



# CARE BY VOLVO

**YOU GET THE BEST OF THE CAR.  
WE WILL TAKE CARE OF EVERYTHING ELSE.**



CARE BY **VOLVO**

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Care by Volvo is an entirely new driving experience. One where we take care of everything, so you can simply sit back, relax and enjoy the journey. In this guide, we'll answer your questions about Care by Volvo and provide details on all the services included.

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# GENERAL INFORMATION

## WHAT IS INCLUDED WITHIN CARE BY VOLVO?

Care by Volvo provides you with all-inclusive access to a Volvo vehicle as well as a range of additional services which make it easier than ever to keep you and your car on the road. All for one simple-to-manage payment.

### **Care by Volvo includes the following services**

Hire of a new Volvo

[Fully comprehensive insurance](#) (for you and up to two additional drivers)

[Servicing and maintenance](#) for your Volvo

Road fund licence

Pick-up and Delivery Service. Your local Volvo Retailer will arrange to collect and deliver your Volvo whenever it is due for regular servicing or maintenance.

## WHAT ARE THE ELIGIBILITY REQUIREMENTS OF CARE BY VOLVO?

In order to be eligible for Care by Volvo, you must meet the following criteria:

- Fulfil the eligibility criteria to enter into a Personal Contract Hire Agreement with Santander Consumer (UK) PLC trading as Volvo Car Financial Services
- Fulfil the eligibility criteria for the [Volvo Car Insurance Policy](#) provided by Original Insurance Services Ltd

## HOW LONG DOES THE CARE BY VOLVO AGREEMENT LAST?

Care by Volvo agreements run for either 24 or 36 months.

## WHO SUPPLIES THE CARE BY VOLVO SERVICES?

Care by Volvo is made up of the following three agreements:

- Hire Agreement – covers the hire of the Volvo and its service and maintenance. This will be provided by Santander Consumer (UK) PLC trading as Volvo Car Financial Services
- Insurance Policy – provided by Original Insurance Services Ltd



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# PAYMENTS

## **DO I HAVE TO PAY A DEPOSIT?**

No, you are not required to pay a deposit. However, you are required to pay one advance rental which will be collected by Direct Debit before the first monthly payment is due.

## **HOW ARE PAYMENTS MADE?**

Two payments are required for your Care by Volvo Agreement which are made by Direct Debit. One payment is made to Volvo Car Financial Services for the hire of your Volvo vehicle and the second is made to Verex Insurance Services. Both payments are fixed for the entire length of your Care by Volvo Agreement.

## **WILL MY PAYMENTS CHANGE DURING THE TERM OF MY CARE BY VOLVO AGREEMENT?**

No, your payments will remain at the same amount for the duration of your Care by Volvo agreement.



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# INSURANCE



## **WHO IS THE INSURANCE PROVIDED BY?**

Volvo Car Insurance is arranged and administered by Verex Insurance Services.

## **WHOSE NAME IS THE INSURANCE POLICY IN?**

The Insurance Policy holder must be either the person named on the Hire Agreement or their spouse, civil partner or partner residing at the same address.

## **HOW MANY PEOPLE ARE PERMITTED ON THE POLICY?**

You can add another two drivers onto your Volvo Car Insurance Policy. All drivers must meet the insurance criteria – however, they do not necessarily have to live with you.

## **HOW LONG IS THE INSURANCE POLICY FOR?**

The Insurance Policy will run for the same term as your Hire Agreement.

## **AM I ABLE TO CHANGE DRIVERS MID-POLICY?**

The person named on the Hire Agreement must remain on the Insurance Policy for the duration of the agreement. Additional drivers can be changed by contacting Volvo Car Insurance directly.

## **WHAT TYPE OF INSURANCE COVER IS IT?**

The policy is for fully comprehensive insurance. The policy holder is covered for social, domestic, commuting and class one business use. Any other drivers are insured for social, domestic and commuting only.

## INSURANCE

### ARE THERE ANY REQUIREMENTS FOR A VOLVO CAR INSURANCE POLICY?

At the start of the policy, you and any other named drivers must meet the following criteria:

Minimum driver age: 30 years

Maximum driver age: 79 years

Have been a resident in the UK for at least the past 2 years

Have been claim free for the previous 12 months

Have no major convictions  
(major convictions classed as CU80, AC, BA, CD, DD, DG, DR, IN, LC, TS).

Held a current, full UK or EU Licence for a minimum of 2 years.

### OTHER REQUIREMENTS AND IMPORTANT INFORMATION

Care by Volvo insurance is only available to private individuals only.

The Policyholder is the person named on the Personal Contract Hire Agreement.

The Policyholder is the first registered keeper of the vehicle (unless leased in which case is renter of a new vehicle).

Care by Volvo insurance is only for policies in England, Scotland, Wales and Northern Ireland.

The Policyholder is purchasing a new vehicle eligible which includes the new Volvo XC40, V60, S60, S90, XC60, XC90, V40, V90.

### EXCLUSIONS

Residents of Channel Islands and Isle of Man.

Drivers with more than one fault or theft claims within the last 3 years. Windscreen only claims are not classed as fault.

Drivers with more than 1 minor convictions or fixed penalty notices within the last 3 years, with a maximum of 3 penalty points. Acceptable Offence codes - MW, PC, PL, SP, TS only - Drivers with any other motoring convictions are excluded entirely.

Drivers disqualified from driving or had their licence revoked for any reason within last 5 years

Any driver with a non-motoring conviction unless spent.

Any driver who has been previously declined insurance or had an insurance contract cancelled or additional terms or restrictions applied.

Modified vehicles - other than official optional extras sold and fitted by manufacturer.

### I HAVE A NO CLAIMS DISCOUNT FROM MY COMPANY CAR. DOES THIS COUNT?

No Claims Discount can be provided from your employer if you have had access to a company car in the past.

### CAN I PROTECT MY NO CLAIMS DISCOUNT?

You are unable to protect your No Claims Discount under this policy.

## INSURANCE

### **CAN I USE MY NO CLAIMS DISCOUNT EARNED UNDER MY VOLVO CAR INSURANCE POLICY TO OTHER INSURANCE POLICIES?**

At the end of your Insurance Policy, any proof of no claims can be provided to you upon request. Claims solely for broken windscreens or windows – or for repairing scratched paintwork directly caused by broken glass – will not reduce your No Claims Discount.

### **IS THERE AN EXCESS TO PAY IN THE EVENT OF A CLAIM?**

Should you make a claim on your Volvo Car Insurance Policy, the following excesses are applicable:

- Vehicle – a compulsory excess of £150
- Windscreen damage excess – £25 for a repair using an approved repairer. £80 for replacement using an approved repairer. £100 for replacement or repair using any other repairer.

### **DOES THE INSURANCE POLICY PROVIDE COVER ABROAD?**

The policy provides you with cover to drive your vehicle in the following countries for up to 90 days a year comprehensively:

Great Britain, Northern Ireland, The Isle of Man, The Channel Islands, Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland and the Vatican City.

In order to take your vehicle abroad you will need to contact Original Insurance Services to arrange additional cover which can be provided at an additional charge.

You will also need:

- A VE 103 certificate
- A Letter of Authority

These can be arranged through Volvo Car Financial Services. Further written consent will be required from Volvo Car Financial Services if you intend on using your Volvo outside of the UK for more than 28 days at any one time.

### **DO I HAVE TO USE THE VOLVO CAR INSURANCE POLICY?**

No, you can arrange your own policy should the Volvo Car Insurance Policy not meet your needs. Any cover arranged by you must:

- Be fully comprehensive
- Have a cover similar to that conventionally available from Volvo Car Insurance
- Satisfy the requirements set out in your Hire Agreement

You must also provide a copy of your insurance certificate before you take possession of your vehicle.

# SERVICE AND MAINTENANCE

## **WHAT'S INCLUDED IN THE SERVICE AND MAINTENANCE SCHEDULE?**

- All routine servicing in line with manufacturer specifications and recommendations, including replacement oils and lubricants. However, the standard topping up of oils and fluids as recommended in the vehicle handbook is your responsibility
- Standard servicing replacement parts
- All mechanical repairs due to fair wear and tear, including the batteries and exhaust systems
- This also includes items which may wear out and require replacement, such as tyres and windscreen wipers

## **WHAT'S EXCLUDED?**

- Any bodywork or paint repairs (unless they are covered by the manufacturer warranty or if they have resulted as a direct result of mechanical failure)
- Any damage to glass in the vehicle
- Any repairs required should you put the wrong fuel in your vehicle. However, this is covered by your Volvo Car Insurance Policy

## **HOW DO I ARRANGE FOR A REPAIR OR SERVICE?**

Simply call Volvo Car Financial Services on 0800 085 1327 to arrange the service or repair of your Volvo.

## **WHAT DOES "FAIR WEAR AND TEAR" ACTUALLY MEAN?**

Fair wear and tear occurs when normal usage (in accordance with the terms and conditions of the agreement) causes deterioration to a vehicle. It is not to be confused with damage which occurs as a result of a specific event or series of events, such as an impact, inappropriate stowing of items, harsh treatment, negligent acts or omissions. A comprehensive definition can be found in the Return Conditions Schedule.





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# TYRES



## **UNDER WHAT CIRCUMSTANCES WILL THE TYRES ON MY VOLVO BE REPLACED?**

- Tyres which require replacement as they are worn will be replaced under the terms of your Hire Agreement
- Damage caused to tyres by malicious damage is covered under the Volvo Car Insurance Policy
- Damage caused to tyres by a road traffic accident is covered under the Volvo Car Insurance Policy
- Tyres which require repair or replacement due to a puncture are the responsibility of the driver

**V O L V O**