



MOTOR WARRANTY POLICY

OCT 2021

OPTIMA/ERKZ[™] / SINGAPORE

Exclusive Workshop:



Underwritten by:

Congratulations on purchasing your vehicle. Cars are often the second most valuable asset in Singapore after your home. Liberty is honoured to provide warranty insurance coverage on your investment so you may have the peace of mind to enjoy your asset fully.

Liberty Insurance Pte Ltd is the Insurer providing the insurance coverage under this Policy. Optima Werkz Pte Ltd (OW) is the exclusive workshop appointed by Liberty to render all services including provision, procurement and supply of all necessary replacement parts, consumable and labour for all services and/or repairs to the Insured Vehicle under the terms and conditions of this Policy.

Please read this Policy carefully to ensure that you understand the terms and conditions and that this Policy meets your requirements. If there are any changes that may affect the insurance cover provided, please notify us immediately.



Personal Data Protection Act (PDPA)

You personally agree to - and if you have furnished other individuals' personal data, further warrant that these individuals have validly agreed to - the collection, use, processing and/or disclosure of your and their personal data by Optima Werkz Pte Ltd, Liberty Insurance Pte Ltd and/or their appointees for all purposes preparatory, operational, incidental or ancillary to the Motor Warranty program, to facilitate cooperation between the aforesaid parties on all aspects of the motor warranty policy & program, and also to all terms in Liberty's Data Protection Policy available at <https://www.libertyinsurance.com.sg/data-protection-policy>.



Motor Vehicle and Owner's Particulars

Particulars of Insured Vehicle

Registration No.: _____	Make/Model: _____	Policy No.: _____
Engine No.: _____	Chassis No.: _____	Year of Manufacture: _____
Date of First Registration: _____	Car Dealer: _____	Mileage at Policy Inception: _____ km

Particulars of Owner

Name of Owner: _____	Contact No.: _____	
Mailing Address: _____ Postal Code ()		
Email Address: _____	NRIC/Fin No.: _____	
New/Used: <input type="checkbox"/> New <input type="checkbox"/> Used	Period of Warranty: <input type="checkbox"/> 3 years <input type="checkbox"/> 5 years <input type="checkbox"/> Others ()	
Period: _____ to _____	Date of Warranty Booklet Collection: _____	Authorised Workshop (Company Stamp): _____

Please refer to policy schedule for full details.



Contents

1. Definitions	5-6
2. Contract of Insurance	7
3. Owner's Responsibilities	7-8
4. Benefits Provision	8-9
5. Exclusions	9-10
6. Claims Conditions	10-11
7. Transfer and Assignment	11
8. Renewal Option	11
9. Policy Administration	11
10. Payment Before Cover	12
11. Annex A - New Cars	13-16
12. Annex B - Used Cars	16-19
13. Servicing Schedule	20
14. Service Record	21-29



Definitions

The following definitions apply to the Policy. When interpreting these Policy terms and conditions, references to the singular include the plural and vice versa and to the masculine include the feminine and vice versa.

TERM	MEANING
1. Insurer/Liberty	Liberty Insurance Pte Ltd whose registered address is at 51 Club Street, #03-00 Liberty House, Singapore 069428
2. Insured/You	The Owner of the Insured Vehicle details of which are set out in the Policy Schedule
3. Owner	The person whose name appears in the record of the Land Transport Authority (LTA) as the registered owner of the Insured Vehicle at the time of the Policy inception and shall remain as the owner in LTA's record during the period of this Policy
4. Insured Vehicle	The motor vehicle registered whose details are set out in the Policy Schedule and in the name of the Owner with LTA
5. Policy Schedule	The Policy Schedule refers to the Certificate of Insurance issued to the Insured, and forming part of the contract of insurance between Liberty and You
6. Authorised Workshop	Authorised Workshop for this Warranty refers only to Optima Werkz Pte Ltd (OW) and not any other Liberty authorised workshops
7. Non-Authorised Workshop	Refers to all other workshops other than Optima Werkz Pte Ltd
8. Territorial Limits	Refers to the territorial limits of The Republic of Singapore main island and excludes outlying Singapore islands
9. Accident	Refers to a sudden, unexpected and unintentional event that is the only cause of damage to the Insured Vehicle



Definitions

TERM	MEANING
10. Annual Limit	The maximum amount payable under this Policy per year from the Policy Commencement Date as shown on the Policy Schedule
11. Act of God	Flood, typhoon, hurricane, cyclone, tornado, volcanic eruption, earthquake or other convulsion of nature or by any direct consequences of any of the said occurrences
12. New Car	Refers to an Insured Vehicle that is newly registered in Singapore at the time when the Motor Warranty Policy commences. It is not considered a New Car if it has been previously licensed or registered in another country
13. Used Car	Refers to an Insured Vehicle which is not a New Car, having been previously registered at the time when the Motor Warranty Policy commences. The registration could be in Singapore or another country
14. Covered Parts	The parts of the Insured Vehicle which are covered under the Motor Warranty Policy
15. Excluded Parts	The parts of the Insured Vehicle which are not covered under the Motor Warranty Policy
16. Co-insurance	The percentage of the claim cost that the Insured must bear
17. Authorised Dealer	Refers to motor dealerships in Singapore appointed by the car manufacturer (example: Borneo Motors for Toyota cars, Kah Motors for Honda Cars)



Contract of Insurance

1. This Policy is made between the Owner of the Insured Vehicle and Liberty only.
2. This Policy commences from the date stated in the Policy Schedule and is valid only when the premium payment has been made.
3. This Policy would only subsist and be valid if the Owner of the Insured Vehicle remained as the registered owner in the records of LTA during the entire period of Policy.
4. This Policy is not transferrable or assignable without the prior written consent of the Insurer.
5. This Policy, including the Certificate of Insurance, proposal form, attached forms and papers, declarations, digital transmissions of declarations, the Policy Schedule, any endorsements or amendments, printed or via electronic mail, shall be read together as one contract and any word or expression to which a specific meaning has been attached, shall, unless the context otherwise requires, bear that specific meaning wherever it may appear. No change in this Policy shall be valid unless approved by the Insurer and evidenced by an endorsement reflecting the amendment to the Policy by the Insurer.

Owner's Responsibilities

1. During the period of Policy, the Insured Vehicle shall only be serviced and/or repaired by an Optima Werkz Pte Ltd

- (OW) workshop, otherwise this Policy shall be voided automatically without reimbursements. This will also apply to both Covered Parts and Excluded Parts.
2. Notwithstanding point 1 above, Accident repairs can be carried out at any workshop, provided that the Insured Vehicle is re-inspected by OW within 7 days after the completion of such repairs. The Insured Vehicle will need to pass the inspection test for continued insurance coverage under this Policy. If the Insured Vehicle fails the first inspection, the Owner will need to pay a fee depending on the car model for each subsequent re-inspection. During the period of Policy, the Insured Vehicle shall only be serviced and/or repaired by an OW workshop, otherwise this Policy shall be voided automatically without reimbursements. This will also apply to both Covered Parts and Excluded Parts.
3. Notwithstanding point 2 above, Accident repairs can be carried out at an Authorised Dealer's workshop without the need to be re-inspected by the Authorised Workshop.
4. The Insured Vehicle must be serviced in accordance with the maintenance intervals as per the Service Schedule, otherwise this Policy shall be voided automatically without reimbursements.
5. Any unauthorised repair work or modification to the Insured Vehicle will void this Policy.
6. An allowance of one (1) calendar month from such service interval due date or mileage of not more than five hundred (500) kilometres from such service interval due mileage as



- per the Service Schedule below would be acceptable.
7. The Owner shall retain all invoices issued by OW and ensure that the Service Record (attached with the Policy Schedule) is updated after every service/repair for verification by OW in event of any claim(s).
 8. This Policy shall become void and immediately terminated without any reimbursement if it comes to the notice of the Insurer or OW that the odometer reading of the mileage of the Insured Vehicle has been altered or tampered with.
 9. This Policy shall only cover Vehicles used for social, domestic and pleasure purposes and carriage of goods for the Insured's own business including hire and reward. This Policy shall become void and immediately terminated without reimbursement if the Vehicle is used for any kind of competitive driving, racing, pace-making, reliability trials or speed-testing.

Benefits Provision

1. Subject to all terms and conditions in the Policy, Liberty undertakes to repair, restore or replace Covered Parts (as per Annex stated in the Policy Schedule) through its Authorised Workshop.
2. The Insurer's liability to repair, restore or replace any Covered Part(s) of the Insured Vehicle (as per Annex stated in the Policy Schedule) is subject to the Annual Limit.
3. The Annual Limit includes the total cost of the replaced parts and the cost of workmanship necessary for the

- replacement.
4. If any of the Covered Parts required to be repaired, restored or replaced exceed the Annual Limit, the Owner will be informed and the Owner shall have the option to authorise such services by paying the Authorised Workshop the additional cost above the Annual Limit.
 5. In the event of a manufacturer recall or parts replacement, this Policy will only cover the labour cost for replacement and installation of the defective part. This Policy does not cover the acquisition and the cost of the replacement part itself.
 6. In the event the Insured Vehicle breaks down within the Territorial Limits and requires towing to the Authorised Workshop for necessary repair work, the Insured can contact (65) 6472 1313 for towing services which are available from Monday to Friday (9am to 6pm) and Saturday (9am to 3pm) only. The towing fees are not covered under the Policy, with the exception of New Cars for which one free towing, within Territorial Limits, is provided for each policy year.
 7. The Policy shall expire when the Insured Vehicle clocks the expiry mileage or when this Policy reaches the expiry date as shown on the Policy Schedule, whichever occurs earlier.
 8. This Policy only covers the Insured Vehicle whilst it is travelling on any roads within the Territorial Limits.
 9. Whilst every effort will be made to provide services within reasonable time and dispatch, Liberty and/or its Authorised Workshop shall not be liable for any loss of



use suffered by the Owner whatsoever whilst the Insured Vehicle is being repaired.

10. Extension: Use of rental car (not applicable if purchased from dealers).

If the Insured Vehicle is laid up for warranty repairs for more than 24 hours, for which indemnity is provided under this Policy, the Insured will be provided a rental car for the duration, up to a maximum period of 5 days for any one claim and up to 10 days in aggregate, for each 12-month Policy period. The make and model of the rental car will be capped at up to 1600cc of engine capacity and will be determined by the Authorised Workshop. The Insured will be subject to the standard rental terms and conditions imposed by the Authorised Workshop. The Insured will be responsible for the self-collection and return of the rental car. This benefit cannot be exchanged for cash or any product or service if the Insured decides not to utilise this benefit.

Exclusions

The Insurer shall not be liable under this Policy for the following:

1. All fees related to regular maintenance intervals servicing as per the Service Schedule.
2. Any claims or damages to Excluded Parts (as stated in the Policy Schedule).
3. Any damage for bodily injury or death caused or suffered

by the Owner.

4. Any third party claims.
5. Any consequential loss of any nature.
6. Any noise or vibration generated by the Insured Vehicle under normal vehicle operating circumstances which cannot be reasonably identified and repaired after due investigation by OW and provided that such noise or vibration will not affect the safety, performance or road worthiness of the Insured Vehicle.
7. Any damage to the Insured Vehicle caused by fire, theft, lightning, collision, impact of foreign particle, Accident or any Act of God.
8. Any defects affecting the Insured Vehicle existing prior to the commencement of the Policy. Defects encompasses all imperfections of any nature including but not limited to electrical, mechanical, chemical and physical defects.
9. Any deformation or discolouration of the paint work on any part of the Insured Vehicle.
10. Any damage or malfunction of the Insured Vehicle caused by water ingress or water seepages from any seals of the Insured Vehicle including but not limited to rain, flood or condensation.
11. Any contingent damage, caused by water seepage/leakage into the passenger or engine compartment, to the Insured Vehicle.
12. Any consequential damage to the Insured Vehicle caused by the failure of the Covered Parts (as stated in the Policy Schedule).



13. Any Covered Parts of the Insured Vehicle (as stated in the Policy Schedule) damaged as a result of modification or installation of compressed natural gas device(s) or components.
14. Any damage or repair for Covered Parts (as stated in the Policy Schedule) due to manufacturers' design or flaws as evidenced by their recall or factory bulletins.
15. Any damage of Covered Parts (as stated in the Policy Schedule) caused by overheating, corrosion, failure or neglect to service, continuous driving or idling or abusive use of the Insured Vehicle.
16. Any claim for damage to the Insured Vehicle due to the Owner's neglect and/or failure to replace any parts/components after having been advised by OW during routine servicing.
17. Any claims for damage due to failure to maintain the Insured Vehicle in accordance with the advised service or mileage intervals as per the Service Schedule.
18. Any claim for damage due to use of the Insured Vehicle other than for its normal intended use or purpose as recommended by its original manufacturer
19. Any claim for damage if the Insured Vehicle is used in any manner or under circumstances that is not covered by the Owner's motor insurance policy terms and conditions.
20. Any damage of Covered Parts (as per Annex stated in the Policy Schedule) caused by modification, alteration, tampering/fitting of parts/components.
21. Any damages, faults/malfunctions caused by incorrect installation of outside market accessories whether electrical/electronic or otherwise.
22. All vehicle breakdown(s) if the Insured Vehicle is used for any kind of competitive driving, race, pace-making, reliability trials or speed-testing.
23. All consequential loss including but not limited to Owner's loss of use, inconvenience, cost of renting a replacement vehicle, transportation cost, fuel and/or loss of personal belongings of the Owner left within the Insured Vehicle during breakdown, services or repairs.
24. Any and all services rendered by a Non-Authorised Workshop.
25. All towing cost from an Authorised Workshop to the Owner's alternative workshop.

Claims Conditions

1. The Owner must lodge any Policy claim to the Authorised Workshop within five (5) working days (Monday to Friday) from the time a mechanical or electrical breakdown is detected.
2. In the event of a road traffic Accident involving the Insured Vehicle, the Owner shall within twenty-four (24) hours from the time of such accident inform Liberty at the below Hotline numbers and/or arrange for the Insured Vehicle to be driven or towed to the Authorised Workshop for inspection if repairs are to be done at an OW workshop.



3. Optima Werkz Hotlines:
T. (65) 6908 1221 or (65) 6472 1313
4. This Policy shall become void and immediately terminated without reimbursements if any service, repair or troubleshooting is conducted by a Non-Authorised Workshop.
5. The Insurer shall retain the absolute discretion to utilise either new, re-furnished or used parts on the Insured Vehicle for all repair works necessary under the Policy.
6. In the event that claims expenses are incurred by Liberty for Covered Parts for a Used Car within three (3) months of the Policy Start Date (as stated in the Policy Schedule), the Insured shall pay a Co-insurance of 20% as stated in the Certificate of Insurance if applicable. The co-insurance does not apply to renewal policies.

Transfer and Assignment

1. The Insurer would consider allowing the transfer or assignment of this Policy if there were no prior breach of any terms or conditions of this Policy by the Owner. This is subject to the prior written consent of the Insurer.
2. Should a transfer be approved, an administration fee of 15% of the original premium is payable to process the transfer.
3. Any proposed transfer or assignment of this Policy must be done within fourteen (14) days of transfer of ownership of the Insured Vehicle.

Renewal Option

1. Liberty may invite renewal at its sole discretion subject to the Insured paying the required premium and to such terms and conditions imposed by Liberty

Policy Administration

1. This Policy has no surrender value and it cannot be transferred to another vehicle. No refund of premium is available.
2. Liberty may declare the Policy void if the Policy Schedule does not correctly indicate the exact vehicle type, model, number plate, chassis number and/or indicated mileage.
3. If the Insured lodges a claim knowing the claim to be false and/or fraudulent, this Policy shall be deemed to be invalid and Liberty reserves the right to recover from You any amounts that may have already been paid out.
4. Every notice or communication given or made under this Policy shall unless otherwise stated be delivered in writing to Liberty.
5. Liberty reserves the right to cancel this Policy by giving 7 days' notice in writing by registered letter to the Insured at the Insured's last known address and will return to the Insured the Premium less the pro-rata portion of the period where the Policy has been in force without assigning any reason(s) whatsoever.



Payment Before Cover

1. Notwithstanding anything herein, it is hereby agreed and declared that the premium due must be paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) on or before the Policy Commencement Date of the coverage under the Policy
2. In the event that the total premium due is not paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) on or before the Policy Commencement Date referred to above, then the Policy shall be deemed to be cancelled immediately and no benefit whatsoever shall be payable by Liberty. Any payment received thereafter shall be of no effect whatsoever on the cancellation of the Policy.



Annex A - New Cars (Covered Parts)

Parts must be fitted or installed by the original vehicle manufacturer or the Authorised Workshop.

Engine Parts & Components

1. Breaking Cap
2. Balance Shaft
3. Camshaft and Follower
4. Cylinder Block
5. Cylinder Head
6. Cylinder Head Bolts
7. Cylinder Head Gasket
8. Cylinder Liner
9. Connecting Rod
10. Crankshaft
11. Exhaust Valve
12. Expansion Plug
13. Flywheel
14. Gudgeon Pin/Piston Pin
15. Harmonic Balancer
16. Hydraulic Valve Lifter
17. Injector
18. Internal Engine Bearings
19. Internal Rod Bearings
20. Manifold

21. Main Bearings
22. Main Bearing Caps
23. Oil Control Ring
24. Oil Pan
25. Oil Pump
26. Piston
27. Piston Rings
28. Piston Pin Bushing
29. Piston Pin Clip
30. Push Rod
31. Rocker Arm
32. Rocker Assembly
33. Valves
34. Valve Cover
35. Valve Guide
36. Valve Lifter
37. Valve Seat
38. Valve Spring
39. Valve Stem
40. Turbo & Supercharger¹
41. Boost Sensor & Actuator¹
42. Catalytic Converter - cap at 75,000km/3 years, whichever is earlier

Engine Cooling System & Parts¹

1. Electric Cooling Fan
2. Fan Clutch

3. Oil Cooler
4. Radiator
5. Thermostat
6. Valve & Controls
7. Viscous Couplings
8. Water Pump

¹Covered parts for the first 24 months or up to 50,000km whichever comes first

Gearbox, Clutch System & Drive Shafts (Manual & Automatic Transmission)

1. Axles
2. Brake Bands
3. Cv Joint Kit
4. Clutch Hydraulics
5. Drive Shaft
6. Drive Couplings
7. Flywheel
8. Front Wheel Drive Shafts
9. Rear Wheel Drive Shafts
10. Gears & Shafts
11. Mechatronics
12. Valve Body
13. Governors
14. Internal Bearings & Bushes
15. Joints & Couplings
16. Oil Pump



Annex A - New Cars (Covered Parts - continued)

17. Propeller Shaft
18. Selectors
19. Servos
20. Software Update²
21. Synchromesh Hubs
22. Valves & Gear Lever

²Covers first 12 months or up to 25,000km whichever comes first. Covers a one-time software update. Software update is meant only for Engine Control Unit (ECU). There is no update provided for navigating systems.

Steering

1. Centre Drag Link
2. Dampers
3. Idler Arms
4. Rack & Pinion
5. Steering Box
6. Steering Column

Suspensions³

1. Anti Roll Bar
2. Broken Shafts

3. Coil Springs
4. Drag Arms
5. Drag Links
6. Front Knuckle Arm
7. Subframes
8. Suspension
9. Suspension Arms
10. Suspension Joints
11. Shock Absorbers
12. Stabiliser Rods
13. Rear Axle
14. Rear Carriers
15. Cross Member

³Covered parts for first 36 months or up to 60,000km whichever comes first

Braking System

1. Brake Callipers
2. Drum Brakes
3. Disc Brake Rotors⁴
4. Disc Brake Rotor Skimming⁴
5. Master Cylinder Pump
6. Parking Brake
7. Slave Pump

⁴Covered parts for first 12 months or up to 10,000km whichever comes first

Electrical Motors and Components

1. Alternator
2. Battery⁵
3. Battery Terminals⁵
4. Backlit Badges
5. Backlit Logos
6. Convertible Top Motors
7. Convertible Top Hydraulic Motor Pump
8. Digital Speedometer & Electronics
9. Distributor
10. Door Lock Keyless Entry Motor
11. Door Central Lock Motors
12. Engine ECU
13. Engine ECU Aftermarket Installed By OW's Authorised Workshop
14. Fan Motor
15. Fog Lamp Motor
16. Fuel Lid/Cap Motor
17. LED & Xenon Ballast
18. Front & Rear Trunk Boot Motor
19. Front & Rear Engine Boot Motor
20. Folding Side Mirror Motors
21. Seat Belt Buckle Motor
22. Side Mirror Signal Light Motor Unit
23. Starter Motor
24. Solenoids
25. Sunroof Motor



26. Power Steering Motor
27. Power Window Motor
28. Power Car Seat Motor
29. Wiper Motor Headlight Cleaner
30. Wiper Motor
31. Software Update⁶

⁵Covers first 12 months or 25,000km whichever comes first for battery and battery terminal

⁶Covers a one-time software update

Air-Conditioning⁷

1. Air-Con Compressor
2. Air-Con Condenser
3. Air-Con Cooling Coil
4. Air-Con Evaporator
5. Air-Con Clutch

⁷Covered parts for the first 24 months or up to 50,000km whichever comes first

Hybrid Car System

1. DC/DC Converter
2. Hybrid Motor
3. Hybrid Generator
4. Hybrid Battery
5. Hybrid ECU

6. Onboard Charger
7. Power Inverter
8. One-time Software Update

Hybrid Car Maintenance Requirement

- It is highly recommended that vehicle owners run diagnostic checks and maintenance of their hybrid vehicles at least once a year with OW

Towing Service Coverage

- Towing provided free-of-charge one time within Singapore per Policy Year

Annex A - New Cars (Excluded Parts)

The following parts are specifically excluded from the warranty coverage under all circumstances.

Engine Parts & Components

1. All Bearings, Bushes, Gaskets & Fluids
2. All Belts & Chains
3. Engine Mounting

4. Hoses & Pippings
5. Linings & Cables
6. Tensioner
7. Adblue Components
8. Oil Seal
9. O-ring

Engine Cooling System & Parts

1. All Gaskets & Fluids
2. Hoses & Pippings
3. Linings & Cables

Gearbox, Clutch System & Drive Shafts (Manual & Automatic Transmission)

1. All Bearings, Bushes, Gaskets & Fluids
2. Clutch Discs & Plates
3. Double Clutch, Wet and Double Wet Clutch
4. Gearbox Mountings
5. Linings & Cables
6. Oil Seal
7. O-ring



Annex A - New Cars (Excluded Parts - continued)

Steering

1. All Belts, Bearings, Pulleys, Joints
Boots & Seals
2. Couplings, Alignment & Tires
3. Tire Balancing & Tire Rotation

Suspensions

1. All Bearings, Bushes, Gaskets &
Fluids
2. Suspension Mountings

Braking System

1. All Bearings, Bushes, Gaskets &
Fluids
2. Brake Pads, Linings & Brake Pedal
3. Hoses & Piping

Electrical Motors & Components

1. All Belts, Pulleys, Wires, Harness &
Coils
2. Driving Headlamp
3. Daytime Running Lamps
4. HID, Xenon, Fuses & Normal Light
Bulbs
5. All Electrical Sensors

Air-Conditioning

1. Air-Con Gas, Receiver, Drier, Valve &
Hose
2. Air-Con Filter

Others

1. Air Gas
2. Air Filter
3. All Glass Windows including sunroof
and/or moonroof
4. All Body Parts & Panels, Fenders,
Rims & Bumpers
5. All Switches, Buttons, Toggles Paint
Chip Off, Faded Due To Wear & Tear
6. After Market Accessories, Battery
Voltage, Temperature, RPM, GPS
Meters or Devices
7. Car Body Polish, Wax, Treatment &
Protection Chemical
8. Cloth or Leather Upholstery
9. Floor Mats & Carpets
10. Front & Rear Windshield
11. Fuel Filter
12. In-Car Entertainment System, Radio
Head Unit, Car Speakers
13. In-Car Tele-Communications
System, Hands-free Mobile Device
& Kit

14. Roof Cloth or Leather Lining
15. Spark Plug
16. Spray Painting, Repair of Bodyworks
17. Undercarriage Anti-Rust Coating
18. Water Condensation Build Up Within
Front & Rear Headlights, Tail Lamps
& Fog Lamps
19. Water Condensation Build Up Within
Front & Rear Bonnet Visor or Grille
20. Wiper Blades
21. All Door, Sunroof and/or Moonroof
Rubber

Annex B - Used Cars (Covered Parts)

Parts must be fitted or installed by the original vehicle manufacturer or the Authorised Workshop.

Engine Parts & Components

1. Breaking Cap
2. Balance Shaft
3. Cylinder Block
4. Cylinder Head
5. Cylinder Head Bolts
6. Cylinder Head Gasket
7. Cylinder Liner



8. Connecting Rod
9. Crankshaft
10. Crankcase
11. Camshaft & Follower
12. Exhaust Valve
13. Expansion Plug
14. Gudgeon Pin/Piston Pin
15. Harmonic Balancer
16. Hydraulic Valve Lifter
17. Internal Engine Bearings
18. Internal Rod Bearings
19. Main Bearings
20. Main Bearing Caps
21. Oil Control Ring
22. Oil Pump
23. Piston
24. Piston Rings
25. Piston Pin Bushing
26. Piston Pin Clip
27. Push Rod
28. Rocker Arm
29. Rocker Assembly
30. Timing Gears
31. Valves
32. Valve Guide
33. Valve Lifter
34. Valve Seat
35. Valve Spring

36. Valve Stem

Engine Cooling System & Parts^a

1. Valves & Controls
2. Viscous Couplings

^aParts failure due to vehicle owner's own negligence (e.g. not maintaining required fluid levels in vehicle that lead to overheating) will not be covered.

Gearbox, Clutch System & Drive Shafts (Manual & Automatic Transmission)

1. Brake Bands
2. Clutch Damper (Automatic Transmission Only)
3. Clutch Cover (Automatic Transmission Only)
4. Clutch Hydraulics (Automatic Transmission Only)
5. Drive Shaft
6. Drive Couplings
7. Front Wheel Drive Shafts
8. Rear Wheel Drive Shafts
9. Gears & Shafts
10. Governors & Servos
11. Joints & Coupling
12. Mechatronics

13. Oil Pump
14. Valve Body
15. Propeller Shaft
16. Synchromesh Hubs
17. Valves & Gear Lever

Steering

1. Idler Box
2. Rack & Pinion
3. Steering Box
4. Steering Column

Suspensions

1. Broken Shafts
2. Coil Springs
3. Front Knuckle Arm

Braking System

1. Master Cylinder Pump
2. Slave Pump

Electrical Motors and Components

1. Alternator
2. Distributor
3. Engine ECU
4. Engine ECU Aftermarket Installed By OW's Authorised Workshop
5. Starter Motor



Annex B - Used Cars (Covered Parts - continued)

6. Wiper Motor

Air-Conditioning

1. Air-Con Compressor

Hybrid Car System

1. Hybrid Battery⁹

⁹It is highly recommended that the Insured Vehicle's Hybrid Battery undergoes annual diagnostic checks and maintenance at OW

Annex B - Used Cars (Excluded Parts)

The following parts are specifically excluded from the warranty coverage under all circumstances.

Engine Parts & Components

1. All Belts & Chains
2. All Bearings, Bushes, Gaskets & Fluids
3. All Pulleys
4. Bearing & Tensioner

5. Engine Mountings
6. Exhaust Manifold
7. Hoses & Pipings
8. Intake Manifold
9. Linings & Cables
10. Turbo & Supercharger
11. Boost Sensor and Actuator
12. Adblue Components

Engine Cooling System & Parts

1. All Bearings, Bushes, Gaskets & Fluids
2. Hoses & Pipings
3. Radiator
4. Thermostat
5. Water Pump

Gearbox, Clutch System & Drive Shafts (Manual & Automatic Transmission)

1. All Auxiliary Pumps relating to Gearbox operations
2. All Bearings, Bushes, Gaskets & Fluids
3. All Differential Front or Rear
4. Clutch Discs & Plates
5. Clutch System
6. Double Clutch, Wet and Double Wet Clutch

7. Gearbox Mounting
8. Linings & Cables
9. Wire Harness

Steering

1. All Belts, Bearings, Pulleys, Joints & Boots
2. Couplings, Alignment & Tires
3. Tire Balancing & Tire Rotation
4. TPMS Sensor

Suspensions

1. All Bearings, Bushes, Gaskets & Fluids
2. Broken & Pulleys
3. Suspension Mountings
4. Air Suspension & Pump

Braking System

1. ABS Unit/System
2. All Bearings, Bushes, Gaskets & Fluids
3. Brake Pads, Linings, Hoses & Brake Pedal
4. Brake Rotors
5. Electrical Parking Brake



Electrical Motors and Components

1. All Belts, Pulleys, Wires, Harness & Coils
2. All Other Electrical Control Units (Excluding Those Covered Under Covered Parts List)
3. All Sensors & Solenoids
4. Battery & Terminals
5. Driving Headlamp
6. Daytime Running Lamps, HID, Xenon, Fuses & Normal Light Bulbs

Air-Conditioning

1. Air-Con Gas, Receiver, Drier, Valve & Hose
2. Cooling Coil
3. Air-Con Filter

Others

1. All Glass Windows including sunroof and/or moonroof
2. All Body Parts & Panels, Fenders, Rims & Bumpers
3. All Switches, Buttons, Toggles Paint Chip Off, Faded Due To Wear & Tear
4. After Market Accessories, Battery Voltage, Temperature, RPM, GPS Meters or Devices

5. Air Gas
6. Air Filter
7. Car Body Polish, Wax, Treatment & Protection Chemical
8. Catalytic Converters
9. Cloth or Leather Upholstery
10. Exhaust System
11. Floor Mats & Carpets
12. Front & Rear Windshield
13. Fuel Filter & Fuel Pump
14. In-Car Entertainment System, Radio Head Unit, Car Speakers
15. In-Car Tele-Communications System, Hands-free Mobile Device & Kit
16. Repair or Replacement of Seal or Part Due To Water Seepage For Front & Rear Headlights & Tail Lamps
17. Remote Car Key Alarm Battery & Immobiliser
18. Roof Cloth or Leather Lining
19. Spark Plug
20. Spray Painting, Repair of Bodyworks
21. Towing
22. Undercarriage Anti-Rust Coating
23. Water Condensation Build Up Within Front & Rear Headlights, Tail Lamps

- & Fog Lamps
24. Water Condensation Build Up Within Front & Rear Bonnet Visor or Grille
25. Wiper Blades
26. All Door, Sunroof and/or Moonroof Rubber

Disclaimer

The insurer shall not be liable under this policy for the following:

1. Any parts not explicitly stated in the Covered Part(s) as per Annex stated in the policy schedule
2. The Excluded Part(s) as per Annex stated in the policy schedule is non-exhaustive list
3. Liberty Insurance shall have the final decision making authority on any dispute on the parts coverage



Servicing Schedule

Every 10,000km or every 6 months (whichever is earlier)

1. Compulsory Replacement of
 - a) Engine Oil
 - b) Engine Oil Filter
 - c) Spark Plugs (if applicable)
2. Check and Replace if Necessary
 - a) All Fluids
 - b) Brakes System
 - c) Battery
 - d) Tires and Tire Pressure
 - e) Coolant System
 - f) Spark Plugs
 - g) All Filters
 - h) Undercarriage Bushings
 - i) Central Lock and Power Windows
3. Servicing of Hybrid Car System

Every 40,000km

1. Compulsory Replacement of
 - a) Engine Oil
 - b) Engine Oil Filter
 - c) Spark Plugs (if applicable)
 - d) Engine Oil Flush
 - e) Engine Oil Protector
 - f) Fuel Treatment
 - g) ATF Oil
2. Check and Replace if Necessary
 - a) All Fluids
 - b) Brakes System
 - c) Battery
 - d) Tires and Tire Pressure
 - e) Coolant System
 - f) Spark Plugs
 - g) All Filters
 - h) Undercarriage Bushings
 - i) Central Lock and Power Windows
 - j) Fan Belts



Service Record

Date: _____	Mileage: _____ km	Next Servicing: _____ km
Parts List:		Sign/Stamp:

Date: _____	Mileage: _____ km	Next Servicing: _____ km
Parts List:		Sign/Stamp:

Date: _____	Mileage: _____ km	Next Servicing: _____ km
Parts List:		Sign/Stamp:



Service Record

Date: _____	Mileage: _____ km	Next Servicing: _____ km
Parts List:		Sign/Stamp:

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Parts List:		Sign/Stamp:

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Service Record

Date: _____	Mileage: _____ km	Next Servicing: _____ km
Parts List:		Sign/Stamp:

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Parts List:		Sign/Stamp:

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Parts List:		Sign/Stamp:



Service Record

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Parts List:		Sign/Stamp:

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Parts List:		Sign/Stamp:

Date: _____	Mileage: _____ km	Next Servicing: _____ km
Parts List:		Sign/Stamp:





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