
COVERED MAINTENANCE PLAN

TERMS & CONDITIONS

Things to note:

1. Vehicles shall undergo an inspection by way of a 150-point check at a CARRO Care workshop in order to ascertain the vehicle's eligibility for an upgrade to Maintenance Plus or Maintenance Pro. Such inspection shall be free of charge to you.
2. The upgraded maintenance plan shall take effect from the next billing cycle after eligibility of the vehicle for the selected plan is confirmed. you will be notified of this change, if approved, via email.
3. you may be required to rectify any vehicle issues identified in the course of the inspection at your own cost, with such determination to be made at CARRO's sole discretion. No plan upgrade will be effective until all rectifications directed by CARRO have been undertaken.
4. The coverage of all maintenance plans shall exclude:
 - i. Damaged sustained in the event of an accident
 - ii. Negligence of care towards the insured vehicle
 - iii. Vehicles with illegal modifications or modified vehicle parts
 - iv. All after-market parts
 - v. Any changes made after inspection
 - vi. Aesthetic parts
5. Please refer below for more detailed information, please refer to the Maintenance Plan Terms & Conditions below.

1. COVERAGE OF MAINTENANCE PLAN

Covered. MAINTENANCE PLANS

PLAN AND COVERAGE	PRIME	PLUS	PRO
Minor Servicing & Labour	●	●	●
Major Servicing & Labour		●	●
Towing (within Singapore)	●	●	●
Engine (ancillary drive belts, exhaust system, exhaust pipes and silencers, catalytic convertors)		●	●
Engine (all)			●
Brakes (brake pads, brake shoes, brake discs, drums)		●	●
Brakes (all)			●
Tyres *Tyre punctures not included		●	●
Consumables (batteries, bulbs, fuses & fusebox, fluid or gas hoses and pipes, seals, pins, wiper blades)		●	●
Turbocharger/Supercharger Unit Transmission			●
Drive Axle			●
Electrical			●
Engine Cooling System			●
Steering			●
Front and Rear Suspensions			●
Air Conditioning & Heating			●
Technology Systems			●
Fuel Injection and Emissions Management Systems			●
Fuel System			●
Hybrid Components			●

This is for general information only. You can find the precise terms and conditions of this plan in the policy contract.

- a. The components in Table 1 are defined as such:

- 1) Minor Servicing & Labour:
 - a) 35-point check
 - b) Change of standard engine oil and oil filter
 - c) Fluids top up
 - d) Cleaning of air filters

- 2) Major Servicing & Labour
 - a) Tyre rotation
 - b) Change of gearbox oil
 - c) Aircon filter
 - d) Brake fluid
 - e) Coolant

- 3) Towing (within Singapore)
 - a) only to a CARRO Care workshop or a service provider appointed by CARRO
 - b) excluding towing from restricted areas (Jurong island)
 - c) excluding towing to other workshops

- 4) Engine (ancillary drive belt, exhaust system, exhaust pipes and silencers, catalytics converters):
 - a) Ancillary drive belt -- timing chain/belt (breakage) (Timing Belt covered provided that the last due change of the belt has taken place as specified by the manufacturer's schedule (proof required)
 - b) Exhaust system
 - c) Exhaust pipes and silencers
 - d) Catalytics converters

- 5) Engine (all)
 - a) Balance Shafts and balance shaft bearings
 - b) Camshaft, bearings and followers
 - c) Camshaft Timing sprockets
 - d) Variable Valve Timing mechanism
 - e) Connecting rods and bearings
 - f) Crankshaft and main bearings
 - g) Cylinder block
 - h) Cylinder heads
 - i) Front Crankshaft drive pulley
 - j) Oil pan
 - k) Oil pump
 - l) Pistons, piston rings and pins
 - m) Push rods
 - n) Rocker arms, shafts, bushings
 - o) Timing gears, guides and tensioners
 - p) Timing Chain
 - q) Timing Chain vibration damper
 - r) chain cover
 - s) Valve covers
 - t) Valves, valve guides, lifters, springs and seats
 - u) Flywheel / Flex plate (breakage)
 - v) Flywheel ring gear
 - w) Manifold, intake
 - x) All internally lubricated parts contained within the cylinder block and head(s)
 - y) Spark plug

- 6) Brakes (brake pads, brake shoes, brake discs, drums):
 - a) brake pads
 - b) brake shoes
 - c) brake discs
 - d) drums

7) Brakes (all):

- a) Anti-lock brake module, pump and sensors (ABS – Factory fitted)
- b) Backing plates
- c) Power brake booster
- d) Callipers and seals
- e) Combination valve
- f) Lines and fittings
- g) Master cylinder
- h) Parking brake linkage and cables
- i) Retainers and clips
- j) Self-adjusters
- k) Shaft, brake pedal
- l) Park brake return springs
- m) Wheel cylinders

8) Tyres (excluding tyre punctures)

- a) Replacement tyres will be the original size for the car
- b) CARRO reserves the right to select the brand and type of tyre when a replacement is needed
- c) Tyres are deemed replaceable when the threading measures less than 20% of the original

9) Consumables:

- a) Batteries
- b) Bulbs
- c) Fuses
- d) Fusebox
- e) Fluid or gas hoses and pipes
- f) Seals
- g) Pins
- h) Wiper blades (front and rear)

10) Turbocharger / Supercharger Unit (factory fitted):

- a) Turbo unit
- b) Wastegate and actuator
- c) Metal Pipes

11) Transmission (Automatic, Manual and CVT):

- a) Shafts, Gears, selectors, bearings, pumps
- b) Gear shift cable
- c) Governor assembly
- d) Release hubs and bearings
- e) Torque converter
- f) Housings / cases and oil pan
- g) Differential Gear assembly
- h) Shift solenoid valves
- i) Automatic transmission Fluid Temperature sensor
- j) Vehicle Speed sensor
- k) Park/Neutral position switch
- l) Gear Range position sensor
- m) Vacuum modules
- n) Automatic Transmission Fluid Cooling unit
- o) Clutch master cylinder
- p) Clutch slave cylinder
- q) Clutch throw-out bearing
- r) All internally lubricated parts contained within the transmission and transfer cases

12) Drive Axle (Front and Rear):

- a) Oil pan and axle drive housing
- b) Bearings (wheel bearings excluded)
- c) Drive shafts
- d) Propeller Shaft
- e) Constant velocity joints (unless damage caused by torn drive boots)
- f) Universal joints and couplings
- g) Locking hubs
- h) All internally lubricated components contained within the drive axle.

13) Electrical:

- a) Alternator and regulator pack
- b) Starter motor
- c) Starter motor solenoid
- d) Distributor assembly and shaft
- e) Distributor cap and rotor
- f) Ignition module, electronic
- g) Switches, manually operated electrical
- h) Washer motors (front and rear)
- i) Horn and multifunction stalk switch
- j) All Electronic Control Units ECU's (factory fitted)

14) Engine Cooling System:

- a) Water Pump
- b) Radiator fan
- c) Radiator fan clutch, viscous coupling or motor
- d) Thermostat
- e) Thermostat housing
- f) Oil Cooler
- g) Radiator Cooling fan resistor
- h) Coolant Level sensor

15) Steering:

- a) Idler arm
- b) Linkages and couplings
- c) Power steering reservoir
- d) Pulley assembly, power steering pump
- e) Steering rack and pinion housing
- f) Manual and power (includes all internal parts exclude gaiters)
- g) Steering box
- h) Power Steering – Electric assisted sensor and motor

16) Front and Rear Suspension:

- a) Ball / swivel joints, upper and lower
- b) Control arms, upper and lower
- c) Control arm shafts
- d) Linkage
- e) Spindle and spindle supports
- f) Springs (front and rear)
- g) Stabilizer bar
- h) Tie rods

17) Air Conditioning (Factory Fitted Only) And Heating:

- a) A/C compressor and seals
- b) A/C compressor / clutch switch
- c) A/C condenser
- d) A/C evaporator

18) Technology Systems:

- a) Keyless entry / central locking system (excluding door handles)
- b) Power door locks and retainer clip (excluding door handles)
- c) Power window and sunroof motors / regulators / switches

19) Fuel Injection and Emissions Management Systems:

- a) Air control valve
- b) Mass Air Flow sensor
- c) Air idle control valve
- d) Air supply valve and tube
- e) Barometric / MAP pressure sensor
- f) ECC (Electronic Climate Control) relay assembly
- g) EVAP vapour storage canister
- h) Knock sensor
- i) Positive Crankcase Ventilation system (excluding hoses)
- j) Temperature sensor, engine coolant
- k) Vacuum restrictor
- l) Throttle Body and throttle position sensor
- m) Fuel accumulator and pressure regulator
- n) Engine Cooling Temperature sensor
- o) Accelerator Pedal Position sensor
- p) Camshaft Position sensor
- q) All components within the fuel and emissions management system.

20) Fuel System (Diesel and Petrol):

- a) Mechanical and Electrical fuel pump(s)
- b) Lift pump
- c) Fuel tank sender unit

21) Hybrid Components:

- a) The hybrid components are covered in accordance with the terms and conditions of this Maintenance Plan with the exception of the Hybrid Battery
- b. The following items shall not be covered:
 - 1) **Trim and Bodywork:** This shall mean Interior or exterior trims, glass, seats, chassis, frames, fuel tank springs, arm/headrests, sun visors, wind deflectors, pads, bumpers, mouldings, paint, panels, sheet metal, weather strips, deployed airbags, body seals or aerials, aesthetic parts.
 - 2) **Checks and Adjustments:** This shall mean any minor checks and adjustments to vehicle components where no component replacement is required. For example, tightening or loosening parts, reconditioning, tuning or cleaning.
 - 3) **Premium Grade Oil:** If you choose to use a premium grade engine oil during servicing, a top-up fee will be required.

2. SCOPE OF MAINTENANCE PLAN

- a. Any services or repairs rendered by the Maintenance Plan Provider not within the scope of the selected Maintenance Plan shall be governed by the standard Carro Workshop Terms & Conditions, which are set out at <https://bit.ly/3gXv1ne> and incorporated by reference into this agreement.
- b. Subject to the terms & conditions of this Maintenance Plan, if your Vehicle suffers a sudden and unforeseen Mechanical & Electrical Breakdown during the Covered Period, the Maintenance Plan will repair your Vehicle or pay the cost including labour and replacement parts of having the Mechanical & Electrical Breakdown repaired in accordance with your Maintenance Plan Tier.
- c. An accumulated mileage of 2,000km under your Covered plan is required before the insured vehicle is entitled to be scheduled for its first servicing. Thereafter, your Vehicle is entitled to a regular servicing for every 10,000km accumulated after your first servicing or at least once a year. Such entitlement shall accrue across all maintenance plans.
- d. All parts which are replaced under this Maintenance Plan shall belong to the Maintenance Plan Provider.

3. OWNER'S RESPONSIBILITY

- a. Failure to perform the required maintenance to your Vehicle on a timely basis in accordance with the Service Intervals will invalidate this Maintenance Plan coverage.
- b. In the event of accident repairs done on the vehicle by a non-authorized repairer, it is the Vehicle Owner's responsibility to ensure that the parts replaced are original manufacturer or OEM parts. Any damage to or defect in the vehicle caused by parts that are not original manufacturer or OEM parts will not be remedied under the Maintenance Plan
- c. Vehicles covered with the Maintenance Plus or Maintenance Pro plan shall have undergone an inspection by way of a 150-point check at a CARRO Care workshop.
- d. The validity of your Maintenance Plan is further subject to the following:
 - 1) You are required to arrange for your Vehicle to be serviced and or repaired by the Maintenance Plan Provider;
 - 2) Should a claim for repairs or replacement of parts under this Maintenance Plan arise, you are required to notify the Maintenance Plan Provider within Twenty-Four (24) hours upon discovery of such defect or malfunction in the Car and to avail your Vehicle to be inspected by the Maintenance Plan Provider thereafter, if necessary;
 - 3) We will not be liable for a claim under this Maintenance Plan for repairs or replacement of parts carried out by any other workshop;
 - 4) The Vehicle must be serviced at the Authorised Service Workshop in accordance with the maintenance time intervals as per the Service Plan, otherwise this Maintenance Plan shall be deemed to have been breached. Notwithstanding this, this Maintenance Plan will not be voided if maintenance servicing takes place within one (1) calendar month from such service interval due date, provided that the mileage used between the two (2) consecutive servicing dates affected is not more than Five Hundred (500) kilometres;
 - 5) Any unauthorised repair work or modification to the Vehicle will be deemed as a breach of this Maintenance Plan;
 - 6) you shall retain all invoices issued in relation to the servicing of the Vehicle;

- 7) This Maintenance Plan shall be deemed to have been breached and void without any reimbursement if it comes to the notice of the Maintenance Plan Provider that the odometer reading of the mileage of the Vehicle has been altered or tampered with; and
- 8) This Maintenance Plan shall only cover the Vehicle if used for social, domestic and pleasure purposes. This Maintenance Plan shall become void and immediately cease to take effect if the Vehicle is used for any kind of private hire and carriage of goods for your own business or competitive driving, racing, pace-making, reliability trails or speed-testing.

4. EXCLUSIONS

- a. The Maintenance Plan Provider shall not be liable under this Maintenance Plan for:
 - 1) any claim which is not explicitly stated in Section 1;
 - 2) any claims where repairs or modifications are performed after inspection and issuance of Maintenance Plan.
 - 3) any Mechanical & Electrical Breakdown costs covered by any other warranty or entitlement (including any manufacturer warranty);
 - 4) any repairs required as a result of continued operation of the Vehicle once a defect or fault has occurred (including loss of lubricants and coolant);
 - 5) damage attributed to impact or road traffic accident;
 - 6) damage caused by accident, flooding or engine water ingestion;
 - 7) any and all aesthetic repairs;
 - 8) any Excluded Usage;
 - 9) failure to properly maintain your Vehicle in accordance with manufacturer servicing requirements or in accordance with the prescribed Service Intervals and proof of servicing cannot be provided;
 - 10) any claim where the Company has not been contacted prior to the commencement of repairs or repairs where the Company not issued a repair recommendation or repairs using methods that have not been approved by the Company;
 - 11) any loss or damage of whatsoever nature arising directly or indirectly in whole or in part due to any act of omission by you which is wilful, unlawful or negligent;
 - 12) any claim attributable to failure to follow manufacturer's operating guidelines (located in your owner's manual) or Mechanical & Electrical Breakdown attributable to exceeding the manufacturer's operating limitations;
 - 13) any claim presented more than 14 days after the relevant fault has become apparent to the Vehicle Owner or any additional consequential damage;
 - 14) unauthorised modifications on the Vehicle or its components;
 - 15) any loss or damage caused by the use of incorrect or contaminated fuel, lubricants or fluids, alternative fuels, supplemental additives and flushing agents for fuels or engine oil;
 - 16) consequential damage to a component not covered as a result of the failure of a covered component and damage to covered component caused by the failure of a non-covered component or event;

- 17) failure to use genuine manufacturer branded parts and fluids, or parts and fluids that match the quality of genuine manufacturer branded parts and fluids;
- 18) the cost of recall by the manufacturer of the Vehicle or any part thereof or the cost of alterations, improvements or overhauls;
- 19) any costs that arise as a result of faults in workmanship or materials in respect of repairs;
- 20) any faults, damage or loss arising from errors, viruses, omissions or faults in any application or systems software;
- 21) any pre-existing faults prior to the effective date of this Maintenance Plan;
- 22) Any salvage expense, loss of time, inconvenience, or commercial loss, or any other direct or indirect loss or any other consequential loss, penalties for delay or detention as a result of a Mechanical & Electrical Breakdown (including personal liability);
- 23) any damage to casings or castings unless such damage was caused by a covered Mechanical & Electrical Breakdown;
- 24) the cost and expense to test or replace parts as required by government authority;
- 25) any components which have not sustained a failure but are replaced during the course of the repair of a covered Mechanical & Electrical Breakdown;
- 26) any Vehicle damage due to water contamination and ingress, corrosion, rust, or other gradual loss or reduction of function;
- 27) loss, damage, cost or expense of whatsoever nature directly or indirectly caused by force majeure or from any environmental external cause;
- 28) where your Vehicle is deemed unroadworthy eg. salvaged or junk vehicle or where your Vehicle is unregistered.
- 29) This Maintenance Plan does not apply beyond the Geographical Area.

5. OTHER FEES OR CHARGES

- a. The Maintenance Plan Provider may ask you to contribute towards the repair costs if the type of repair being performed will restore your Vehicle, to a better condition, than that prior to the Mechanical & Electrical Breakdown. you may be asked to contribute towards the repair costs when the repair includes new or replacement parts, which in our opinion, are in excess of what is required to repair the covered component under your Maintenance Plan Tier.
- b. There will be some instances where repairs cannot be authorised until the Vehicle has been dismantled. In these cases, the Maintenance Plan Provider will need your authority to dismantle the Vehicle for proper diagnosis prior to commencing any repairs. Provided that the problem is covered by this Maintenance Plan, repairs will be authorised. In instances where the problem is not covered by this Maintenance Plan, you shall be responsible for all costs associated with dismantling the Vehicle.

6. TERMINATION

- a. The Maintenance Plan Provider may cancel this Maintenance Plan where the Vehicle Owner has not fully complied with the terms & conditions of the Maintenance Plan.
- b. The Maintenance Plan Provider shall be entitled to terminate this Maintenance Plan with immediate effect, if:

- 1) in the reasonable opinion of the Maintenance Plan Provider, the odometer fitted to your Vehicle appears to have been tampered with in any way; or
- 2) your Vehicle is declared a total loss/write off by any insurance company or equivalent.

7. LIMITATION ON LIABILITY

- a. This Maintenance Plan excludes liability for any incidental or consequential damage incurred as a result of a defect covered by this Maintenance Plan including but not limited to inconvenience, cost of transportation, telephone calls, accommodation cost, loss of income and damage to property.
- b. The Maintenance Plan Provider does not approve and/or endorse any third-party modifications or enhancements to the engine management system on your Vehicle. Any consequential damage as a result of such modifications/enhancements are not covered by this Maintenance Plan. This Maintenance Plan excludes all claims for cost incurred for dismantling or stripping of the vehicle unless the fault complained of is covered by the Maintenance Plan.
- c. Covered, Trusty Vehicles Pte. Ltd., and its subsidiaries reserve the right to change any clause in this agreement

8. MISCELLANEOUS

a. JURISDICTION

The indemnity provided by this Maintenance Plan shall not apply in respect of judgements which are not in the first instance obtained from a Court of competent jurisdiction within the Geographical Area, nor to orders obtained in the said Court for the enforcement of judgement made outside the Geographical Area whether by way of reciprocal agreements or otherwise.

b. DISPUTES AND CUSTOMER CARE PROCESS

- 1) Please contact the Customer Care Team at help@covered.sg if you have any concern over any matter relating to this Maintenance Plan, or are not pleased with how your claim was handled.
- 2) The Maintenance Plan Provider will acknowledge receipt of your feedback within three working days while looking into the matter. The Maintenance Plan Provider may contact you for further information if required within seven working days, and provide you with a full reply within 14 working days.
- 3) If necessary, the Maintenance Plan Provider will offer to settle the dispute through mediation via the Singapore Mediation Centre in accordance with their mediation rules. If you agree to take part in the mediation, both you and the Maintenance Plan Provider will participate in good faith and agree to keep the terms of any settlement reached.
- 4) If you choose to not participate in mediation or if mediation fails, the dispute will be referred to and finally resolved by arbitration in Singapore in line with the Arbitration Rules of the Singapore International Arbitration Centre that apply at the point in time.

c. TRANSFERABILITY

No one is entitled to make a claim or receive a benefit from this Maintenance Plan except the Vehicle Owner. At the sole discretion of the Maintenance Plan Provider, the Maintenance Plan Provider may permit transfer to a new owner if the Vehicle Owner sells the Vehicle provided the

Maintenance Plan Provider is notified within 30 days of the Vehicle sale. Transfer may be accepted providing it is made on a private individual basis.

9. INTERPRETATION

a. Definitions

Any word or phrase appearing in **Capitalised Bold** within this Contract will have the meanings as stated below:

“Authorised Selling Dealer” is the Party where your vehicle was purchased from.

“Excluded Usage” use of your Vehicle being used for competitions, racing, pace making, off-road and towing use unless specifically designed for the purpose, the provision of a short-term self-drive contract, as a taxi or by a driving school, a dispatch or delivery courier or for any form of commercial use, hire or reward; or used for public services (such as, but not limited to police, fire brigade, ambulance, rescue, military purposes);

“Maintenance Plan Provider” means Carro Care Pte Ltd;

“Mechanical & Electrical Breakdown” means the sudden and unforeseen mechanical or electrical failure of a covered component excluding failure due to Normal Wear and Tear;

“Normal Wear and Tear” means the gradual reduction in operating performance of a covered component, having regard to the age of the Vehicle and the distance travelled;

“Service History Log” the scheduled maintenance record which forms part of the Service plan and serves as a record of the servicing work that has been undertaken in relation to your Vehicle;

“Geographical Area” means the territory of Singapore only;

“Service Intervals” the service intervals which the manufacturer recommends for your Vehicle and which are set out in the Service Plan;

“Service Plan” the service recommendations provided by the manufacturer or dealer to you when you purchase your Vehicle;

“Vehicle” means the passenger Vehicle, purchased by you either directly from the manufacturer or supplied by the manufacturer and sold via an Authorised Selling Dealer located in your territory, as described in the Certificate of Assurance; and

“You, Your, Vehicle Owner” means the owner and registered keeper of the Vehicle.