



Extended Mechanical and Electrical Warranty Policy

GOLD PLAN

Some things you can do without.



**An AA Approved Warranty
isn't one of them.**

Contents

Eligibility	2
Understanding your policy	2
Listed components	3
Non-listed components	4
What is included in your AA Approved Extended Mechanical and Electrical Warranty Policy?	5
What IS NOT included within your AA Approved Extended Mechanical and Electrical Warranty Policy?	6 & 7
How to request repairs	8
Payments	9
General Conditions	9 & 10
Cancellation	10
Complaints	11
Compensation	11
Data Protection	11

Eligibility

Only AA Approved vehicles that have undergone the AA's 101 point inspection vehicle health check are eligible for cover under this policy. Vehicles under this Policy must i) be serviced within the last 12 months ii) have a current NCT/

CVRT certificate iii) be under 3,500KGs in gross vehicle weight iv) have no modifications to the manufacturer's original specification v) not be owned (temporarily or permanently) by a business set up to sell or service vehicles.

Understanding Your Policy

Age contribution means the amount that you need to pay towards each replacement component when the vehicle exceeds 6 years of age or has covered more than 96,000 kilometres.

Application means any information you have given us to support your request to accept this Policy.

Breakdown means the sudden failure / unexpected (unforeseen) failure of a component arising from any permanent mechanical, electrical or electronic fault, which causes the component to stop working, and means that it needs repairing or replacing. Please note that a gradual failure would not be covered by this plan.

Customer schedule means the schedule which confirms the information you gave to us and gives details of what is included in the Policy. Your personalised warranty schedule can be found by logging into your AA online warranty account.

Gradual failure is a fault which occurs over time, resulting in the eventual failure and deterioration of the component.

Insurer means the Insurer, Helvetia Global Solutions Ltd, Aeulestrasse 60 in 9490 Vaduz, Principality of Liechtenstein and are authorised/licenced or registered by Liechtenstein Financial Market Authority in Liechtenstein and is regulated by the Central Bank of Ireland for conduct of business rules. Policy Administered by: Shepherd Compello B.V Registered Office: Griekenlandlaan 1 B1, 9403 DZ, Assen, Netherlands are authorised/licenced or registered by Authority of the Financial Markets in the Netherlands and is regulated by the Central Bank of Ireland for conduct of business rules. $\beta\beta\beta\beta\sum$

Listed component means any mechanical, electrical and electronic component which formed part of the vehicle when it was new and is listed in the schedule of listed components included under this Policy.

The AA Network Labour Rate is the hourly labour rate we have set with The AA Approved repair network.

Period of the Policy means the length of time that this Policy applies for, as shown in the customer schedule.

Policy means this document, the customer schedule and any amendments made to it.

Policy limit is the maximum amount payable for components and labour costs during the period of the Policy. This is shown in the customer schedule.

Repair means the repair of a listed component.

Repair contribution means the amount that you must pay towards repairs as confirmed in your customer schedule.

Repair event means a single repair, or a number of repairs that occur at the same time.

Servicing handbook means the handbook which the manufacturer issued with the vehicle when it was new. This lists the servicing and maintenance the manufacturer recommends for the vehicle.

Sudden failure of a component is its immediate and singular failure to function, excluding all other contributing factors. This does not include warning lamp illumination, a noise or a loss of power as these are symptoms and not the proximate cause.

Sundry items mean coolants, filters, fluids, lubricants, oils, refrigerants, and other working materials necessary to effect the repair of your vehicle.

Unexpected(unforeseen) failure is an event which may occur rather than something which will occur.

VAT means Value Added Tax which will be calculated at the prevailing rate.

Vehicle means the vehicle mentioned in the customer schedule.

Vehicle rescue operator means a recognised breakdown/rescue operative instructed to attend the vehicle's breakdown. A recognised Vehicle rescue operator could include; The AA, RAC, Green Flag, Call Assist or a vehicle rescue operator with an affiliation to an FCA Regulated company. The vehicle rescue operator must be able to report full details of the recovery including, but not limited to, recovery location, recovery destination, time and date. The vehicle rescue operator must also be VAT registered and be able to provide a VAT invoice upon request.

Vehicle HealthCheck means an AA Approved 101 Inspection carried out at the point of purchase of the vehicle from the AA Approved dealer.

We, us, our – refer to definition of 'Policy Administrator'.

Workshop labour time means the repair time allowed by the vehicle manufacturer for their franchised repair network, or the published AutoData repair times for independent garages or in our reasonable discretion if no such data exists.

You, your, yourself means the person, or company, named in the customer schedule.

Listed components

Air conditioning

- ✔ The following components are covered:

Compressor & drive clutch, condenser, evaporator, expansion valve, interior fan control switch, pressure & temperature sensors and receiver/drier.

Braking system

- ✔ The following components are covered:

Pump and control unit for anti-lock braking system (ABS), ABS wheel sensors, calipers, drum brake self-adjusting mechanisms, handbrake control cables & linkages, master & wheel cylinders, pedal assembly, pressure reducing & proportioning valves, and vacuum pump & servo.

Casings

- ✔ The following components are covered:

Casings are covered provided they have been damaged as a direct result of the covered failure of a covered component.

Clutch

(main drive clutch for manual and automated manual transmissions)

- ✔ The following components are covered:

Clutch cable, clutch cover & plate & release bearing, master & slave hydraulic cylinders and pedal assembly.

Cooling systems

- ✔ The following components are covered:

Engine cooling water & oil radiators, heater radiator, thermostat & housing, temperature gauge, viscous cooling fan couplings and water pump.

Electrics

- ✔ The following components are covered:

Alternator, battery control modules & battery cooling systems, central locking solenoids and motors, electric door mirror motors, electric drive inverters & converters & control module, electric traction motors, electric window motors, electric sunroof motors, engine cooling fan motors, front & rear screen wiper motors, horn, indicator flasher relay, interior fan motor, starter motor and relays.

Electronic control units (ECUs) & computers

- ✔ The following components are covered:

The air conditioning, anti-lock braking system, automatic gearbox, central door locking system, fuel injection/ignition/engine management/alarm/immobiliser, steering and suspension electronic control units (computers), that were originally fitted to your vehicle when it was first manufactured are covered (upgraded or revised software and

firmware, including software and firmware patches and updates, relating directly or indirectly to any components of your vehicle and any retro-fitted ECUs & computers are not covered).

Engine

- ✔ The following components are covered:

All internally lubricated components are covered including: Camshafts & bearings, camshaft followers & rockers (including hydraulic lash adjusters), connecting rods & bearings, crankshaft & bearings, cylinder block, cylinder bores & liners & seals, cylinder heads, internal bushes & bearings, oil pump & drive, pistons & rings, timing gears & chain & tensioner and valves & springs & guides (burnt or pitted valves and valve seats are not covered).

- ✔ The following components are also covered:

Crankshaft pulley and cylinder head gasket.

Camshaft drive belts are covered as follows:

Camshaft drive belts and tensioners (subject to documented proof that the last due change of the camshaft drive belt has taken place as specified by the manufacturer's recommended servicing schedule).

Flywheels & drive plates

- ✔ The following components are covered:

Flexible drive plate for the automatic transmission's torque converter, solid & dual-mass flywheels (flywheels damaged by clutch friction plates are not covered) and starter ring gear.

Fuel system

- ✔ The following components are covered:

Air flow & air pressure & air temperature sensors and meters, diesel glow plugs, fuel cut-off valves, fuel gauge & sender unit, fuel pressure regulators & accumulators, fuel pumps (including pre-pumps, low & high pressure pumps & injection pumps), injectors (including petrol & diesel & single-point injectors), oxygen sensors, throttle body assembly and throttle position sensors.

Gearboxes

(including automated manual gearboxes, automatic gearboxes, four wheel drive transfer gearboxes, hybrid transaxles, manual gearboxes and transaxles).

- ✔ The following components are covered:

Automatic transmission brake bands & clutches & modulator valves, drive chains, gearlever, gears, hydraulic gear-shift governors & internal servos & valve blocks, internal bearings & bushes, oil pumps, selector forks, shafts (all, including extension shafts), synchromesh hubs and rings and torque converter.

Ignition system

- ✔ The following components are covered:

Camshaft sensors, crankshaft sensors and ignition coils.

Oil Seals and Gaskets

- ✔ The following components are covered:

The engine crankshaft rear oil seal and the main gearbox input shaft oil seal are both covered and other oil seals and gaskets that would necessitate the removal of the engine, a gearbox or a final drive unit to carry out repairs are all covered subject to any oil leak from them being sufficiently advanced that oil can be seen to be dripping (slight leaks causing only oil misting or staining are not covered).

Steering

- ✔ The following components are covered:

Column shaft & tilt mechanism & couplings, hydraulic pumps & reservoir & pressure pipes, steering & idler boxes, rack and pinion assembly (including hydraulic rams and electric motors) and track rods & track rod ends.

Supercharger

- ✔ The following components are covered:

Supercharger units (including wastegates).

Suspension

- ✔ The following components are covered:

Bushes, hydraulic pump & reservoir & regulator valve & pressure spheres, self-levelling suspension actuators, shock absorbers, wishbones & control arms & connecting joints and road springs.

Transmissions

(including front & centre & rear differentials, front & rear live axles and drive shafts.)

- ✔ The following components are covered:

Constant velocity joints & boots, crown wheels & pinions, differential gears & thrust washers, drive flanges, external drive shafts, internal bushes & bearings & shafts, internal components of differential locking mechanisms, propeller shafts & propeller shaft couplings & centre bearings and universal joints.

Turbocharger

- ✔ The following components are covered:

Turbocharger units (including wastegates).

Wheel bearings

- ✔ The following components are covered:

Wheel hubs and bearings.

Non-listed components

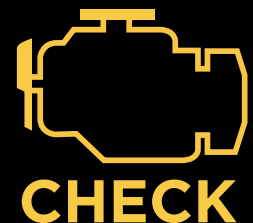
Only the specific components listed previously are covered and the list below gives some examples of the type of components which will not be covered (due to the variation in different vehicles we are not able list everything here):

Aerials, anti-freeze, batteries, brake friction materials & fluid, All Particular Fillers, fuses, heating elements, infotainment &

navigation & telephone equipment, inlet & exhaust manifolds & pipes, oil & filters, oil seals & gaskets that do not necessitate removal of the engine or gearbox or final drive, lamps, light bulbs, mountings, spark plugs, stretched timing chains, upgraded or revised software & firmware, windows & windscreens or wheels & tyres.

There are many reasons a "check engine light" can be illuminated, and sometimes a technician may clear the related fault code without having repaired the root cause. For this reason, we won't cover repairs relating to fault codes in a system's history log as repairs could have been made previously.

We recommend that your vehicle's fault code history is reviewed, and any necessary repairs carried out, when you apply for an AA Approved Extended Mechanical and Electrical Warranty Policy.



Important note: Sundries such as coolants, filters, fluids, lubricants, oils, refrigerants and other working materials will be covered provided the vehicle is not within 1,600 kilometres of its next due service and that replacement is necessitated by a covered repair.

What is included in your AA Approved Extended Mechanical and Electrical Warranty Policy?

Following breakdown of listed components, or damage to listed components caused by the breakdown of any other listed component or due to consequential damage caused by any non-listed component we will pay, at our absolute discretion, towards the cost of diagnosing the fault and repairing the vehicle up to the Policy limit.

This breakdown must happen during the period of the Policy. The breakdown may have:

- Occurred at the roadside
- Been noticed during a service
- Caused an NCT/CVRT failure
- Overheated the car's engine

All of the above situations fall within the scope of The AA Approved Extended Mechanical and Electrical Warranty Policy.

Your vehicle is protected against unexpected and sudden failures to listed components from the date of inception.

Even if your car suffers a breakdown of listed components due to wear & tear we will cover you. It also includes consequential damage to any listed component caused by the breakdown, due to wear & tear, of a non-listed component. If your vehicle suffers a breakdown due to wear and tear of any listed component we will, at our discretion, decide whether to pay the appropriate repair cost and we may decide to inspect your vehicle before deciding if we will pay to repair or replace the component. This extension commences on the date set out in your schedule.

You may have to pay towards improving the condition of the vehicle, depending on age or mileage at the time of breakdown (see section "general conditions" Improving the condition of the vehicle (condition 5)). You may also have to pay if the labour rate the repairer charges exceed that of the rate detailed in your Policy Schedule.

What IS NOT included within your AA Approved Extended Mechanical and Electrical Warranty Policy?

We will not pay for repairing or replacing components not specifically listed in this warranty policy document. Also, we will not pay for costs caused by, arising from, or connected with, the following:

1. Your component contributions or repair contributions that apply to this Policy.
2. Breakdown or damage caused by wear and tear in the first 90 days of this Policy (unless it is a renewal or follows a manufacturer's new vehicle warranty or other comparable warranty) or caused at any time through using incorrect or contaminated fuel, oil, lubricant, coolant or other fluid.
3. Vehicles that are owned or kept by the Motor trade or vehicles that have been used for: competitive purposes including rallying, racing, time trial and pace-making; hire or reward, as a taxi, by a driving school or for commercial delivery purposes such as despatch or delivery courier; or off-road use.
4. Any loss or damage caused by a traffic accident, accidental damage, theft or attempted theft, the vehicle not being used in accordance with the manufacturer's recommendations, or any act which is wilful, against the law or negligent.
5. Any loss arising from the vehicle not having been serviced in line with the conditions of this Policy either during the term of the Policy or (in the opinion of a suitably qualified independent engineer appointed by us) prior to the start of the Policy and whether or not the vehicle was owned by you at the time; you not maintaining the vehicle properly as set out in your servicing handbook; through failure to use the manufacturer's recommended type, grade and quality of engine oil; or where the camshaft drive belt has not been changed in accordance with the manufacturer's recommendations.
6. Any loss where the odometer has been tampered with, altered or disconnected, affecting the recorded mileage.
7. Repairing or replacing components which have not suffered a breakdown, including repairs to rectify high oil consumption or poor fuel economy where there is no breakdown of a listed component, or the cost of any work or vehicle storage not associated with a valid repair.
8. Any repair, replacement, loss, damage or liability which should be paid or otherwise settled by another company, finance agreement, warranty, guarantee, goodwill settlement or repair; any fault causing a manufacturer recall; any manufacturer modifications; any fault that can be rejected to the seller under the Consumer Rights Act or any fault which had previously caused a fault or failure code to be logged in any computerised system's history where the system was reset without any repairs being made.
9. We will not pay for repairing or replacing components which have not suffered a breakdown; for rectifying oil leaks where no oil is dripping from a joint or seal; when repairs to rectify the oil leak do not necessitate the removal of the engine, transmission or final drive unit. Also, we will not pay for any breakdown caused by components which were faulty before this Policy started as identified in a garage visit prior to claiming. You can still contact us to arrange these repairs, saving by using our network.
10. Breakdown or damage to components (whether listed or not) caused by frost, water, freezing liquids, worn friction materials (including a worn clutch friction plate damaging a flywheel), carbon build up, corrosion, oxidisation, blockages, contamination, sludge or silt, or other waste matter that has prevented the components from working properly.
11. Breakdown (including repeat repairs) or damage caused by poor workmanship or faulty components, based on information provided by a suitably qualified independent engineer appointed by us, or if the breakdown is as a result of a gradual failure .
12. Repairing or replacing components identified at any time, including but not limited to at the time of claim, as being faulty before this Policy started.
13. Service, maintenance and NCT/CVRT repair related components including (but not limited to) anti-freeze, brake drums, brake discs, brake fluid & brake friction materials (brake pads & brake shoes), exhaust pipes & exhaust pipe gaskets, filters, grease, oils, sparking plugs, refrigerants and tyres unless you have made additional purchases for service work and NCT/CVRT repairs (in which case you will be subject to the separate terms of these purchases).
14. Burnt or worn-out clutch components, the build-up of carbon deposits (including burnt or carbonised valves and removing carbon deposits), modifications to components of the vehicle, electronic system firmware and software updates (howsoever necessary), or cost arising from manufacturer recalls.

15. Vehicles which are owned, temporarily or permanently, by a business or employee of a business set up to sell, service or repair or vehicles.
16. Failure of listed components which a qualified engineer, appointed by us, believes has been aggravated due to the vehicle being driven-on after the fault was more than likely to have been apparent to the driver, or due to the vehicle being driven in an unsympathetic manner (for example repeatedly running the engine at full power before the oil has fully warmed up or repeatedly not allowing the engine to reach operating temperature before turning it off). In the case of a vehicle being driven on we will only be liable for the reasonable repair costs the engineer believes would have resulted if the vehicle had been stopped at the earliest opportunity.
17. Any repair costs not agreed with us prior to the work being completed or any losses not directly met by the terms and conditions of this Policy (note that any discretion applied to a previous repair, on a goodwill basis, will not set precedent).
18. Any liability for death, bodily injury, damage to other property, loss of earnings, out of pocket expenses or any other loss caused directly or indirectly by a repair event; any liability caused directly or indirectly by war, riot, or any similar event; by vandalism, theft or attempted theft from the vehicle; or by bad weather such as lightning, wind or flood.
19. Vehicles that have not been driven at all within the last 90 days.

How to request repairs

Prevent further damage – do not continue to drive if your vehicle is faulty.

You should do all you reasonably can to protect your vehicle from further damage. We will not pay for repairs that are necessary because you have not looked after your vehicle properly.

1. Contact the Policy Administrator

Contact the Policy Administrator with full details of the fault on 0818 332 330.

YOU MUST REPORT A FAULT TO THE POLICY ADMINISTRATOR AS SOON AS IT OCCURS AND IN ANY CASE WITHIN 7 DAYS.

NO REPAIRS ARE TO BE COMMENCED UNTIL THE COST HAS BEEN AGREED BY US AND ANY REPAIRS CARRIED OUT WITHOUT THE PRIOR AGREEMENT OF COSTS WILL NOT BE PAID.

We will contact you after we have reviewed your initial request and we will tell you where our nearest AA Approved Network Garage is. Please note you could be liable to charges if the labour rates exceed that of the rate detailed within your policy schedule.

2. Documents required

If you request a repair, you will need to provide proof that you have had the vehicle serviced regularly and your latest NCT/CVRT certificate.

If you prefer, you can choose a different garage, but you could be liable to charges if the labour rates exceed that of the rate detailed within your policy schedule, you can take your vehicle to any other VAT-registered garage.

You must take with you the following:

- Your Policy reference number
- Proof that you have had the vehicle serviced regularly (last service invoice) and your latest NCT certificate (we may also ask for these documents to be photographed and sent by email to the Policy Administrator).

3. The garage

The garage will determine the cause of the breakdown and check that this Policy includes the components directly causing the breakdown.

The garage will be responsible for contact the Policy

Administrator on updates to agree the cost of repair, or by putting a job request through on the AA Service and Repair Booking Platform. The garage must include in their request a description, and the exact content of, any relevant fault or failure codes read from the vehicle's computerised systems. We have the right to examine the vehicle and to have the breakdown assessed by an independent expert before the garage can start any repairs. We can alternatively take your vehicle to one of the AA Approved Network garages to undertake repair work if we feel this is appropriate.

The garage must not start any repairs until we have authorised the repair and agreed the cost.

Should you decide to give permission to the repairer to commence work on your vehicle without authorisation from us, you do so in the knowledge that we reserve the right not to pay for repairs, due to the fact that you have denied us the opportunity to inspect your vehicle to determine the cause of failure.

4. After the repair

Once the repairs have been completed, we will pay the garage if it is one of The AA Approved network garages. If you use a different garage, you must pay for the repair and claim the cost back from us.

NOTE: REPAIR INVOICES MUST BE MADE OUT TO AA IRELAND. IF THIS IS NOT DONE THEN WE WILL NOT BE ABLE TO REIMBURSE THE COST OF ANY VAT ELEMENT.

5. Payment of repairs

You should pay for any items not included in the Policy direct to the repairer (including elements such as the repair contribution or age contribution). If you paid for authorised repairs and need to request reimbursement, photograph the paid and receipted invoice (which must be a legible VAT invoice showing the repairer's VAT number and made out to The AA Ireland, 3rd floor, 80 Harcourt Street, Dublin 2, D02 F449) and email to this to the Policy Administrator together with copies of any supporting documents requested (these may include your NCT/CVRT certificate document and proof of regular services). Occasionally, we may request to have sight of the original paper documents and will advise you if this will be necessary following receipt of the photographs.

We will reimburse repair costs as promptly as possible within 7 days of receiving all the necessary photographs and documents.

Payments

Payments - know what to expect

1. You may pay for a fixed period Policy in full by one single payment at the start of the Policy

2. You must make full payment for a fixed period Policy, even if you sell or dispose of the vehicle (unless Section "Cancellation" applies).

General Conditions

The Policy applies only if the following conditions are met.

1. Servicing & Maintenance

You must look after the vehicle in line with the manufacturer's servicing handbook, and have it serviced by a VAT-registered garage within 30 days or 1600 kilometres (whichever is sooner) of the recommended service interval and ensure that the manufacturer's recommended type, grade and quality of engine oil is used. To prove this you should make sure the garage fills in and stamps the handbook. You should keep all service invoices (on which you must ensure the exact oil specification used is detailed) as you must verify that correct servicing has been completed when you request a repair. The camshaft drive belt should be changed in line with manufacturer's recommendations (documented proof of this will be required in the event of a repair for camshaft drive belt failure). If you have provided components for the servicing of the vehicle, this will only be acceptable if proof of purchase can be provided. It is at our absolute discretion if we accept your proof of the vehicle's service record. Your vehicle must have a valid NCT/CVRT certificate during the term of the plan.

2. Repair requests and repair authorisation

You must follow our correct repair request procedure (see Section "How To Request Repairs" and you must get provisional agreement from us before any repairs are started. The repair request will be reassessed again upon receipt of the necessary documentation after the work has been completed. We may want to repair or recondition certain items if it is deemed appropriate.

We reserve the right to require the repairer to use components we source either new, reconditioned or as service exchange components and to supply such components to the repairer directly; or to not pay for repairs you have carried out without our authorisation.

It is at our absolute discretion if we accept the costs of repairing the vehicle.

3. Investigation costs

You are responsible for giving the repairer permission to start any exploratory, investigation or dismantling work and for paying the costs involved if this work proves that we are

not responsible for the fault. You will be asked for a reasonable deposit against

workshop costs for stripping and reassembling components under investigation or to agree to remove the car from the workshop by a certain deadline if the claim is declined following investigation or dismantling.

4. Engineers

We have the right to instruct an independent engineer to inspect your vehicle before we authorise any repairs. If we do this, we are not responsible for any loss arising from any possible delay. If you give permission to commence repairs without getting agreement from us, we may not pay for these as we have not been able to inspect the vehicle prior to being repaired. You can also ask us to have a vehicle Healthcheck carried out at your request. Separate terms and conditions apply to vehicle Healthcheck's.

5. Improving the condition of the vehicle

If we pay for repairs to your vehicle, it is not our aim to put you in a better position than before the repairs were made. In certain circumstances where replacement components are fitted to replace those suffering a breakdown, and this results in your vehicle being in a better condition than it was before the failure, you must pay towards the cost of the components and labour.

For vehicles older than 6 years or with more than 96,000 recorded kilometres, the following table shows the percentage component cost we will pay, depending on the vehicle's age or mileage at the time of the breakdown.

The mileage limits shown here are the total kilometres from the date the vehicle was first registered.

Vehicle Age or Mileage	Component Contribution
Up to 6 years or 96,000 kilometres	100%
Up to 7 years or 112,000 kilometres	80%
Up to 8 years or 128,000 kilometres	70%
Up to 9 years or 144,000 kilometres	60%
Over 9 years or 144,000 kilometres	50%

6. Duty to give us information and fraud

If you do not give us the correct information when you apply for the Policy, we may consider your application fraudulent. If we make payments as a result of your dishonesty or exaggerated behaviour (or someone acting on your behalf) you will no longer be entitled to any benefits under this Policy, we may also demand that these are returned. In the event of suspected fraud, we may cancel the Policy with effect from the start date and take legal action against you for the return of any repair costs paid, also demanding that you reimburse us for any costs incurred.

7. Irish law

All communication you receive from us will be in English and the laws of Ireland will apply to your policy and the Irish Courts will have jurisdiction.

8. Policy term

Your customer schedule details the term of this Policy and the expiry date.

9. Salvage and Disposal

We accept no liability for the disposal of your vehicle or any listed component, or salvage under any event.

10. Vehicle Condition

The vehicle must be properly taxed, insured and serviced in line with the manufacturer's recommendations during the term of the Policy and have no modifications made to the manufacturer's original specification (unless agreed in writing by us).

Cancellation

Cancellation - we hope you don't but if required, keep reading

It is at our discretion if we decide to cancel the Policy. If we cancel the Policy, this will be refunded.

Examples of reasons we may cancel your Policy include evidence of previous faults (repaired or not) found at AA Approved 101 Point Check or in service or NCT/CVRT history, or a failure on your part to forward us a photograph of the mileage of your vehicle, a last service invoice or a current valid NCT/CVRT certificate, if we had requested these to be provided.

You may cancel this policy at any time by contacting and notifying the AA Approved Dealer from whom you purchased the policy.

If, after buying a Policy from us, you decide to cancel within 14 days of purchasing this warranty, subject to no paid claims, you are entitled to a full refund.

If you decide to cancel at any time after the initial 14 days, subject to no paid claims, we will use the table in this section to calculate a refund for the current year of the plan and we will refund the warranty cost of any future years in full. An administration charge

11. Value Added Tax

If you do not supply us with a VAT invoice and receipt for repairs showing the repairer's VAT number, made out to AA Ireland and displaying our name and address, we will not be able to reimburse you the VAT element of any repair costs.

12. Healthchecks - AA Approved 101 Point Check

Health check inspections are a limited inspection of the vehicle, not a comprehensive investigation and do not guarantee to find all faults with the car. No other terms are affected in anyway by the health check.

13. Economic repair

We reserve the right on repairs we are paying for to move your vehicle at our cost to a repairer of our choice if we can affect a repair more economically. We reserve the right to repair rather than replace components at our discretion. Where we have exercised our right to complete an economic repair, we will warranty this work for 12 months.

14. Claim Decision Timeframe

You have 30 days from receiving a claim decision to accept, or the claim will be closed and the offer rescinded and case closed. If you fail to provide evidence or information required in order to make a claim decision, the claim will be declined, and the case will be closed.

15. Remuneration

We pay a commission to Intermediaries who distribute our products. Details of this commission is available on the Commission Summary section of the Intermediaries website or in their office.

Period of elapsed time in current plan, up to:	Refund due for current year
one month	80%
two months	70%
three months	60%
four months	50%
five months	40%
six months	30%
seven months	20%
more than seven months	0%

of €35 will be deducted from the refund due.

When cancelling a 24 month plan we will value year 1 at 60% of the overall plan price and year 2 at 40% of the overall plan price.

If a claim has been paid under the warranty, you will not be entitled to a refund on cancellation of the warranty.

Complaints

Complaints - we're listening

Customer Care in the unlikely event of a dispute occurring regarding this Policy or the service received the Insured may submit a complaint via the following contact details;

- For complaints relating to a claim or the level of cover provided under this policy, please contact: compliance@shepherdglobal.com
- For a complaint relating to the conduct of the sales agent of this policy, please contact: service@theaa.ie

Your complaint will be acknowledged within 5 business days of receipt and an update provided every 20 business days

thereafter. The complaint will be fully investigated and a full response issued to you. We will endeavour to resolve your complaint within the prescribed timeframe of 40 business days. Should you remain dissatisfied, you may refer your complaint to: The Financial Services & Pensions Ombudsman, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2, Low Call +353 1 567 7000 or via email at info@fspo.ie. This procedure is in addition to any other legal rights you may have to take legal proceedings. If you suffer from any disability affecting your ability to read these Policy Terms & Conditions and/or to take any action under them, please contact, or arrange for some person, on Your behalf, to contact the Administrator for assistance.

Compensation

This Extended Mechanical and Electrical Warranty Policy is covered by the Insurance Compensation Fund Ireland established under the Insurance Act 1964 which has been amended by the Insurance (Amendment) Act 2011.

You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and circumstances of the claim. The total amount that may be paid out of the fund in respect of any sum due to a person under a policy shall not exceed 65% of the sum due to the policyholder or €825,000 whichever is less. Further information about compensation fund arrangements is available from www.centralbank.ie

Data Protection

AA Ireland (data controller) is committed to keeping your personal data secure, and only processing personal data as is necessary for the purposes of this policy and in accordance with the principles and requirements of the General Data Protection Regulation (GDPR). You can find out more information about the lawful purposes for which AA Ireland processes personal data, as well as the rights you have in respect of your personal data, by viewing AA Ireland's Privacy Policy at www.theaa.ie/about-us/privacy-policy/

Details of your insurance cover under this policy will also be held by the insurer and policy administrator (data controllers) for underwriting, policy administration, claims and complaints handling purposes.

The insurer's (Helvetia Global Solutions Limited) privacy policy can be found here: <https://www.helvetia.com/ch/web/en/about-us/services/contact/privacy.html>

The policy administrator's (Shepherd Compello BV) privacy policy can be found here: <https://www.shepherdcompello.com/privacy-and-cookies-policy/>