EMERGENCY ASSIST LTD

Parts and Labour Cover

Membership Wording

Please read these terms and conditions and retain for future reference

Welcome To Emergency Assist

Thank you for choosing Emergency Assist for your Parts and Labour Cover.

This membership operates on a discretionary basis and is designed to provide financial reimbursement for parts and labour, following a vehicle's garage repair - allowing you to keep your vehicle on the road.

We take great pride in our approach to customer service and are delighted to have earned thousands of positive reviews from satisfied customers, reflecting our commitment to exceptional service. To ensure you fully understand your parts and labour coverage, we kindly ask that you review each page thoroughly.

General enquiries or cancellations

For general enquiries or to discuss cancelling Your Cover please call Us on **01945 586200**

To receive a Reimbursement Request form

To obtain a Reimbursement Request form please call Us on 01945 742698 or visit https://emergencyassistltd.co.uk/warranty/warranty-parts-and-labour

Need to change your Membership?

If You need to make a change to your Membership You can do so online by visiting www.emergencyassistltd.co.uk and clicking on the 'Existing Customer'

Alternatively, You can call Us to make a change on **01945 586200**.

Please note that any changes to Your Membership are subject to an administration charge of £7.50 and that the Inception Period will apply once more from the date you select the change is to take place.

Please note

This Membership Wording and Membership Details document should be read together as one document. Please keep these documents together and in a safe place.

Your Parts and Labour Membership is an add-on to your Motor Breakdown Cover, so please take the time to read the core breakdown cover product, including its benefits and terms, as it still applies alongside this membership.

It is important You read these documents carefully to make sure they provide You with the level of cover You require. Please check Your Membership Details document carefully to make sure the information We hold about You is correct, as otherwise, a Reimbursement Request may be declined.

You must therefore tell Us if this information is incorrect or if it changes at any point during Your Membership. If Your circumstances change at any point during the Membership Term, please inform Us as soon as possible. Failure to inform Us of any changes could invalidate parts of Your Membership and result in refusal of a Reimbursement Request.

- Any known faults preceding a Reimbursement Request are Your responsibility to remedy.
- To ensure that any other insurance or product does not already cover the elements of this product.
- If any of Your details change during the Term of the Membership, such as Your address, please let Us know at once.
- You are only able to make a Reimbursement Request once all repairs are completed on the vehicle. Supporting documentation shall also be provided, showing the most recent Service and proof of repairs.

Conditions of Membership

The following conditions apply to Your Membership. Refusal, or refusal to follow any of these conditions may result in Us being unable to accept Your Reimbursement Request and We may cancel Your Membership;

- The Vehicle must be kept to a good state of mechanical and electrical repair and is of a Roadworthy Condition.
- You must hold valid and current insurance on the Vehicle in accordance with United Kingdom law.
- If requested, You must provide evidence of Your Vehicle's MOT (where applicable) and/or receipts/invoices for any work that has been undertaken previously.
- We reserve the right to refuse, and/or cancel a Membership if anyone behaves inappropriately towards any employee or representative of Ours by, including but not limited to, acting in a threatening or abusive manner, whether physically or verbally or deliberately mislead or omit to tell Us important details or facts about a Reimbursement Request to obtain reimbursement.
- Your Vehicle must have had a Service in the prior 12 months to any Reimbursement Request.
- Proof of repairs must be sent to us within 14 days of completion for the Reimbursement Request to be valid.

Use of language

Unless otherwise agreed, the contractual terms and conditions of this Membership Wording and Membership Details shall be in English.

Law

Unless We agree otherwise, this Membership Wording and Membership Details, along with other information relating to this contract, will be subject to the laws of England and Wales.

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What is Covered

In event that the Vehicle stated on the Membership Details suffers a Breakdown under Your Motor Breakdown Cover, resulting in a Valid Service Request, which cannot be sufficiently repaired at the roadside, this product shall cover the cost of parts and labour incurred as a direct result of the Breakdown, up to the maximum limit as detailed within Your Membership Details. Please refer to the covered parts section for further information.

What is not Covered

- Any Reimbursement Request which is not because of a Valid Service Request.
- Any Reimbursement Request resulting from a Breakdown which occurred within the first 14 days of Your Motor Breakdown Cover.
- The cost of any repair where the Vehicle was not attended by Our claims handler at the time of Breakdown.
- The costs of repairs recoverable under any warranty or insurance policy held by you.
- Reimbursement for any parts or labour costs shall only be payable where the Reimbursement Request, in its entirety, is accepted as valid.
- Damage caused to parts because of incorrect or contaminated fuel, or an incorrect lubricant or anti-freeze.
- Any pre-existing faults known to you that have not been remedied.
- Any repeat of the same component part already claimed for under this Membership.
- Any more than 2 Reimbursement Requests within the Term.
- Any Claim received after 14 days of the repair invoice date.
- Any diagnostic charges.

Covered Parts, Components and Systems

The below explains which parts and components of your vehicle are included in Your Membership. Only the parts listed below are covered by Your Membership.

Before submitting a reimbursement request, please take a moment to review it. This will help us process your claim faster.

Engine

Core Structural Components
- Engine block and liners
- Cylinder head

Rotating and Reciprocating Assemblies
- Crankshaft
- Camshaft
- Pistons
- Connecting rods

Timing and Motion Control
- Variable camshaft timing unit
- Timing chains
- Sprockets
- Tensioners

Lubrication and Gear Mechanisms
- Oil pump
- Gear assemblies

Fuel System (petrol or diesel)

Fuel Delivery and Injection System
- Lift pump
- Fuel pump
- Injection pump
- Injector
- Fuel accumulator
- Pressure regulator
- Fuel-level sender unit
- Injector wiring loom

Combustion Support and Starting Aids
- Glow plug
- Cold-start valve

Air Intake and Throttle Control
- Airflow meter
- Airflow sensor
- Throttle body
- Throttle potentiometer

Control and Regulation Components
- Regulator
- Overrun cut-off valve

Clutch

Rotational and Torque Transfer Components
- Flywheel
- Dual mass flywheel
- Flex plate
- Ring gear

Driver Input and Control
- Clutch pedal
- Clutch cable

Hydraulic Actuation System
- Master cylinder
- Slave cylinder

Clutch Assembly
- Pressure plate
- Release bearing
- Fork lever

Gearbox (manual or automatic)

Gearbox Components

- Gear sets (main, reverse, synchronizer)
- Input and output shafts
- Selector forks and rods
- Bearings and bushings
- Synchronizers
- Shift solenoids
- Speed sensors
- Transmission control module (TCM)

Torque Converter Components

- Impeller (pump)
- Turbine
- Stator
- Lock-up clutch
- Torque converter clutch solenoid
- Fluid coupling housing

Transfer Box Components

- Planetary gear sets
- Chain or gear drive mechanisms
- Range selector forks
- Mode selector motor or actuator
- Position sensors
- Transfer case control module

Overdrive Unit Components

- Overdrive gear set
- Overdrive clutch pack
- Overdrive solenoid
- Overdrive control circuit

Steering System

Steering Mechanisms

- Rack and pinion
- Steering box
- Power steering rack and pinion
- Power-steering box
- Idler box

Steering Linkage and Support

- Track rod ends
- Steering-column joints
- Steering-column bearings

Hydraulic and Electrical Assistance

- Hydraulic power-steering pump
- Electrical power-steering pump
- Pressure pipes
- Reservoir

Braking System

Hydraulic Actuation System

- Servo
- Master cylinder
- Wheel cylinders
- Callipers

Driver Input and Control

- Brake pedal
- Handbrake lever
- Handbrake cable

Vacuum and Pressure Management

- Vacuum pump
- Pressure-restrictor valve

Exhaust System

Catalytic converter

Electrical System

Power Generation and Distribution

- Alternator
- Voltage regulator
- Starter motor
- Ignition coil

Sensors and Control Units

- Camshaft sensor
- Crankshaft sensor
- Cruise control unit
- Alarm control unit

Lighting and Signalling

- Headlamp motors
- Indicator relay
- Multifunction indicator-stalk switch
- Horn

Wipers and Washers

- Front windscreen wiper motor
- Rear windscreen wiper motor
- Washer motors

Access and Locking Systems

- Central locking mechanism
- Key fobs
- Switches

Windows, Roof, and Ventilation

- Electric-window regulators and motors
- Sunroof motors
- Cabriolet motors
- Heater fan motor
- Thermostatically controlled radiator-fan motor

Differential and Drive System

Rotational and Torque Transmission Components

- Drive shafts
- Prop-shafts
- Half shafts
- Constant-velocity (CV) joints
- Universal joints
- Couplings
- Centre bearings

Differential and Final Drive Components

- Crown wheel and pinion
- Planet gears
- Bearings
- All other internal mechanical moving parts

Suspension

Support and Load-Bearing Elements

- Wheel bearings and cages
- Coil road springs
- Leaf road springs
- Pneumatic air springs

Damping and Ride Control

- Shock absorbers
- Ride-height actuators
- Regulator valves

Structural and Articulated Linkages

- Wishbones
- Track control arms
- Linkages

Hydraulic Assistance

- Suspension pump

General Exclusions

The following exclusions apply to all sections of Your Membership;

1. Any Reimbursement Request because of a Breakdown which occurs within the Inception Period
2. No Reimbursement Request is eligible because of an Accident. Please refer to 'Accident' on the Definition of words earlier in this document.
3. Any Vehicle that is being used, or has been modified for use, in motor racing, rallies, speed or endurance events.
4. Any Vehicle which does not have a current valid MOT (where applicable) and/or is not taxed, insured, and undertaken a Service within the last 12 months.
5. The reimbursement of any charges for food, drink, telephone calls, fuel, or any other incidental expenses.
6. Any Reimbursement Request where money is owed to Us under this Membership.
7. Any Reimbursement Request which is not as a direct result of a mechanical or electrical failure.
8. Any Reimbursement Request for any part which is not listed as being covered in this Membership.
9. Any cost more than the Market Value of the Vehicle making the Vehicle beyond economical repair.
10. Any Reimbursement Claim where the claim documentation is received after 14 days from the date of Your repair.
11. Loss or damage due to any type of fraud or Vehicle misuse including using the Vehicle with a known pre-existing fault
12. The VAT element of repair if You are VAT registered.
13. The cost of any repairs resulting from fire or theft.
14. Any Excess as stated on Your Membership Details.
15. Any more than two claims within the Membership Term
16. Labour costs more than £50.00 + VAT an hour
17. Any excess as detailed within Your Membership Details
18. Any Reimbursement Request where the Vehicle does not have a valid M.O.T (where applicable) or insurance.
19. Any Claim for labour that is not because of a part or component listed within the covered parts section of this wording.
20. Any Reimbursement Request where the Vehicle has not had a Service within the last 12 months at the point of mechanical or electrical failure requiring repair.
21. Any Reimbursement Request more than the Reimbursement Limit.

How to Make a Reimbursement Request

All Reimbursement Requests are made on a reimbursement basis unless otherwise agreed with us. The process of the Reimbursement Request is detailed below.

1

Obtain a Reimbursement Request Form. To do so you can;

- Call 01945 742698, or;
- Visit https://emergencyassistltd.co.uk/warranty/warrantyparts-and-labour

2

Send Your completed Reimbursement Request Form, along with receipts for all repairs You are requesting reimbursement for.

3

Make sure to include evidence of Your Vehicle's servicing within the last 12 months.

4

Send the completed Reimbursement Request Form, along with all supporting documentation to;

Parts and Labour Reimbursement
Emergency Assist Limited
Exchange Square
Wisbech
Cambridgeshire
PE13 1RA

Or alternatively email
reimbursements@emergencyassistltd.co.uk

5

Upon receipt of Your documentation, we shall review Your paperwork and ensure that the Reimbursement Request meets the terms and conditions of this Membership.

The assessment of Your Reimbursement Request shall be made within 21 days of receipt.

On completion we shall reimburse all costs approved less the excess as detailed within Your Membership Details. We typically shall reimburse this by way of a bank transfer.

What to do if You have a complaint

We realise that things can go wrong and there may be occasions when You feel that We have not provided the Membership or service You expected. When this happens, We want to hear about it so that We can try to put the matter right.

If You wish to register a complaint, please contact Us in one of the following ways.

Email:	complaints@emergencyassistltd.co.uk
Telephone:	01945 586200
Writing:	Complaints Department Emergency Assist Exchange Square Wisbech Cambridgeshire PE13 1RA

Cancellation of Your Membership

You can cancel Your Membership within the first 14 days of the Membership Inception Date and We shall refund Your premium in full less a £10.00 administration charge.

If You have made a Reimbursement Request during the first 14 days, or cancel Your Membership after this period, then there will be no refund of premium due to You.

We reserve the right to suspend Your Membership if a Reimbursement Request has been successfully made to which it transpires that We should not have provided under this Membership, until such time as the costs incurred by Us are reimbursed to Us in full. If You, after being notified of such costs and suspension of Your Membership, fail to Us within a reasonable period of time, We reserve the right to cancel Your Membership by giving You 14 days written notice to Your Home address as held by Us.

Data Protection

You have the right to know how Your personal information is used and protected. For full details about your rights, please visit emergencyassistltd.co.uk/privacy-policy.

Definitions

Within this Cover certain words have a special or specific meaning. These words will appear throughout with a capital letter.

Accident	Means a Road Traffic Accident, impact with a Foreign Object including pothole damage, fire (unless it is the direct result of a breakdown), theft, act of vandalism, or any other incident that does not fall within the definition of Breakdown/ Broken Down.

Please note: Although You are not covered for accidents under this Cover, please refer to the Accident Assistance literature You were provided with, as You may be entitled to assistance under this service.



Breakdown / Broken Down	Means the Vehicle has ceased to function as a result of an electrical or mechanical failure, including the failure of the Vehicle's battery and/or tyres, or as a result of Misfuelling or running out of fuel or charge, but not as a result of an Accident, fire (unless it is the direct result of the Breakdown), flood, theft or act of vandalism. The failure of a component (e.g. heating or air condition system), or illumination of any of the Vehicle's warning lights, does not constitute a Breakdown unless the Vehicle completely ceases to function as a result, unless the manufacturer's handbook confirms that immediate attention is required and that the Vehicle should not be driven In all other instances, You need to make Your way to a place of repair, and any Breakdown cover within this Cover will not apply.
Excess	Means the first amount that You must pay towards any Service Request.
Inception Date	Means the date with which Your Cover begins as stated on Your Cover Details.
Inception Period	Means a period of 14 days from the Inception Date before You can make a Reimbursement Request on this Membership.
Market Value	Means the determined value for Your Vehicle, using recognised industry data, based upon, but not limited to, vehicles of an equivalent age make, model and mileage.
Membership	Means the Membership Wording, along with Your Membership Details, which forms the basis of the agreement between Us and You.
Membership Wording	Means this document and the terms and conditions contained herein.
Membership Details	Means the document containing important information about Your Membership which must be read in conjunction with this Membership Wording.
Motor Breakdown Cover	Means the core breakdown cover which this Membership has been purchased as an addon to.
Period of Cover	Means the duration of cover under this Membership as outlined within Your Membership Details.

Reimbursement Limit	Means the maximum number of Reimbursement Requests and total amount reimbursable under this Membership as details within Your Membership Details.
Reimbursement Request	Means a request for financial reimbursement following the repair of Your Vehicle following a Breakdown.
Repair	Means a successful, professional repair of Your Vehicle that can be evidenced with documentation. Reconditioned parts are acceptable, however a repeat fault for the same parts under this cover shall not be indemnified.
Roadworthy Condition	Means that the Vehicle has been driven regularly within the last 30 days and maintained in line with the manufacturer's guidelines, it holds a current UK MOT certificate, where appropriate, is taxed, insured, there are no known faults with the Vehicle and has undergone a Service within the last 12 months. If requested, You must provide evidence of your Vehicle's MOT (where applicable) and/or receipts/invoices for any work that has happened because of a Breakdown or in the last 60 days.
Service	Means the Vehicle has had the appropriate maintenance procedures carried out, as per the manufacturer's guidelines, by a qualified garage or workshop and is evidencable.
Term	Means the duration of this Membership as per the dates stated on Your Membership Details.
Valid Service Request	Means a request made by You for assistance, service, or a benefit under Your Motor Breakdown Cover that meets the eligibility criteria of the cover and for which the benefit is supplied wholly; free of any additional terms or payment.
Vehicle	Means any private car, van, motorcycle, campervan, or motorhome which complies with the following.

Maximum Weight	Maximum Width	Maximum Length
5.5 tonnes	3.0 metres	8.0 metres

We / Us / Our	Means Emergency Assist Limited of Exchange Square, Wisbech, Cambridgeshire, PE13 1RA.
You / Your	Means the person named on the Membership Details.



Emergency Assist Ltd is an appointed representative of 2Gether Insurance Limited which is authorised and regulated by the Financial Conduct Authority No. 579333 and a registered company in England No. 07561225.

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