

## COVER TWO

### WHAT IS COVERED

#### Important Information

#### SCOTSURE COVER TWO POLICY

This document explains which components are covered and which components are not covered by **your policy**. Please keep this in the back of **your** handbook.

#### OUR LIABILITY

The most **we** will pay for each individual claim is shown on the proposal form and is confirmed in the **schedule** accompanying this document. This will include VAT in total for each claim and the cost of vehicle recovery and/or vehicle hire charges. In the event of more than one claim arising during the **period of cover**, **we** will only pay up to the total value of the vehicle's purchase price in aggregate.

#### WHAT IS COVERED

**Your** Scotsure COVER TWO **policy** covers the following components against **mechanical and electrical breakdown** during the **period of cover** (subject to the conditions detailed in the Scotsure Warranty Handbook and the maximum claim limit). There are some components, such as service items, which are specifically not covered and these are listed overleaf.

- **ABS** - ABS module, ABS wheel sensors and ABS pump
- **Air Conditioning** - Pump, compressor and condenser
- **Braking System** - Brake limiter valve, calipers, master cylinder, servo (vacuum pump) and wheel cylinders
- **Casings** - Engine, final drive, gearbox and transmission casings
- **Catalytic Convertor** - Convertor only (accident damage excluded)
- **Central Locking** - Solenoids, locking motors, door locks and electronic control units
- **Clutch** - Clutch cover, clutch fork and pivot, clutch plate, master cylinder, slave cylinder and thrust bearing
- **Cooling System** - Radiator, thermostat, thermostat housing, viscous fan coupling and water pump
- **Differential** - CV joints, cross shafts, crown wheel and pinion, differential, drive shafts, half shafts, pinion carrier bearings, Propshaft, sun and planet gears, universal joints, washers and spacers
- **Electrics** - Alternator, coil, cooling fan motor, distributor, electric window motors, crankshaft sensors, camshaft sensors, knock sensor, distributors, engine ECU, engine temperature sensors, headlamp wiper motors, heating fan motor, horn, indicator unit, relays, starter motor and windscreen wiper motors (front and rear), sunroof motor and switches
- **Engine** - Camshaft, camshaft followers, camshaft pulleys, conrods and bearings, crankshaft and bearings, cylinder bores, cylinder head, cylinder head gasket, flywheel, gudgeon pins, oil pump, pistons and rings, push rods, rocker assembly, starter ring gear, tappet gear, tensioners, timing belts, timing chains, timing gears, valves and guides
- **Fuel System** - Electrical components, fuel pumps, fuel tank sender, fuel gauge, air temperature sensor, air flow meter, idle control valve, fuel pressure regulator, fuel cut off valve
- **Gearbox** - Automatic gearbox components, electric governor, manual gearbox components, oil cooler, overdrive unit and torque convertor.  
Exclusions: External linkages
- **Oil Seals and Gaskets** - Any which require the removal of a major component i.e. engine, gearbox and/or differential
- **Steering** - Idler box, PAS pump, PAS rack, pressure pipes, rack and pinion, reservoir and steering box
- **Turbo Unit** - Turbo unit, including wastegate
- **Wheel Bearings** - Wheel bearings only (not hubs)

Unless listed above, all other parts are excluded.

## COVER TWO

### WHAT IS NOT COVERED

Whilst **you** have a high level of warranty cover available, there are certain items which this **policy** specifically does not cover and this includes, but is not limited to, the following:

- Any component not listed under 'What is Covered'
- Body components such as strikers, hinges or any component which may require adjustment from time to time
- Body panels, paintwork and glass
- Interior trim including seats and seat belts
- Recharging of the air conditioning unit
- Renewal of brake components due to wear and tear, seizure or constant use of the brakes
- Renewal of any clutch components due to incorrect adjustment or misuse or fair wear and tear
- Fuel injectors and fuel lines
- The clearing of fuel lines, filters, carburettors and pumps
- Airbags; batteries; bulbs; exhaust systems; wiper blades; wheel balancing and alignment; wheels; tyres and water ingress (including damage to covered parts caused by water)
- Oil leaks, which do not require the removal of the engine, gearbox and/or differential, filter elements and any damage caused by frost or lack of anti-freeze, impact, or negligence
- The gradual reduction in operating performance (wear and tear) due to the age and mileage of the covered vehicle
- Traffic management system, satellite navigation system, telephone, TV and associated equipment of all types
- Radio cassettes, CD players or any other in-car entertainment components
- Normal maintenance services, and the replacement of such items as, but not limited to, spark plugs, plug leads, points, heater plugs and wiring looms
- Any loss caused directly or indirectly by the claim or the event that caused the claim
- Burnt out, sticking or pitted valves
- Damage resulting from the failure of a timing belt which has not been replaced as per the manufacturer's recommendations (proof required)
- Any consequential component damage caused by excessive heat or overheating
- Any fault that is noted or reported to **you** during routine servicing of the vehicle or vehicle health checks

Please note that oil, oil filter, gaskets, antifreeze and brake fluid required due to the failure of a covered component are covered.

**You** should read this insert in conjunction with **your** Scotsure Warranty Handbook as there are general exclusions and **policy** conditions that may also affect **your** ability to make a claim.