty reserve the right to examine the vehicle, to subject it to expert independent assessment and to name the repairer to be used. GO Car Warranty will use the results of any expert independent assessment to determine the amount to be paid in respect of a claim. This will be subject to the claimable limits and the terms and conditions of your policy.

5 If you or a repairer (with your knowledge) makes a false or dishonest claim, your policy will be cancelled and no refund or claim settlements will be made and legal action may be taken against you.

Important Note

You are covered only for the parts described in this booklet.

You are covered up to the limits shown on the Policy Schedule or any lower limits that may be specified on pages 4-5 of this booklet. Your policy does not cover more than the manufacturer's list price. AutoProtect (MBI) Ltd may insist that your repairer uses exchanged or reconditioned parts to effect a repair.

If the part to be replaced has some wear or the part improves the general condition or value of the vehicle, you may be required to pay a specified amount towards the improvement.

AutoProtect (MBI) Ltd cannot agree to any claim without providing a claims authority number. The repairer must not start any repairs without this number. Please quote your claims authority number each time you contact AutoProtect (MBI) Ltd about your claim and make sure the repairer includes this number on their invoice.

How to make a Claim

Please check your policy to make sure that it covers the parts which have caused the breakdown.

For quick reference, write your policy type and number (below)

Policy type:

Policy number:

1 If you wish to make a claim telephone 0871 384 3506, or write to: AutoProtect (MBI) Limited, Cambridge House, Cambridge Road, Harlow. CM20 2EQ. The correct claims procedure will be explained to you.

2 Book the vehicle in with the selling dealer or recommended repairer and give your permission to carry out any fault finding/diagnosis or dismantling necessary.

3 You agree that you will pay the costs of dismantling and repairing the vehicle if the cause of the breakdown is not covered by this policy and, if it is covered, all costs which exceed the limits on your Policy Schedule and any excesses that may apply. You are responsible for paying for any other work you ask the repairer to carry out.

4 The repairer must then telephone AutoProtect (MBI) Limited quoting your policy type and number and ask for authority to carry out the repair.

5 If your claim is accepted, your repairer will be informed of how much will be paid under this policy and an authority number for this value will be issued. The authority number will be effective for 90 days only from the date issued. No payments will be made under the terms of the authority number after the expiry of the period of 90 days. You are responsible for paying any amount the repairer charges over and above the amount authorised.

6 When the repairs have been completed, the repairer must submit an invoice within the period of 90 days referred to in paragraph 5. The invoice must be addressed to AutoProtect (MBI) Ltd and clearly show the authority number given by AutoProtect (MBI) Ltd for those repairs. The invoice must show whom AutoProtect (MBI) Ltd should pay and give full details of the repair, including all parts used in the authorised repair, labour and VAT. AutoProtect may also need to see your original service invoices. If there is a disagreement please refer to our Complaints Procedure. The extra benefits listed below will be provided subject to the limits specified in the Policy Schedule if any of the parts covered under the Car Warranty Insurance policy fails and you are stranded with your vehicle.

Vehicle Replacement

AutoProtect will pay up to £30 a day [including VAT], for up to seven days, towards the cost of a replacement vehicle. You can only have a replacement vehicle if your vehicle is being repaired under this policy and prior authority has been given by AutoProtect's Claims Department.

Exclusions

1. You cannot have a replacement vehicle for the first 24 hours that you are without your vehicle or during any delay the repairer may have waiting for parts or commencing repairs.
2. You will have to pay for fuel and insurance for the replacement vehicle.
3. You will have to pay for any motoring fines and congestion charges.

Recovery

AutoProtect will pay up to £100 [including VAT] towards the cost of towing the vehicle to the nearest repairer if the vehicle breaks down. You should ensure that your repairer obtains an authority number that covers the recovery, and that the invoice of the person who recovered your vehicle or the repairer's invoice is addressed to AutoProtect (MBI) Limited.

The invoice should be sent to: AutoProtect (MBI) Limited, Cambridge House, Cambridge Road, Harlow. CM20 2EQ.

Overnight accommodation and rail fares

AutoProtect will pay up to £60 towards hotel expenses or a return rail ticket if the vehicle breaks down and you are unable to return home. You will need to send AutoProtect a receipt. You cannot claim for the cost of meals and drinks.

You can only qualify for overnight accommodation and rail fares if your vehicle is being repaired under this policy and prior authority has been given by AutoProtect's Claims Department.

Driving abroad

The policy is valid for up to 60 days per annum [pro rata] for driving in the Republic of Ireland and mainland Europe. AutoProtect will not pay more than the equivalent UK cost for parts and labour.

N.B. These benefits will not be provided if the failure is not covered by this policy. Payments will be limited to those levels outlined in this policy.

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Service Standards

If the manufacturer's recommended service levels have not been maintained then the vehicle must be serviced by a VAT registered garage at intervals of six months or 6,000 miles (whichever is the sooner) from the start date of the policy and must consist of:

1. Change of engine oil and filter;
2. Check oil levels in the gearbox and differential and top up where necessary;
3. Check coolant level and anti-freeze/inhibitor strength and top up where necessary;
4. Check timing belt (if fitted) renew if necessary.

5. Brake fluid must be replaced in accordance with the manufacturer's recommendation. The interval from the purchase date to the first service and the intervals between services must not exceed the stipulated time or mileage by more than 21 days or 500 miles. This time allowance is to facilitate the vehicle owner to make sure services are completed at the correct intervals. If any circumstances prevent the service being carried out at the correct time AutoProtect must be informed immediately by recorded delivery.

As an option the vehicle may be serviced in accordance with the manufacturer's recommended service schedule by a VAT registered garage.

If you have details of when the last service was carried out, such as a correctly completed entry in the service booklet or a previous service, you may service the vehicle at the recommended interval from that service.

Please retain proof of the previous service for our inspection in the event of a claim. If you are unsure about the previous servicing, then you should carry out the manufacturer's recommended full service immediately and include the above. NB If you do not have proof that the last relevant service (eg 6 months or 6,000 miles) has been carried out correctly this may invalidate this policy.

The intervals between services must not exceed the manufacturer's stipulated maximum excess time or mileage allowances.

The only acceptable proof of servicing will be the fully detailed VAT service invoice[s] indicating servicing dates and mileages. You must keep these invoices for our inspection in the event of a claim. Failure to maintain and provide proof that the above service schedule has been completed will invalidate the GO Car Warranty Insurance Policy.

Warning

Timing belts [otherwise known as camshaft drive belts]. If your vehicle has a timing belt, please make sure that it is in good condition and that it is checked and changed in line with the manufacturer's recommendations. If the timing belt breaks it can cause serious and unnecessary engine damage and inconvenience. No responsibility will be accepted for damage caused by the failure of a worn-out timing belt.

The servicing garage should complete the necessary details below as well as issuing you with a VAT service receipt (all service receipts must be retained by the Insured).

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We confirm that a service has been carried out on:		DEALER STAMP:
Vehicle Reg no:	
Date:/...../..... Mileage:	
The next service is due on:		
Date:/...../..... Mileage:	

We confirm that a service has been carried out on:		DEALER STAMP:
Vehicle Reg no:	
Date:/...../..... Mileage:	
The next service is due on:		
Date:/...../..... Mileage:	

We confirm that a service has been carried out on:		DEALER STAMP:
Vehicle Reg no:	
Date:/...../..... Mileage:	
The next service is due on:		
Date:/...../..... Mileage:	

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The next service is due on:		
Date:/...../..... Mileage:	

We confirm that a service has been carried out on:		DEALER STAMP:
Vehicle Reg no:	
Date:/...../..... Mileage:	
The next service is due on:		
Date:/...../..... Mileage:	

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Transfer of Ownership

The unexpired portion of the Contract of Insurance is transferable upon resale of the vehicle to a private individual, provided that:

- (a) All documentation relevant to this policy has been passed over to the new owner.
- (b) The vehicle has been serviced and maintained according to the policy requirements.
- (c) The details below are completed.
- (d) Prior to sale of the Vehicle, this policy, together with a cheque for £25 made payable to: AutoProtect (MBI) Limited, should be sent recorded delivery post to:
 AutoProtect (MBI) Limited
 Cambridge House
 Cambridge Road
 Harlow CM20 2EQ
 Telephone: 0800 612 1302
- (e) The policy premium has been paid in full.

Original owner's Declaration:

I have sold the vehicle to:

New Owner:

Address:

Post Code:

Telephone:

Recorded mileage at date of transfer:

I enclose this booklet, all servicing receipts to date, and I authorise you to return them to the new owner after the transfer of the policy.

Date:

/ /

Insured's
Signature:

Signature of New
Owner:

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GO Car Warranty Assist Optional UK Emergency Assistance Cover

If you chose the AutoProtect Assist membership option, and you have paid the extra premium (see the Policy Schedule for details), You will be entitled to the following AutoProtect Assist services, following a Breakdown as defined below.

Breakdown means an electrical or mechanical failure within the UK, which immediately renders the Vehicle immobilised. This is a dynamic emergency assistance service designed by experts to suit you. AutoProtect Assist administered on Our behalf by Call Assist, operates a 24 hour, 365 days-a-year service for you, to telephone should your Vehicle experience a Breakdown.

The Call Assist Rescue Controllers are trained to the highest degree and are backed by the latest computer technology and mapping facilities together with a fully trained network of Recovery Operators throughout the United Kingdom.

WHAT TO DO IF YOU BREAKDOWN

If Your Vehicle suffers a Breakdown please call the 24 hour Control Centre on: 0871 384 3506 (UK only)

If you are unable to make a connection, please use 01206 714329.
(These telephone numbers are strictly for rescue purposes only) The Rescue Controller will assist you professionally, sympathetically and deal with your request quickly.

Please have the following information ready to give to the Rescue Controller, who will use this to validate your policy.
Tell them;

1. You are a GO Car Warranty customer
 2. Your return telephone number with area code
 3. Your policy type and number and Your Vehicle registration
 4. The precise location of your Vehicle (or as accurately as you are able in the circumstances)
 5. What seems to be the problem (for example, if you have a puncture tell the Controller your tyre size).
- The Rescue Controller will take your details and ask you to remain by the telephone you are calling from.

Once arrangements have been made they will telephone to advise who will be coming out to you and how long they are expected to take. You will then be asked to return to your Vehicle.

Please remember to guard your safety at all times but remain with or nearby your Vehicle until the Recovery Operator arrives. Once the Operator arrives at the scene please be guided by his/her safety advice.

If the Police are present please advise them that you have contacted your recovery service or give them the telephone number to call on your behalf.

Important note

Details of Your AutoProtect Assist policy may not reach the Call Assist by the time assistance is required. In this unlikely event, they will always assist customers, but before cover can be validated, they will ask the driver to provide their credit card details. When confirmation of cover has been received, the credit card details will be destroyed immediately. If breakdown cover is not valid, payment for the service will be deducted from the credit card. Please contact the supplying Dealer if you have any questions concerning this procedure.

What your cover includes:

- Roadside
One telephone call will bring help at the roadside if you Breakdown or your Vehicle is immobilised. AutoProtect Assist will provide a fast dependable service to get you going again.

- Recovery
If your Vehicle cannot be repaired at the roadside we will take your Vehicle to the nearest Authorised Dealer or if not possible to the destination of your choice.

- At Home
You can rely on AutoProtect Assist to attend a Breakdown at your home or work to get you going again. Should this not be possible your Vehicle will be taken to an Authorised Dealer.
Please Note: The full terms and conditions of your policy will be sent to you within the next 28 days.

Customer Complaints Procedure

We realise that sometimes things can go wrong and there may be occasions when you feel that GO Car Warranty have not provided the service you expected. When this happens we want to hear about it so that we can try and put things right. If you have a concern or cause for complaint it is important you know we want to resolve it as quickly as possible. Please call us on 0800 612 1302 or write to GO Car Warranty c/o AutoProtect, Cambridge House, Cambridge Road, Harlow, Essex CM20 2EQ.