MAWDY

MAPFRE Worldwide Digital Assistance

Premium Plus

Mechanical & Electrical Warranty

Diesel | Petrol | Hybrid

WELCOME

Thank ***you*** for choosing MAWDY Premium Plus Warranty.

This ***warranty*** is a policy of indemnity, designed to put ***you*** back in the same financial position ***you*** were in immediately before your ***vehicle*** suffered a sudden and unforeseen ***mechanical or electrical breakdown.***

MAWDY Premium Plus Warranty provides protection for factory-fitted mechanical and electrical components in petrol, diesel and hybrid vehicles. This cover applies to vehicles that are less than 8 years old and have less than 150,000 kilometres at the start of the warranty.

Key features of ***your warranty*** include:

- ***We*** will pay the reasonable cost of repairing or replacing covered parts that fail during the ***period of insurance***.
- The maximum ***we*** will pay for any one claim is €2,500.
- The maximum ***we*** will pay in total during the ***period of insurance*** is up to the ***net invoice price*** of the ***vehicle***.
- There is a warranty period of 6 months, 12 months or 24 months as indicated on your Certificate of Insurance.
- ***You*** can drive unlimited kilometres during your ***period of insurance***.

MAWDY is part of a global insurance group operating in 49 countries across America, Asia, Africa and Europe including Ireland, and insures over 70 million people.

When ***you*** put your trust in MAWDY, ***you*** are in good company and in safe hands.

Yours sincerely,

Craig Senior
General Manager

Underwritten By
Your Electric Range Warranty is underwritten and administered by MAPFRE ASISTENCIA Compania Internacional de Seguros y Reaseguros S.A., trading as MAWDY. MAPFRE ASISTENCIA Compania Internacional de Seguros y Reaseguros S.A. is authorised by the Direccion General de Seguros y Fondos de Pensiones del Ministerio de Economía y Hacienda in Spain, and is registered by the Central Bank of Ireland for consumer protection rules. Registered number 903874.

Compensation
MAWDY is covered by the Insurance Compensation Fund Ireland established under the Insurance Act 1964 which has been amended by the Insurance (Amendment) Act 2018. ***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.

IMPORTANT INFORMATION

Please read this document carefully so ***you*** understand what is and what is not covered. Keep it in your ***vehicle*** or close to hand for reference if ***you*** need to make a claim.

If ***you*** have any questions or would like to cancel your ***warranty***, contact ***us*** at:
MAWDY
22–26 Prospect Hill
Galway
H91 T3HK

091 501 680
driveprotection@mawdy.com

Cooling-off period (cancelling *your warranty*)

- If ***you*** are not satisfied with this ***warranty***, ***you*** may cancel it within 14 working days of receiving ***your*** documents.
- If ***you*** cancel within this time, ***you*** will get a full refund, as long as ***you*** have not made a claim.
- If ***you*** have already claimed, ***we*** may keep the premium.

Our right to cancel

- If you are no longer the owner of the ***vehicle***, ***we*** reserve the right to cancel the ***warranty***.
- If ***you***, or anyone acting on your behalf, makes a claim that is false or fraudulent, this ***warranty*** will be cancelled immediately.

DEFINITIONS

In this ***policy***, the words below have special meanings. Whenever they are used in ***bold italics***, they mean the following:

Administrator
MAPFRE ASISTENCIA Compania Internacional De Seguros y Reaseguros S.A., trading as MAWDY. Registered Address 22/26 Prospect Hill, Galway, H91 T3HK. Registered Number 903874.

Approved Repairer
A garage or car dealer approved by MAWDY to carry out repairs.

Authorisation Number
The number ***we*** issue to confirm a ***valid claim***.

Component(s)
The mechanical and electrical parts of your ***vehicle*** covered under this ***warranty***, depending on the level of cover, except those listed under the “Excluded Components” section.

Diagnostics
The process of determining, by examination, the nature and circumstances of a problem with your ***vehicle*** and to provide an answer or solution to your fault.

Hybrid Vehicle
A vehicle that combines an internal combustion engine with an electric propulsion system and is identified as such on the vehicle registration documentation. Hybrid vehicles include:

- **HEV (Hybrid Electric Vehicle):** a vehicle equipped with a combustion engine and an electric motor, where the electric motor can operate independently.
- **MHEV (Mild Hybrid Electric Vehicle):** a vehicle equipped with a combustion engine supported by an electric motor that cannot operate independently.

- **PHEV (Plug-in Hybrid Electric Vehicle):** a vehicle equipped with a combustion engine and an electric motor that can operate independently and can be recharged via an external power source.

Ireland
Republic of Ireland and Northern Ireland.

Mechanical or Electrical Breakdown
A sudden and unforeseen failure of a covered ***component*** that causes it to stop working and makes immediate repair or replacement necessary.

Net Invoice Price
The price you paid for your ***vehicle***, including factory-fitted accessories, but excluding taxes, registration fees, fuel, insurance premiums, paint or upholstery treatments, and dealer-fitted extras.

Period of Insurance
The period shown on your Certificate of Insurance, starting from the warranty start date, unless ended earlier by cancellation, total loss, or when claim costs reach the ***net invoice price***.

Policy/Warranty
This ***policy*** (also referred to as the ***warranty***) is the insurance contract between MAWDY and the ***policyholder***. It sets out the terms, conditions, cover, limits and exclusions that apply to the insured ***vehicle*** during the ***period of insurance***.

Territorial Limits
Republic of Ireland, Northern Ireland, the United Kingdom, the Channel Islands, the Isle of Man, and other EEA countries, plus Andorra, Gibraltar, Monaco, San Marino, Switzerland, Liechtenstein, Iceland and Vatican City.

Valid Claim
A claim authorised by the ***administrator*** with an ***authorisation number*** issued.

Vehicle
A petrol, diesel or hybrid vehicle, registered in the Republic of Ireland, that is less than 8 years old with under 150,000 kilometres and is not listed under the “Excluded Vehicles” section.

Wear and Tear
The gradual deterioration of a component through normal use, age, mileage or operating conditions.

We/Us/Our
MAPFRE ASISTENCIA Compania Internacional De Seguros y Reaseguros S.A., trading as MAWDY. Registered Address 22/26 Prospect Hill, Galway, H91 T3HK. Registered Number 903874.

You/Your/Policyholder
The person named on the Certificate of Insurance.

WHAT IS COVERED

If your ***vehicle*** suffers a sudden and unforeseen ***mechanical or electrical breakdown***, ***we*** will pay the reasonable cost of repairing or replacing the failed ***component***s, subject to the terms, conditions and claim limits of this ***warranty***.

This ***warranty*** covers all factory-fitted mechanical and electrical components, unless they are specifically listed in the “Excluded Components” or “General Exclusions” sections of this policy.

The Catalytic Converter and Diesel Particle Filter, and Satellite Navigation System and In-Car Entertainment Systems, are not covered unless selected and shown on your Certificate of Insurance. Where selected, cover applies subject to the terms set out below.

Additional Benefits
The following benefits apply where a valid claim has been authorised:

1. **Diagnostics**
   If your vehicle develops a fault, ***we*** will contribute towards the cost of diagnosis needed to confirm a fault, up to €75 + VAT per ***valid claim***.

2. **Vehicle Hire**
   If repairs take more than 8 hours, ***we*** will contribute towards the cost of a hire car, up to €30 + VAT per day, for a maximum of 7 days.

3. **European Cover**
   Your warranty applies if ***you*** are travelling within the ***territorial limits*** outside the Republic of Ireland, for up to 60 days in total during the ***period of insurance***.

4. **Transfer of Warranty**
   If ***you*** sell your ***vehicle*** privately, ***you*** may transfer the remaining warranty to the new owner (conditions apply).

HYBRID VEHICLE COVER

For hybrid vehicles covered under Premium Plus, the following hybrid system components are covered, provided they fail due to a sudden and unforeseen ***mechanical or electrical breakdown***:

- Hybrid drive motors – including regenerative braking systems, and the front and rear axle motors
- Power control systems
- Vehicle control modules and control units associated with hybrid operation
- Motor inverters and converters
- Battery control modules

⚠ Important

The following components are not covered:

- The high-voltage battery pack
- Internal battery cells or modules
- Battery capacity degradation or reduction in performance

CATALYTIC CONVERTER & DIESEL PARTICLE FILTER – OPTIONAL EXTRA

This cover applies if purchased and shown on your Certificate of Insurance:

Catalytic Converter and Diesel Particle Filter
These components are covered where failure results from a sudden and unforeseen ***mechanical or electrical breakdown***. Manual and forced regeneration, in line with the manufacturer's specifications, must be carried out first. Proof must be provided before a claim for repair, reconditioning or replacement will be considered.

⚠ Failures caused by impact, accidental damage, corrosion or flooding are not covered.

SATELLITE NAVIGATION & IN-CAR ENTERTAINMENT SYSTEMS – OPTIONAL EXTRA

This cover applies if purchased and shown on your Certificate of Insurance:

Satellite Navigation System and In-Car Entertainment Systems
These components are covered where they are factory-fitted and fail as a result of a sudden and unforeseen ***mechanical or electrical breakdown***.

⚠ Failures caused by accidental damage, cracked screens, fluid or food ingress are not covered.

ROADSIDE ASSISTANCE – OPTIONAL EXTRA

This cover applies if purchased and shown on your Certificate of Insurance.

If your ***vehicle*** becomes immobilised within ***Ireland*** due to an electrical failure, ***we*** will provide the following assistance:

1. **Roadside repair**
   Up to one hour's labour will be provided at the roadside if the ***vehicle*** can be repaired onsite.
2. **Vehicle recovery**
   If the ***vehicle*** cannot be repaired, it will be towed to the nearest ***approved repairer***.
3. **Home start**
   If your ***vehicle*** fails to start at your home address, assistance will be provided there.
4. **Continuation of journey**
   If repairs cannot be made immediately and the breakdown occurs away from home, ***you*** are entitled to one of the following, subject to availability and at ***our*** discretion:
   a. Onward transport for ***you*** and your passengers – ***we*** will contribute €30 + VAT per person, not exceeding €100 + VAT in total.
   b. Use of a replacement car (Group A) for up to 48 hours – ***we*** will contribute up to €30 + VAT per day.
   c. Overnight accommodation for one night (bed and breakfast only) – ***we*** will contribute up to €100 + VAT in total.

MAWDY Motor Rescue 24-hour Helpline

To request assistance, please call:

Republic of Ireland 1800 365 724
Northern Ireland 00 353 91 501 633

You will need to provide your exact location, ***vehicle*** registration, certificate number, a contact number and a description of the problem. ***We*** will only pay for assistance arranged through ***our*** helpline; if ***you*** make your own arrangements, ***you*** will not be reimbursed.

Important conditions:

- All assistance must be authorised through the MAWDY Motor Rescue helpline.
- ***We*** will not cover repeat call-outs for the same fault within 28 days unless a permanent repair has been carried out.
- ***You*** must quote your policy number when calling for assistance.
- No refund of premium applied to Roadside Assistance cover if ***you*** cancel your ***warranty***, except under the 14 working day cooling-off period.
- Cover applies only on the island of ***Ireland***.
- ***You*** must hold a valid motor insurance policy.

- ***You*** must be with the ***vehicle*** when assistance arrives. If ***you*** are not present, further assistance will be at your own cost.
- Cover is not available if your ***vehicle*** has been modified for, or is taking part in, racing, rallying, trials, or criminal activity.
- Your ***vehicle*** must always be roadworthy and serviced in line with manufacturer recommendations.
- If forced entry to the ***vehicle*** is required (for example, if ***you*** are locked out), ***you*** must sign a declaration accepting responsibility for any resulting damage.
- ***You*** are responsible for arranging and paying for the transport of animals or livestock if the ***vehicle*** is towed.
- If ***you*** cancel a call-out, ***you*** cannot request another for the same incident.
- Replacement cars are subject to standard rental conditions, which may include holding full driver's licence, providing a deposit, and returning the car to the original hire location.
- Roadside Assistance is limited to three call-outs in any 12-month period.

⛔ What's not covered (Exclusions):

- ***We*** will not cover any liability or consequential loss resulting from the use of assistance services.
- ***We*** will not pay for expenses that can be recovered from another source.
- No cover applies if the ***vehicle*** is carrying more passengers or towing more weight than the manufacturer's specification, or if the ***vehicle*** has been driven unreasonably on unsuitable terrain.
- ***We*** will not cover accidents or breakdowns caused deliberately or through avoidable actions.
- The cost of repairs is not covered, except for the one hour of labour at the roadside.
- ***We*** will not cover the cost of replacement parts, tyres, keys, fluids, or charging cables.
- Breakdowns caused by carrying fuels, explosives, or other hazardous materials are not covered.
- ***We*** will not be responsible if assistance cannot be provided due to events outside ***our*** control – including strikes, government restrictions, or acts of God.
- ***We*** will not cover winching or the use of specialist equipment to recover a ***vehicle*** that has left the road, overturned, or lost its wheels. Once the ***vehicle*** is recovered to a suitable location, normal service will resume.
- ***We*** are not liable for loss of or damage to the contents of your ***vehicle***.
- ***We*** will not provide assistance if the driver is under the influence of alcohol or drugs.
- ***We*** will not provide cover if the ***vehicle*** is inaccessible, off-road, or cannot be transported legally or safely using a standard recovery ***vehicle***.

BETTERMENT

Betterment applies where a valid claim has been accepted and relates to components that naturally deteriorate through use. In these cases, a contribution towards the cost of replacement parts will be required. Betterment applies to parts only and is the responsibility of the insured. It does not apply to failures caused solely by wear and tear.

The items listed below deteriorate through general use and will be subject to a betterment contribution. The list includes, but is not limited to:

- Brake discs, drums, wheel cylinders, CV joints, boots, drive shafts, carrier bearings, universal joints, wheel bearings, hubs and calipers
- Timing chain or belt, including any tensioners, guides and bearings
- Shock absorbers, mounts, suspension airbags, coil springs, steering and suspension arms, bushes, gaiters, ball joints, knuckles, engine and gearbox mounts, gas springs for tailgate and bonnet

- Flywheels, clutch release bearing, slave cylinders, discs, pressure plates, bushings and forks

Betterment Scale

The percentage applicable is based on the odometer reading at the time of the claim.

Over 100,000 kilometres	20%
Over 150,000 kilometres	30%
Over 175,000 kilometres	40%
Over 200,000 kilometres	50%

⚠ **Important:** All other parts, where specifically covered, will be paid in full up to the claim limit shown on the Certificate of Insurance.

EXCLUDED VEHICLES

This ***warranty*** does not cover:

- Public service vehicles – police, ambulance, fire or military.
- Vehicles used for hire or reward – taxis, couriers, chauffeurs or driving schools.
- Vehicles used in competitions, rallies, track days, off-road or speed events.

Vehicle Type and Specifications Exclusions

This ***warranty*** does not cover:

- American import vehicles
- Vehicles fitted with rotary engines
- Vehicles over 3.5 tonnes gross vehicle weight.
- Kit cars, quad bikes, motorcycles or motorhomes.
- Vehicles fitted with non-manufacturer approved LPG conversions

High-Performance and Prestige Vehicles

The following vehicles are not covered under this ***warranty***:

AC, Aston Martin, Bentley, BMW Alpina, Bristol, Bugatti, Caterham, Cosworth, De Tomaso, Ferrari, Ginetta, Jaguar XJ220, Lamborghini, Lancia, Lister, Lotus, Maserati, McLaren, Marcos, Rolls Royce and TVR.

EXCLUDED COMPONENTS

This ***warranty*** does not cover:

1. **Battery (12V and auxiliary batteries)** – any 12-volt or auxiliary battery
2. **High-voltage battery (hybrid vehicles only)** – including but not limited to the high-voltage battery pack, internal cells, modules, internal components and battery enclosure. This includes degradation, loss of capacity or reduced performance.
3. **Charging equipment (hybrid vehicles only)** – including but not limited to charging cables and leads, portable charging units, charging plugs and adaptors, charging port/socket assemblies, charging port pins/contacts, charge-port locking mechanisms, onboard charger assemblies, charge connector housings and protective covers, and any external charging device like a wall box or similar equipment.

4. **Wear-and-tear items** – including but not limited to tyres, brake pads, brake discs, brake shoes, suspension components and any component that deteriorates gradually through normal use, mileage or age.
5. **Consumables and service items** – including but not limited to filters, fluids, lubricants, spark plugs, glow plugs, seals, wiper blades, wiper arms, belts, washers, nuts, bolts, fuel injector washers, fasteners, brackets, fluid reservoirs and caps.
6. **Wiring and looms** – including but not limited to all high-voltage and low-voltage cables, electrical wiring, harnesses, looms and sub-looms, earthing straps, connectors, terminals, plugs, sockets, insulation, protective coverings and associated mounting hardware.
7. **Pipes and hoses** – all fluid pipes, coolant pipes, air pipes, refrigerant lines, hydraulic pipes, hoses and associated connections.
8. **Bodywork and trim** – including but not limited to panels, paintwork, upholstery, strikers, hinges, check straps, interior and exterior trim, handles, body seals and cosmetic finishes.
9. **Keys and remote devices** – including but not limited to keys, key fobs, remote transmitters, smart keys, proximity keys, key cards, immobiliser chips and any reprogramming or replacement of such devices.
10. **Glass and lighting** – including but not limited to glass panels, lamp assemblies, LED units, bulbs and all illumination devices.
11. **Infotainment and navigation** – including but not limited to infotainment head units, display screens, multimedia modules, navigation systems, telematic units, communication hardware, audio equipment, wireless charging pads and associated wiring or mounted components.
    ⚠ These components are not covered unless they are factory fitted and cover has been specifically selected and is shown on your Certificate of Insurance.
12. **Exhaust systems** - including but not limited to exhaust manifold, DPF*, catalytic converter*, resonators or silencers, exhaust pipes, mounts, hangers and heat shields.
    ⚠ *These components are not covered unless they are factory fitted and cover has been specifically selected and is shown on your Certificate of Insurance.
13. **Airbags and seatbelts** – including but not limited to all airbag systems, airbag control units, crash sensors, impact sensors, seatbelt assemblies, pretensioners, seatbelt receivers and buckles, load limiters, seat occupancy sensors, seat pressure pads, passenger detection systems, and any associated electronic modules or ***component***s forming part of the ***vehicle***'s restraint and supplemental safety system.
14. **Routine servicing** – including but not limited to adjustments, wheel balancing, alignment, air-conditioning recharging (unless part of a ***valid claim***), cleaning, inspections and any other work carried out as routine maintenance.
15. **Software and programming** – including but not limited to software updates, reprogramming, coding, recalibration or configuration of electronic systems, navigation systems, telematic units, control modules or driver assistance systems, unless directly required as part of a ***valid claim*** under this ***warranty***.
16. **Casings** – all casings are excluded. Casings include the outer housing, shell or enclosure of any ***component***. However, if the failure of a covered ***component*** directly causes damage to a casing, its replacement will be covered provided the overall costs remain within the claim limit.
17. **Excluded damage** – any ***component*** failure caused by accidental damage, misuse, overloading, abnormal use, water ingress, food ingress, contamination, flood damage, frost, negligence or non-original factory accessories.
18. **Outside cover** – any damage or losses to ***component***s not directly covered by this warranty, or any failure that occurs while the vehicle is outside the ***territorial limits***.

GENERAL CONDITIONS

These rules apply to ***your warranty*** unless a specific section says otherwise. If ***you*** do not follow them, ***we*** may refuse to pay ***your*** claim or reduce the amount ***we*** pay.

1. Authorisation
You must obtain ***our*** approval before any repairs begin. ***We*** will issue an ***authorisation number*** if the claim is valid, and no repair work can start until that number has been given.

2. When a fault occurs
⚠ No claim will be accepted for any fault that occurs within the first 14 days from the date of sale.

You must notify ***us*** as soon as reasonably possible and follow the procedure in the "Making a Claim" section. ***You*** must also take reasonable steps to prevent further damage. ***We*** will not accept liability for any additional damage caused if ***you*** continue to drive the ***vehicle*** after a fault becomes obvious.

3. Approved repairers
All warranty repairs must be carried out by an ***approved repairer***. ***You*** can contact ***us*** for details of the nearest ***approved repairer***.

4. Policy compliance
We will not be liable for any claim if the terms and conditions of this ***warranty*** have not been fully complied with.

5. Servicing requirements
Your vehicle must be serviced in line with the manufacturer's recommended schedule, from the date or mileage of the last recorded service, whichever comes first. A tolerance of 2,000 km or 28 days is allowed. Servicing must be carried out by a VAT-registered or SIMI-approved workshop, and ***you*** must retain invoices and receipts as proof, as these may be required in the event of a claim.

6. Service items and parts
If a claim involves timing chains, drive belts or other scheduled service parts, ***you*** may be required to provide proof that they have been replaced or adjusted in line with manufacturer recommendations. ***We*** will not pay for failure of these parts, or related damage, without proof of correct maintenance.

7. Transfer of cover
At ***our*** discretion, this warranty may be transferred to a new owner if the ***vehicle*** is sold privately. ***You*** must inform ***us*** within 14 days of the private sale of the ***vehicle***.

8. Scope of cover
This ***warranty*** covers all factory-fitted mechanical and electrical components, unless they are specifically listed in the "Excluded Components" or "General Exclusions" sections of this policy.

9. Fraudulent claims
If ***you***, or anyone acting on your behalf, makes a claim that is false or fraudulent, this ***warranty*** will be cancelled immediately. ***We*** may also take legal action to recover any payments already made, together with legal costs and damages.

10. Other insurance or cover
We will not cover any claim already covered under a manufacturer's recall, another insurance policy, ***warranty*** or breakdown agreement.

11. Your legal rights
This warranty is in addition to your legal rights and does not replace the supplying dealer's obligations if your ***vehicle*** is unfit for purpose, not as described, or not of satisfactory quality.

12. Replacement parts
We may authorise the use of reconditioned, exchange, or non-original (also known as "pattern") parts when carrying out a repair. These parts will always be of suitable quality and fit for purpose.

13. Proof of ownership
We may ask ***you*** to provide proof of ownership of your ***vehicle***.

14. Applicable law
Unless agreed otherwise in writing, Irish law will apply to this ***warranty***.

15. VAT
If ***you*** are VAT-registered, ***you*** will be responsible for the VAT element of any claim payment.

16. Accuracy of information
If any information provided by ***you***, or on your behalf, is inaccurate or incomplete, and that information would reasonably have affected ***our*** decision to provide cover, your entitlement to benefit under this ***warranty*** will end.

17. NCT
Where an NCT certificate is required by law, the ***vehicle*** must hold a valid NCT or have a test booked. ***We*** may refuse a claim if the ***vehicle*** is not roadworthy or if the absence of a valid NCT contributed to the failure.

18. Repair costs for imported vehicles
If your ***vehicle*** was originally manufactured for sale outside the European market, ***we*** will base any repair costs on the labour times and part prices of the closest equivalent European model.

GENERAL EXCLUSIONS

These exclusions apply to all sections of ***your warranty*** unless a specific section says otherwise.

This ***warranty*** does not cover any ***mechanical or electrical breakdown***, or any fault, that results from the following:

1. Accidental or malicious damage
This ***warranty*** does not cover faults caused by accidents, deliberate damage, abuse or neglect.

2. Environmental damage
Overheating, frost, corrosion, flooding, water ingress, or fire are excluded.

3. Pre-existing faults
Any defect that existed, was known about, or was identified before this ***warranty*** began is not covered. This includes faults found during routine servicing or before the ***warranty*** was purchased.

4. NCT failures
Repairs or adjustments required only to pass the NCT are excluded.

5. Manufacturer defects and recalls
Losses caused by manufacturer's defects, inherent design faults, or recall campaigns are not covered, whether during or after the manufacturer's warranty.

6. Consequential damage
We will not cover damage caused by a ***component*** that is not insured under this ***warranty***.

7. Routine servicing
Normal servicing, adjustments, or the replacement of parts with a standard service life are excluded.

8. Excluded components
We will not cover any claim relating to excluded ***component***s.

9. Wear and tear
This ***warranty*** does not cover normal wear and tear, deterioration, or gradual loss of performance due to age, mileage or use, including the elongation or stretching of any component.

10. Poor servicing or lack of maintenance
Breakdowns caused by negligence, improper servicing, or failing to carry out routine maintenance in accordance with the manufacturer's recommended schedule are not covered.

11. Software updates
Software updates or reprogramming of electronic systems, navigation, or communication units are not covered, unless directly linked to a covered failure.

12. Insurance write-offs
Any ***vehicle*** that has ever been declared a total loss under an insurance category is excluded.

13. Battery management and charging (hybrid vehicles only)
This ***warranty*** does not cover any failures or damage caused by incorrect charging, use of unsuitable charging equipment or power sources, failure to follow manufacturer guidance on charging, or failure to install battery firmware updates.

14. Repair delays
We are not responsible for extra costs or losses caused by delays in completing repairs, including delays in sourcing parts.

15. Vehicle modifications
Claims will not be paid if the ***vehicle*** has been fitted with non-approved parts or performance modifications. Cosmetic modifications such as wheels or tyres of the same specification are acceptable. Disability adaptations do not invalidate cover, but the adaptations and their ***component***s are not covered.

16. Pre-existing faults and previous repairs
This ***warranty*** does not cover any fault that existed prior to the start date, any repair completed before that date, or any failure caused from poor, incomplete or unauthorised repairs carried out before this ***warranty*** began.

17. Mileage discrepancies
Claims are excluded if the ***vehicle***'s mileage cannot be verified, or if the odometer has been tampered with, altered or disconnected.

18. Third-party liability
This warranty does not cover liability for death, personal injury, damage to property, or any indirect loss.

19. War and terrorism
We will not cover claims arising from war, invasion, rebellion, terrorism, or confiscation by a government or public authority.

20. Nuclear risks
Claims are excluded is caused by ionising radiation, radioactive contamination, or nuclear activity.

21. Sanctions and Embargoes
Claims arising from events that would expose the insurer to sanctions, prohibitions, or restrictions under United Nations resolutions, or trade or economic sanctions, laws, or regulations of the European Union, United Kingdom, United States, or any other applicable jurisdiction. Any claim where coverage would conflict with these sanctions or legal restrictions is excluded.

22. Conflict Zones
Claims arising from events in countries or areas where the DFA, WHO, or a similar body advises against travel, that are under UN or international embargo, or that are affected by conflict, war, or national or international interventions using force.

MAKING A CLAIM

If your ***vehicle*** develops a fault that ***you*** believe is covered under this warranty, ***you*** must contact the MAWDY Warranty Claims Team before arranging any repairs.

📧 claims.ie@mawdy.com
📞 Warranty Claims Line 091 560 604

Motor Rescue Line 1800 365 724
Outside Ireland 00 353 91 560 604

We will tell ***you*** what to do next.

If ***you*** have purchased Roadside Assistance and your ***vehicle*** cannot be driven, ***we*** will recover it free of charge to the nearest MAWDY ***approved repairer***. If ***you*** ask for recovery to any other location, ***you*** will be responsible for the additional cost.

⚠ **Important:**

- All warranty claims must be authorised by ***us*** in advance.
- Repairs can only be carried out at an ***approved repairer***.
- ***We*** will not pay for any repairs where an ***authorisation number*** has not been issued before the work begins.
- ***You*** must allow ***component***s to be dismantled for inspection and diagnosis. If, after inspection, the fault is not covered, ***you*** will be responsible for the cost of dismantling.

CUSTOMER CARE

We aim to provide ***you*** with excellent customer service. If ***you*** are not happy, please let ***us*** know so ***we*** can put things right.

How to submit a complaint

Contact ***our*** Customer Service Department:
MAWDY
22/26 Prospect Hill
Galway
H91 T3HK

📞 091 501 680
📧 driveprotection@mawdy.com

We will investigate your complaint fully and send ***you*** a response. ***Our*** aim is to resolve all complaints within 40 working days, as required by law.

If you are still unhappy

If ***we*** cannot resolve ***your*** complaint, ***you*** can contact:

The Financial Services and Pensions Ombudsman
Third Floor, Lincoln House
Lincoln Place
Dublin 2, D02 VH29

Phone: +353 (0)1 567 7000
Email: info@fspo.ie
Website: www.fspo.ie

This complaints process does not affect your legal right to take the matter to court.

DATA PROTECTION

We need to obtain personal information from ***you*** to provide ***you*** with this insurance ***policy***. This means any information obtained from ***you*** in connection with this ***policy*** (provided by ***us*** or ***our*** subsidiaries) must be collected lawfully and in accordance with Data Protection legislation.

How we use your personal data
We use ***your*** personal data in the following ways:

- To provide ***you*** with ***policy*** cover, including underwriting and claims handling. This may include disclosing information to other insurers, regulatory authorities, or to ***our*** agents who provide services on ***your*** behalf under the ***policy***.
- To confirm, maintain, update, and improve ***our*** customer records.
- To identify and market products and services that may be of interest to ***you*** (subject to ***your*** prior consent).
- To analyse and develop ***our*** relationship with ***you***.
- To help in processing any applications ***you*** may make.
- To carry out studies of statistics and claim rates.
- For the analysis and prevention of fraud.
- For the analysis and prevention of payment defaults.
- For statistical studies by ***us*** and/or any sectoral organisation in Europe.

Where ***you*** have given consent, ***we*** may share some of ***your*** personal information with ***our*** partner companies or companies within ***our*** group so that they can provide ***you*** with information about other products, services, and promotions that may be of interest to ***you*** by letter, telephone, SMS, or email.

Disclosure of your personal information
We will only disclose ***your*** personal information to third parties if:

- it is necessary for the performance of ***your policy*** of insurance with ***us***;
- ***you*** have given ***your*** consent, including marketing consent; or
- such disclosure is required or permitted by law.

You can change ***your*** mind about ***your*** marketing consent at any time by contacting ***our*** Data Protection Officer: Data Protection Officer, MAWDY, 22-26 Prospect Hill, Galway H91 T3HK or emailing dpo.ireland@mawdy.com

We only deal with trusted third parties who treat ***our*** customers' personal information with the same stringent controls that ***we*** apply ourselves.

TRANSFER OF OWNERSHIP

Please send the following form to: MAWDY, 22/26 Prospect Hill, Galway, H91 T3HK

Transferring Your Warranty to a New Owner

If ***you*** sell your ***vehicle*** while the warranty is still active, ***you*** can transfer the remaining cover to the new owner. The transfer is only allowed if the sale is private – the warranty cannot be transferred if the ***vehicle*** is sold through a garage, motor trader, auction or similar business. All transfers are subject to MAWDY approval.

To transfer the warranty, the following conditions must be met:

- The full premium must have been paid.
- The ***vehicle***'s servicing must be fully up to date.
- There must be no claims pending.
- The buyer must be a private individual (not a dealer, trader or garage).

You and the new owner must complete and sign this form and send it to MAWDY within 14 days of the sale, along with copies of all service receipts from the start date of the ***warranty***. Documents must be sent by Recorded Delivery.

⚠ MAWDY cannot provide advice on whether this warranty is suitable for the new owner's needs.

Transfer Request

Policy Number: ____________________

Vehicle Registration Number: ____________________

Date of Sale: ____________________

Mileage at Sale: ____________________

I confirm that I have sold the ***vehicle*** to the new owner detailed below and I would like to transfer the unexpired portion of the ***warranty*** with the ***vehicle***.

I confirm that there are no pending claims, and I am unaware of any defect with the ***vehicle***.

Original ***Policyholder***'s Signature: ____________________

Print Name: ____________________

Date ____________________

New Owner's Details and Declarations

Print Name: ____________________

Address: ____________________

____

Mileage at Sale: ____________________

Telephone Number: ____________________

Email Address: ____________________

I confirm that I have purchased the above ***vehicle*** from the original ***policyholder***.

I confirm that I am not a motor dealer or trader, and I do not intend to use the ***vehicle*** for hire or reward.

I have read and agree to abide by the terms and conditions of the ***warranty*** and request that all rights and benefits of the ***warranty*** are transferred to me.

New Owner's Signature: ____________________

Date ____________________

MAWDY

MAPFRE Worldwide Digital Assistance

CONTACT US

091 501 680
driveprotection@mawdy.com
www.mawdy.ie

MAWDY
22/26 Prospect Hill
Galway
H91 T3HK

CLAIMS
091 560 604
claims.ie@mawdy.com

ROADSIDE ASSISTANCE
1800 365 724

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MAWDY Premium Plus 8/150
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