



SUBSCRIPTION COVER

Warranty | Recovery

Get the ultimate peace of mind with Hendy Care, **£33.25 per month (excl. VAT) with no upfront payment and no cancellation fee.**

Be confident that our total warranty cover and nationwide roadside assistance have you protected from the get-go.

Warranty

Your warranty cover includes all mechanical and electrical components, diagnostic fees and full costs of parts and labour. Claim an unlimited number of repairs, up to the purchase price of the vehicle, and be free from annual mileage restrictions.

Recovery

Have the reassurance that if you break down on any UK highway or outside your home, you'll receive 24/7 roadside recovery, breakdown and doorstep assistance. You'll also be covered for travel in certain European countries, for extra peace of mind.

Useful numbers

Warranty claims: 01522 513 833

Breakdown and recovery: 0808 144 1755

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Section 1

A INTRODUCTION

This document sets out the full terms and conditions of **Your** plan. Please read it very carefully as it gives **You** important information about the benefits provided, the limits, **Your** responsibilities, when and how **You** can request repairs and when **You** cannot. If having read the terms **You** feel it is not suitable for **You**, then please refer to 'Cancellations' for **Your** options.

Your agreement and the services provided within it are not an insurance policy and are not regulated by the Financial Conduct Authority (FCA). It is an Agreement between **You** and **Us** to provide the services listed in this booklet.

To maintain coverage under this Agreement, **You** must:

1. Pay each Subscription Payment on its due date – see the further provisions under 'Payment Requirements', and
2. **Ensure your vehicle is serviced in accordance with the Manufacturer's recommended service intervals** – see further provisions under 'Service Requirements', and
3. Follow the Maintenance Requirements – see the further provisions under 'Maintenance Requirements'.

If **You** do not follow these requirements, then **Your** cover under this Agreement will be affected.

B DEFINED TERMS

The following words will have the following meanings when they appear in bold print in this document.

We, Us, Our – The selling dealer of the **Vehicle** and this Agreement as specified on **Your Contract Agreement Document**.

You, Your – The person, partnership or corporate body named on the **Contract Agreement Document**.

Vehicle – The **Vehicle** identified on the **Contract Agreement Document**.

Administrator – Warranty Administration Services Ltd, whose address is Otago House, Crofton Road, Lincoln LN3 4NL, and who will manage this agreement between **You** and **Us**. Warranty Administration Services Ltd is registered in England, company no. 1789994.

Payment Collections Party – AU Assist Ltd, who act as the appointed payment handler for the selling dealer. AU Assist Ltd securely processes all payments on **Our** behalf via **Stripe**, a trusted and PCI-compliant global payments platform.

Stripe – A secure third-party payment gateway used to process card and bank payments on behalf of AU Assist Ltd. **Stripe** is PCI-DSS compliant and uses industry-standard encryption to protect payment data.

Contract Agreement Document – **Your** agreement document that confirms **We** have accepted **Your Vehicle** for cover. It provides details about **You**, **Your Vehicle** and **Your** level of cover, when the cover starts and ends, details of the **individual claim limit**, **total claim limit**, **maximum third-party hourly labour rate** and any excess that **You** must pay.

Mechanical or electrical fault – When a covered part suddenly or unexpectedly does not work in line with the manufacturer's specification for a reason other than wear and tear, normal deterioration or negligence (that is, as a result of something **You** or someone else has done or failed to do).

Maximum third-party hourly labour rate – If authorised repairs are carried out by someone other than **Us**, **We** will only pay for labour charges up to the hourly rate shown on **Your Contract Agreement Document**. If the repairing garage charges a higher hourly labour rate than the amount **We** pay, **You** will be responsible for paying any difference.

Individual claim limit – The total amount **We** will pay for each individual authorised claim, less any excess that may apply as stated on **Your Contract Agreement Document**.

Total claim limit – The total amount **We** will pay during the period of the warranty for all authorised claims added together. If this total is reached, **We** will not pay any more and **Your** warranty will end.

C END DATE

Means the date on which **Our** obligations to **You** will come to an end.

The End Date will be the date shown on the **Contract Agreement Document** and will be 36 months after the start date or sooner in the event of **You** breaching any of the following: 'Service Requirements', 'Maintenance Requirements' or 'Payment Requirements'. In any of these events, **Our** obligations to **You** will come to an end with immediate effect.

D ELIGIBILITY

Your Vehicle must:

- Be built to and not be modified outside of UK manufacturer's specifications;
- Not be used for hire or reward, professional instruction, competition or off-road use, motor rally, motor racing, speed or duration tests, track days or any practice for these events whether they are timed or untimed;
- Not be a vehicle used in public service capacity, for example within the police force, military service or fire service;
- Not be a vehicle with a gross weight of more than 3,500kg.

E PAYMENT REQUIREMENTS

For this Agreement to continue and for **You** to be able to continue to receive the benefits set out in this Agreement, **You** must pay each Subscription Payment on time. If **You** fail to make a Subscription Payment when due, **We** reserve the right to end this Agreement.

If you miss a payment, **We** will attempt to contact **You** using the contact information provided to **Us** via email, SMS and phone in the following 14 days. If **You** do not make the missed payment within 14 days from its due date, then this Agreement will terminate.

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MAINTENANCE REQUIREMENTS

- **You** must have the vehicle serviced in line with the manufacturer's recommendations during the period of this agreement.
- It is **Your** responsibility to ensure that the timing belt is changed in accordance with the manufacturer's recommendations.
- Engine oil works under extremes to lubricate, cool and protect internal engine components. It is **Your** responsibility to use the Manufacturer's recommended engine oil. If **You** need any assistance, please contact the Manufacturer. Using inferior oil or the wrong type of oil can cause damage or wear that ultimately could cause any damage to mechanical and electrical parts and/or components to be excluded.

In order for this Agreement to continue, **You** must follow the requirements above.

TRANSFER REQUEST

This Agreement cannot be transferred to another vehicle or owner.

Section 2

WARRANTY – MAINTENANCE AND REPAIR

WHAT IS COVERED?

Depending on the terms, conditions, general exclusions and claim limits shown in this document, **Your** warranty will cover the cost of repairing or replacing the systems of **Your Vehicle** as shown below and that have failed as a result of a sudden or unexpected mechanical or electrical fault. Any part that needs replacing due to wear and tear is not covered.

BRAKING SYSTEM

All parts are covered apart from brake discs, pads, shoes, drums, hoses, cables and pipes.

CATALYTIC CONVERTERS AND CASINGS

These will be replaced if the damage was caused as a result of any covered part failing.

CLUTCH

All parts are covered apart from hoses, cables, pipes and any part which is replaced due to wear and tear.

ELECTRICAL SYSTEM

All parts are covered apart from fuses, batteries, aerials, Bluetooth module, satellite navigation systems and in-car entertainment equipment, heated screens, bulbs and lighting units (including the lens).

ENGINE

All parts are covered apart from auxiliary belts, ignition (HT) leads, spark plugs, oil seals, hoses, cables, pipes, filters, engine mountings and the exhaust system.

ENGINE COOLING SYSTEM

All parts are covered apart from hoses, cables, pipes and any damage caused by corrosion, impact or freezing.

FINAL DRIVE

All parts are covered apart from seals, gaskets, boots, wheels and tyres.

FUEL SYSTEM

All parts are covered apart from turbocharger-system parts, hoses, cables, pipes, filters and any damage caused by using contaminated fuel or the wrong fuel.

HEATING AND FACTORY-FITTED AIR-CONDITIONING SYSTEM

All parts are covered apart from cables, hoses, pipes, unions, seals, filters, belts and vents.

STEERING SYSTEM

All parts are covered apart from boots, hoses, pipes and unions.

SUSPENSION

All parts are covered apart from hoses, pipes and refilling any unit.

TRANSMISSION

All parts are covered apart from seals, gaskets, gear-change linkage, cables and gearbox mountings.

EXTRA COVER

Depending on the terms and conditions of this warranty, we have extended your cover to include the following benefits:

TURBO SYSTEM

Up to £2,000 (including VAT) towards repairing or replacing any factory-fitted turbo-system parts (not including hoses and pipes).

SATELLITE NAVIGATION SYSTEMS AND IN-CAR ENTERTAINMENT UNITS

Up to £2,000 (including VAT) towards repairing or replacing any factory-fitted satellite navigation systems, in-car entertainment equipment and Bluetooth modules (not including aerials, software and software updates).

CAR HIRE

If we cannot provide you with a courtesy car, you can claim up to £36 (plus VAT) a day for up to seven days towards the cost of hiring a replacement vehicle. **You** must contact the **Administrator** to claim this benefit before you hire a replacement vehicle. To benefit from the extra cover:

1. **Your** vehicle must be at our workshop;
2. The fault must mean that your vehicle cannot be driven; and
3. **Your** vehicle must be having a repair that the **Administrator** has authorised.

You cannot claim car-hire costs for the first 24 hours after the **Administrator** has authorised the costs. The cost of fuel and insurance on the hire vehicle is not covered. Entitlement to this benefit ends after seven days or when the repairs on your vehicle are completed, whichever is sooner.

GENERAL EXCLUSIONS

1. A mechanical or electrical fault which a qualified engineer appointed by the **Administrator** thinks could have reasonably existed before this cover began.
2. Any loss, damage or fault which a qualified engineer appointed by the **Administrator** thinks could have been avoided or was totally or partly caused by a lack of maintenance.
3. Any parts which are not faulty, but which are replaced or reported during routine servicing or recommended to be replaced as engineering best practice.
4. Any damage which is due to any type of accident or negligence or caused by continuing to use the **Vehicle** when it is obvious there is a fault, or using contaminated fuel or the wrong fuel.
5. The gradual reduction in the performance of any part (wear and tear) due to the age or mileage of the **Vehicle**.
6. Parts that fail or need replacing when they have reached the end

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of their reasonably expected lifespan due to age or the **Vehicle's** mileage.

7. Any **Vehicle** where the speedometer has been interfered with, altered or disconnected.
8. Any **Vehicle** owned by a motor trader or garage or associated companies, or by the owners of that motor-trader business or garage or people connected to the owners.
9. Repairs, replacements or alterations not authorised by the **Administrator**.
10. Anything caused directly or indirectly by war, riot, revolution or any similar event, or by vandalism, theft or attempted theft from the **Vehicle**.
11. Any items that are not covered, even if the replacement is needed because of the failure of a covered part.
12. Electrical software updates or reprogramming.
13. Parts, including software, which have been modified from the manufacturer's original specification and any part that fails as a result of those modifications.
14. Water leaking into the **Vehicle** (including damage to covered parts caused by water leaking in).
15. Failure of parts due to them corroding or seizing up, or any extra labour costs for work that is needed due to parts seizing up or snapping.

Replacement of drive belts, filters, lubricants, antifreeze and fluids required because of the failure of a covered component is included in this Agreement. If a covered component failure causes damage to another covered component, **We** will repair or replace that part within the same **individual claim limit**, but this excludes any damage which is cosmetic in nature.

The **Administrator** has the right to appoint an independent engineer to inspect **Your Vehicle** prior to any repair or replacement of part(s).

C MAKING A CLAIM

If **Your Vehicle** develops a fault which may result in a claim under this warranty, please bring it to **Us**. **We** will deal with the **Administrator** direct, and **You** will not have to pay for any work covered by **Your** warranty (depending on any claim limits and excess that may apply).

If for any reason it is not possible to bring **Your Vehicle** to **Us**, please contact the **Administrator** on 01522 513 833 for advice on finding a suitable repairer. Please remember that the **Maximum third-party hourly labour rate** shown on **Your Contract Agreement Document** will apply.

This may limit the labour costs **You** can claim on any authorised repair, and **You** will be responsible for any difference in the labour costs if **We** authorise the claim. **You** will need to give the garage permission to diagnose the fault, then ask them to call the claims team on 01522 513 833 with the following information when they have confirmed the cause of the fault, but before they start any repairs:

1. **Vehicle** registration number
2. The current mileage
3. The fault reported
4. Details of the parts that need replacing
5. Information on costs for both parts and labour

Please note: Sometimes **We** may need **You** to bring **Your Vehicle** to **Us** or **Our** recommended repairer for a repair covered by **Your** warranty instead of using **Your** local garage.

In all cases, **You** are responsible for giving permission to diagnose the fault and **You** will be responsible for all costs until the **Administrator** issues an authorisation number. If **We** accept **Your** claim, **We** will pay all reasonable charges for work that was necessary to find the fault (diagnostic charges).

The **Administrator** will issue an authority number on **Our** behalf for the amount of the claim they agree to (depending on any claim limits and excess that may apply).

D INVOICING AND PAYING AUTHORISED CLAIMS

All invoices should be made out to "Hendy c/o Warranty Administration Services Ltd" as the payment may be delayed or even prevented if it is not. All invoices should be sent to the **Administrator's** office by email to wasadmin@warrantyadmin.co.uk.

The **Administrator** will confirm the claim and process the claim for payment. If it is not possible for the repairer to email the invoice to the **Administrator**, they should post a copy to Warranty Administration Services Ltd, whose address is: Otogo House, Crofton Road, Lincoln LN3 4NL.

If **You** use a garage other than **Us**, and the repairer insists that **You** pay for the work up front, **You** may have to pay the bill and then send it to the **Administrator**. The **Administrator** will then process the payment of the amount of any agreed claim (depending on any claim limits or excess that may apply).

IMPORTANT

Repair work must not begin until the **Administrator** has agreed the claim. If **You** do not keep to this condition, **You** may not be able to make a claim under this warranty.

E CONTACT DETAILS

Claims phone number: **01522 513 833**

Email: wasadmin@warrantyadmin.co.uk

Postal address: Claims Department, Warranty Administration Services Ltd Otogo House, Crofton Road, Lincoln LN3 4NL.

The cost of investigation work can only be authorised by You, and You will remain responsible for meeting that cost in the event that the repair is not covered by this Agreement.

Repair requests will be handled by the **Administrator** and **We** reserve the right to have **Your Vehicle** assessed by an independent engineer prior to any work being carried out.

You may be requested to provide details of the registered keeper and copies of the V5C (often known as the **Vehicle's** 'log book') at any time during this Agreement.

F GAINING ACCESS TO YOUR VEHICLE

You must allow **Us** free access to examine **Your Vehicle** at all times. If **You** make a repair request, **We** have the right to:

- a. Examine and photograph the **Vehicle**;
- b. Obtain an expert assessment, the result of which will be binding on all parties;
- c. Nominate another agent/repairer.

If, following specific arrangements for inspection, and through no fault of **Ours**, the assessor cannot inspect it, for example because the **Vehicle** is not available, then **We** reserve the right not to provide the repair.

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G WARRANTY TERMS & CONDITIONS

1. **Authorisation:** Repairs must not be carried out without the **Administrator's** permission.
2. **Service requirements:** **You** must have the **Vehicle** serviced in line with the manufacturer's recommendations during the period of this agreement. If **You** do not follow the manufacturer's service schedule or maintain the **Vehicle** as recommended by the manufacturer, or **You** fail to keep the **Vehicle** insured, taxed and with a current MOT certificate, cover under this warranty will not apply and **We** will be entitled to end this Agreement immediately. To help **You** maintain cover, **We** will allow **You** a 1,000-mile or 30-day extension (whichever is sooner) from the manufacturer's recommended service schedule. If **We** do not carry out the servicing, it is important that **You** keep all receipts from the garage that does carry it out, as the **Administrator** will need to inspect these if **You** make a claim. Without proof of servicing, **You** may not be able to make a claim.
3. **Limiting damage:** **You**, or the driver, must take all reasonable steps to avoid loss or damage. This includes repairing all faults that **You** know about whether they are covered by this warranty or not. If **You** continue to use the **Vehicle** after it becomes apparent that there is a fault, and this use causes further damage that could have been avoided, the warranty will not cover any of the repair costs.
4. **Diagnostic charges:** **You** are responsible for giving permission to diagnose the fault, and **You** will be responsible for all costs until the **Administrator** issues an authorisation number. If **We** accept **Your** claim, **We** will pay all reasonable charges for work that was necessary to find the fault.
5. **Design faults and recalls:** If any of the **Vehicle's** parts has a design fault or is recalled by the manufacturer, that part is not covered.
6. **Geographical limits:** This warranty is valid in the United Kingdom.
7. **Rates for refunding costs:** **We** will not pay more than the UK manufacturer's list price for parts (**We** may need non-genuine parts to be used) and **We** will pay labour time in line with the recommended repair times. If **Your Vehicle** is repaired by anyone other than **Us**, **We** will pay labour rates up to the **Maximum third-party hourly labour rate** shown on the **Contract Agreement Document** only, and **You** will be responsible for paying any difference.
8. **Multiple items:** If **You** or the repairing garage reports more than one failed part or fault at the same time, the **Administrator** will deal with them as one claim.
9. **Inspecting the Vehicle and its parts:** The **Administrator** has the right to have the **Vehicle** or any part inspected by a qualified engineer to identify the cause of the fault before they authorise repairs.
10. **Governing law:** The laws of England and Wales will apply to this Agreement and the English courts will deal with any disputes relating to or arising in relation to this Agreement.
11. **Legal rights:** Nothing in these conditions will reduce **Your** legal rights relating to goods that are faulty or that have not been described accurately. For more information about **Your** legal rights, contact **Your** local trading standards department or citizens advice bureau.
12. **Administration of this Agreement:**
 1. This warranty is an Agreement between **You** and **Us** for the cover shown in this document.

2. The **Administrator** acts on **Our** behalf to manage this Agreement only. By entering into this Agreement, **You** agree that **You** can make no financial claim against the **Administrator** under the warranty.

13. **Misinformation:** When applying for this Agreement or submitting a request, **You** or anyone acting on **Your** behalf must take reasonable care to answer all questions honestly and to the best of **Your/** their knowledge. Failure to do so may affect the validity of **Your** Agreement, the provision of services or the payment of **Your** Repair.
14. **Telephone calls:** Any calls made in connection with **Your** Agreement may be monitored as part of training and quality assurance processes.

Section 3

A DOORSTEP ASSISTANCE, BREAKDOWN ASSISTANCE AND NATIONWIDE RECOVERY

We have employed GenAssist, a leading supplier of rescue and recovery services, to deliver this service on our behalf. Please note that **You** are enrolled as a member of the Hendy recovery scheme and not as a direct member of GenAssist.

We are here to support **You** through every journey in **Your** car and are delighted to provide **You** with:

- 24/7 emergency helpline service.
- UK nationwide rescue and recovery.
- Help and guidance in dealing with mechanical breakdown issues.
- Support from a UK team who have **Your** best interests at heart.

B BREAKDOWN ASSISTANCE IN THE UK, CALL 0808 144 1755.

What's included:

1. Doorstep assistance: Help when **You** have broken down at home or within a 1/4 mile of it. If GenAssist can't arrange a prompt repair, GenAssist will take **You** and **Your** car to the nearest garage, **Your** home or another local destination.
2. Breakdown assistance: Help when **You** have broken down more than a 1/4 mile from **Your** home. If **Your** car cannot be fixed at the roadside, GenAssist will take **You** and **Your** car to the nearest garage, **Your** home or an alternative local destination.
3. Nationwide recovery: Help following a breakdown at the roadside. If GenAssist can't arrange a prompt repair, GenAssist will transport **You**, **Your** car and **Your** passengers to **Your** home, a garage or another mainland UK destination.

C EUROPEAN COVER

We have extended your cover to include travel in certain European countries. If **You plan on driving abroad, please go to www.gen-assist.co.uk/europe for important information that **You** must read BEFORE TRAVELLING to make sure it is the right level of cover for you. Before **You** start **Your** journey, please verify **Your** GenAssist European membership by calling 01522 515 603. If **You** break down while travelling in Europe, please call 00 800 4243 2444 for assistance.**

D RECOVERY TERMS & CONDITIONS OF SERVICE

1. This is an agreement between **You**, the customer, and **Us**, Hendy, with services carried out on **Our** behalf by GenAssist.
2. GenAssist cover applies to the vehicle registered.

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3. GenAssist is available for cover on vehicles up to 3,500kg gross vehicle weight.
4. GenAssist is designed as an emergency breakdown facility; any temporary repairs carried out by the operator to mobilise the vehicle must be followed up as soon as practicable with a permanent repair.
5. GenAssist does NOT cover attendance after an accident or following a breakdown which is the result of fire, theft or an act of vandalism.
6. GenAssist does NOT cover ferry and toll fees, taxi fees, vehicle storage charges, any charges made to return the vehicle to the highway, vehicles immobilised by snow, flood or water, and the cost of replacement parts, fuel, oil, keys, etc.
7. GenAssist will NOT provide service for breakdowns that occurred before the agreement start date.
8. GenAssist will NOT provide service where the vehicle does not have a valid MOT or a current road fund licence.
9. GenAssist will NOT provide assistance where the breakdown has been caused by anything that is being towed by the registered vehicle (including a trailer, caravan or horse box).
10. GenAssist will NOT attend a vehicle that is still mobile and is safe and legal to drive.
11. GenAssist will NOT provide assistance for the registered vehicle if it is unattended.
12. GenAssist will NOT provide unaccompanied recovery for the registered vehicle.
13. For terms and conditions relating to travel in certain European countries, please go to: www.gen-assist.co.uk/european

Section 4

GENERAL TERMS & CONDITIONS

This Agreement does not cover any repairs in the following circumstances:

1. Non-compliance with the conditions detailed in this Agreement;
2. Any failure of parts or breakdown caused by lack of normal and proper use or care, including the incorrect use of fuel or grade of oil;
3. Any act, omission or negligence by **You** (or any user of the **Vehicle**), which adds to the loss or damage;
4. Water ingress, fire, collision, frost, snow, ice, flooding, freezing or corrosion;
5. The failure or breakdown of a part which is under any manufacturer's or supplier's warranty;
6. Any failure of parts which have reached the end of their normal working lives because of age or mileage (as confirmed by an assessment by an independent engineer as arranged by the **Administrator**);
7. Any parts which have not actually failed to perform their normal function, including, but not limited to, timing belts that are replaced as part of another job;
8. Exhaust emission MOT failures;
9. The cost of repair to components not listed under this Agreement;
10. Any failures which are the result of carbon build-up, except when **Your Vehicle** is under 10 years old (beginning from date of first registration with DVLA) and the odometer reading is under 100,000 miles;
11. Losses that occur as a consequence of a failure of an included component (examples are, but not limited to, alternative transportation cost, costs associated with a disrupted journey, prepaid accommodation or transportation, inconvenience or loss of earnings);
12. The gradual deterioration of **Your Vehicle's** performance due to age and mileage, including, but not limited to, gradual loss of engine compression requiring the repair of valves or rings and the gradual increase in the oil consumption due to normal operating functions;
13. Design or existing faults – parts being subjected to recall by the manufacturer or parts which fail as a result of inherent design faults or parts that require modification or replacement which is or has been recommended by the manufacturer or faults which existed before **You** entered into this Agreement;
14. Dismantling – **We** will not pay for any stripping down of the parts to determine the cause of the failure of parts or breakdown unless **We** accept the repair request;
15. Accidental damage – the costs relating to losses normally included under a road risks insurance policy or losses resulting from an accident to the **Vehicle**;
16. Failure of a covered component that causes damage to another covered component is not included if it is reasonable for **Us** to conclude that further damage has been caused by **Your** failure to take preventative steps or to notify **Us** after the initial failure of a component (for example, the **Vehicle** being driven with a defective part) and any loss arising from: excluded parts, incorrectly fitted parts, insufficient servicing, faults present at purchase;

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17. **Vehicle** use – this Agreement is not valid for **Vehicles** which are altered or modified from the manufacturer's original specification; are raced, rallied, used on track days (timed or untimed) or used in competition; used for hire or reward; or are beneficially owned by a company or person involved in the business of **Vehicle** repair, servicing or dealership, or by an employee of such a company or person.
18. **Your** agreement is limited by the mileage you travel in your vehicle. Unless agreed by us, the mileage limitation applicable to your agreement is 2,000 per month.
19. The laws of England and Wales will apply to this agreement and the English courts will deal with any disputes relating to or arising in relation to this agreement.

Section 5

CANCELLATIONS

You can cancel your Hendy Care subscription at any time via the Hendy app or by contacting the **Administrator**:

Administrator contact:
Tel: 01522 515 603
Email: wasadmin@warrantyadmin.co.uk.

Your cancellation will take effect at the end of your current monthly billing cycle. No refunds will be issued for any part of a month where the service has been active or used.

Section 6

TERMINATION

Your Agreement will end on the occurrence of any of the following:

- If **You** do not comply with the requirements set out in this document; or
- If **You** sell or transfer **Your Vehicle** to a motor retailer or trader; or If **You** cancel this Agreement; or
- If you miss a monthly payment and this is not received by the end of the 14-day grace period; or
- This Agreement has reached its End Date.

Section 7

MISSED PAYMENTS

To keep your Hendy Care subscription and all associated cover active, it's essential that all monthly payments are made on time. If a payment is missed, you'll receive a 14-day grace period to bring your account up to date without losing your benefits.

During this period, we'll send you reminder notifications on Day 0 (the payment due date), Day 7 and Day 14 to help ensure you don't miss the deadline. If payment is not successfully received by the end of the 14-day grace period, your Agreement will be automatically cancelled, and all cover, services and benefits will come to an end with no further notice.

Please note, it is your responsibility to ensure your payment method remains valid and up to date at all times. **You** can update your card details via the app at any point to avoid disruption to your cover.

Section 8

COMPLAINTS

We are committed to providing a quality service to all **Our** customers. When something goes wrong, **You** need to tell **Us** about it. This will help **Us** to improve **Our** standards.

If **You** have a complaint, please visit our 'Complaints Procedure' page (www.hendy.co.uk/complaints-procedure/) on our website where you will find a step-by-step guide to making a complaint.

If **We** cannot resolve **Your** complaint within eight weeks, **You** may refer **Your** dispute to the Motor Ombudsman Service. This service is free to use. Their consumer helpline is available on 0345 241 3008 or **You** can visit their website at www.themotorombudsman.org.

Section 9

DATA PROTECTION

We take your privacy very seriously and, by entering into this agreement, you are agreeing to us sharing your information with the **Administrator** and other members of the Autoguard Group and its associated trading names, so they can manage this agreement on our behalf. **We** will share all of the information on your agreement registration document and any other information that will help them to process any claims on your vehicle.

The **Administrator** will not share your personal information outside of the Autoguard Group, including its associated trading names, or with any third parties without your permission, unless they are required or allowed to do so by law. They will keep your personal details on file for no longer than is necessary.

To administer **Your** Agreement, we will also share your information with the **Payment Collections Party** – AU Assist Ltd. AU Assist Ltd securely processes all payments on **Our** behalf via **Stripe**, a trusted and PCI-compliant global payments platform.

Full details of how your information will be used and an explanation of your rights can be found at www.warrantyadmin.co.uk/privacy.pdf and at Hendy Privacy Policy: <https://www.hendy.co.uk/privacy-policy>.