



Kia Protector Program

Terms & Conditions and Scope of Coverage

GENERAL CONDITIONS

- The Kia Protector Program is eligible with the purchase of the Kia Care Plan.
- Service credits and accessories credits are not allowed to be used to purchase the Kia Protector Program.
- The Kia Protector Program comes with a 1-year unlimited mileage extended warranty (whichever comes first) up to the 6th year from date of vehicle registration.
- Car age must be between 48 months to 60 months old at time of purchase and mileage not exceeding 120,000km.
- The Kia Protector Program is non-refundable but is transferable to the next owner of the same vehicle.
- The Kia Protector Program is only available for privately-owned cars. Not applicable for private hire cars or fleet car owners.
- Cycle & Carriage Kia Pte Ltd reserves the right to exclude or include any specific vehicle models from the Kia Protector Program at any point in time.
- The coverage of any vehicle under the Kia Protector Program shall be limited to within Singapore. For the avoidance of doubt, the vehicle may also be driven to Peninsula Malaysia and up to 200km beyond the southern borders of Thailand but any repair occurring outside of Singapore shall not be covered under this Program, unless vehicles are repaired by Cycle & Carriage Kia Pte Ltd.

GENERAL EXCLUSIONS

Cycle & Carriage Kia Pte Ltd shall not be liable under Kia Protector Program for: -

1. Preventive Maintenance

The cost of establishing preventive maintenance procedures or the cost of recall by the manufacturer of any vehicle or any part thereof, nor the cost of alterations, additions, improvements or overhauls.

2. Consequential Loss

Loss of use or any other consequential loss, penalties for delay or detention, or in connection with guarantees of performance or efficiency.



3. Other Insurance or Warranty

Any defects in workmanship and materials which is claimable under the terms of any other Insurance, Warranty or Manufacturer's Warranty.

4. Excluded Use

Any vehicle:

a) used for competitions, racing, pace making, off-road use, 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 (excluding private hire arrangements or single-user vehicle leasing arrangements).

b) used for public services (such as but not limited to police, fire brigade, ambulance, rescue, military purposes)

5. War and Terrorism Exclusion

Loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss;

a) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or

b) any act of terrorism.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, damage, cost, or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to (a) and/or (b) above.

Where Cycle & Carriage Kia Pte Ltd alleges that by reason of this exclusion, any loss, damage, cost or expense is not covered by this warranty program the burden of proving the contrary shall be upon the Customer.

In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.



6. Nuclear Risks

- a) Loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.
- b) Any legal liability of whatsoever nature; directly or indirectly caused by or contributed to or arising from
 - i. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - ii. the radioactive, toxic, explosive, or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

7. Sonic Boom

Loss, destruction or damage directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.

8. Goodwill Claims

Goodwill claims are not covered under this warranty program.

9. Data Protection

The Customer warrants that any personal information of customer collected by Cycle & Carriage Kia Pte Ltd for the purposes of the extended warranty and insurance services will be collected and transferred to the Insurer in accordance with all applicable laws and regulations.

10. Cyber

Cycle & Carriage Kia Pte Ltd shall not provide cover nor be liable to pay any claim caused through cyber risks, loss damage, destruction, distortion, erasure, corruption, or alteration of electronic data from any cause whatsoever (including but not limited to COMPUTER VIRUS) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or even contributing concurrently or in any other sequence to the loss.

SCOPE OF WARRANTY

Subject to the terms & conditions herein, if a Vehicle suffers a Mechanical & electrical failure, Cycle & Carriage Kia Pte Ltd will, during the Warranty Period, undertake the obligations of having the mechanical & electrical failure repaired and restored without charging the Customer.

Cycle & Carriage Kia Pte Ltd reserves the right to specify the use of genuine, reconditioned or exchange Covered components when appropriate.



COVERED COMPONENTS

Covered components which are covered by the Extended Warranty and this Policy Insurance include:

1. Engine (Only covered under the Cycle & Carriage 10-Years Engine Warranty policy)
2. Transmission (Automatic and CVT)
3. Drive Axle (Front & Rear)
4. Electrical
5. Engine Cooling System
6. Steering
7. Brakes
8. High-Tech
9. Fuel System (Diesel & Petrol)
10. Turbocharger (factory-fitted)

Note: coverage excludes air-conditioning system, hybrid system, exhaust emission system, shock absorbers, lower arms, maintenance and all wear and tear items. Other terms and conditions apply.

1. ENGINE

Only covered under the Cycle & Carriage 10-Years Engine Warranty Policy.

2. TRANSMISSION (Automatic and CVT)

Internally lubricated parts contained within the transmission and transfer case as listed below:

- Shafts, Gears, selectors, bearings, pumps
- Gear shift cable
- Governor assembly
- Release hubs and bearings
- Seals and gaskets (alone not covered)
- Torque converter
- Housings / cases and oil pan (Only as a result of damage caused by a mechanical failure)
- Differential Gear assembly
- Shift Solenoid valves



- Automatic transmission Fluid Temperature sensor
- Vehicle Speed sensor
- Park/Neutral position switch
- Gear Range position sensor

Also covering (these are outside the casing):

- Vacuum modules
- Automatic Transmission Fluid Cooling unit

3. DRIVE AXLE (Front and Rear)

Internally lubricated components contained within the drive axle as listed below.

- Oil pan and axle drive housing (Only as a result of damage caused by a mechanical failure)
- Seals and gaskets (Alone not covered)
- Bearings (wheel bearings excluded)
- Drive shafts
- Constant velocity joints (unless damage caused by torn drive boots)
- Universal joints and couplings
- Locking hubs

4. ELECTRICAL

- Alternator and regulator pack
- Starter motor
- Starter motor solenoid
- Coil, ignition
- Switches, manually operated electrical
- Windscreen wiper and washer motors (front and rear)
- Horn and multifunction stalk switch



- Electronic Control Units (factory fitted)

5. ENGINE COOLING SYSTEM

- Water Pump
- Radiator and radiator fan
- Radiator fan motor
- Thermostat
- Thermostat housing
- Oil cooler
- Radiator Cooling fan resistor
- Coolant Level sensor

6. STEERING

- Linkages and couplings
- Seals and gaskets (alone not covered)
- Steering rack and pinion housing
- Steering box
- Power Steering - Electric assisted sensor and motor

7. BRAKES

- Anti-lock brake module, pump and sensors (ABS - Factory fitted)
- Backing plates
- Power brake booster
- Callipers and seals
- Combination valve
- Lines and fittings
- Master cylinder
- Parking brake linkage and cables



- Retainers and clips
- Self adjusters
- Shaft, brake pedal
- Park brake return springs
- Wheel cylinders

8. HIGH-TECH

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

9. FUEL SYSTEM (Diesel & Petrol)

- Mechanical and Electrical fuel pump(s)
- Fuel tank sender unit

10. TURBOCHARGER (factory-fitted)

- Turbo unit,
- Wastegate and actuator
- Metal Pipes

ADDITIONAL BENEFITS

- ❖ Consumable Items: Any items that require periodic replacement as part of normal vehicle maintenance are not covered under the Kia Protector Program. The program shall, however, replace such consumable items if they are required in relation to a covered Mechanical & electrical failure.
- ❖ Special discount of 35% will be extended to only non-covered parts outside the above-mentioned scope of coverage under this Kia Protector Program.



Events That Are Not Covered by Kia Protector Program

The Kia Protector Program does not cover:

- ❖ air-conditioning system,
- ❖ hybrid system,
- ❖ exhaust emission system,
- ❖ shock absorbers,
- ❖ lower arms,
- ❖ all accessories (e.g., audio video head unit)
- ❖ maintenance and
- ❖ all wear and tear items.

- ❖ Wear & Tear which are those parts listed below as example:
 - Air Cleaner Element
 - Oil Filter Element
 - Fuel Filter Element
 - Drive Belts
 - Spark Plug (excluding Platinum or Iridium tipped type plug)
 - Clutch facing, brake pads & brake linings
 - Windscreen wiper blades
 - Fuses
 - Lamp Bulbs
 - Other expendable parts

- ❖ Lubricants which are those consumables listed below as example:
 - Engine Oil
 - Manual Transmission Oil
 - Automatic Transmission Oil
 - Brake & Clutch Fluid
 - Grease
 - Engine Coolant
 - Differential Gear Oil
 - Steering Gear Oil/Fluid
 - Transfer Gear Oil
 - Battery Electrolyte
 - Refrigerant
 - Window Washer Fluid
 - Fuel



❖ Other Items/Areas Not Covered:

- Normal maintenance service and wear & tear items (e.g. engine tune-up, checking, cleaning, polishing, replacement or replenishment of worn wiper blades, filters, worn brake pads/shoes, clutch linings, spark plugs, lubrication, electrolyte, anti-freeze or coolant, grinding of brake discs, adjustment of wheel alignment, other adjustments etc), bushings, hydraulic hoses, rubber bellows, dust cover, tires, seals, gaskets, weather strips, rubber run channels and fasteners - including bolts, studs, nuts, pins, clips and cable strap, belts, gearshift lever bush, remote key battery and the parts and material used in connection with such service.
- Maintenance is at the Customer's Expense.
- Fair wear and tear of any part, normal deterioration, discoloration, fading, flawing, aging or damage to plated parts, paint coat, rubber parts, upholstery, leatherette and soft trim caused by daily use, wear and exposure, panels (e.g. front and rear quarter panels, door panels, roof, bonnet/hood, boot/tailgate, etc.), bodywork and its components (e.g. bumpers, lamps, lenses, chassis and sub-frames, roof bars/rails).
- Minor irregularities not affecting quality, performance or function of vehicle or parts thereof (e.g. slight noise or vibration) or which appear only in particular abnormal operations.
- Damage caused by insufficient or improper repair or maintenance (e.g. negligence of the daily and periodic inspection services and maintenance as recommended by the manufacturer of the Vehicle)
- Damage caused by using a part not approved by Cycle & Carriage Kia Pte Ltd or Vehicle Manufacturer and being repaired or replaced by any person or any entity other than Cycle & Carriage Kia Pte Ltd or authorised repairers.
- Damage caused by traffic accidents, impact, abuse or negligence of the proper handling, misuse of the Vehicle, use of the Vehicle under unusual conditions such as races, rallies and/or driven closed circuit tracks, and modifications of or to the Vehicle or any components/parts thereof not recommended or approved by the Insured.
- Damage caused by external influences such as chemical pollution, acid rain, tree sap, bird droppings, insects hail, sand, salt, stones, road hazards, lightning, floods, fire or disaster whether due to human fault, negligence or Act of God.
- Damage in cargo body or cargo cabin by loading or incorrectly secured goods during transit.
- Incidental or consequential damages such as loss of use of the Vehicle, loss of time, expenses for fuel, telephone, travel, lodging, legal fees, transportation loss or damage to personal property or commercial loss or loss of revenue
- Any Vehicle for which the odometer reading has been altered so that the actual mileage cannot be readily determined.
- Incorrect fuels, fluids and lubricants that are not approved by the Insured or any loss or damage caused by the use of contaminated fuel.



- Damage caused by irresistible reasons such as war, invasion, act of foreign enemy, civil war, rebellion, revolution, riots, military and usurped power, terrorism, nuclear risk, fire, theft, etc, or from any other external cause.
- Vandalism.
- Glass damage, if it is not clearly proven that this is due to manufacturing or installation errors.
- Any Mechanical & electrical failure or costs covered by any other warranty or entitlement (including the manufacturer's vehicle warranty);
- Any Mechanical & electrical failure attributable to the failure to comply with the 'Vehicle Service Requirements'.
- Any repairs required as a result of continued operation of the Vehicle once a defect or fault has occurred (including loss of lubricants and/or coolant);
- Any towing or the cost to send the Vehicle to or take the Vehicle back from an Authorised dealer, or other salvage expense, or loss of time, inconvenience, or commercial loss, or any other direct or indirect loss or any other consequential loss, penalties for delay or detention, or in connection with guarantees of performance or efficiency, damage or liability incurred as a result of a Mechanical & electrical failure (including personal liability);
- Consequential damage to a component not covered as a result of the failure of a Covered component, and/or damage to a Covered component caused by the failure of a non-covered component;
- Any claim where the Mechanical & electrical failure has been caused by abuse/misuse of the Vehicle.
- Any loss or damage of whatsoever nature arising directly or indirectly in whole or in part due to any act of omission by the Owner, which is wilful, unlawful or negligent;
- Any claim attributable to failure to follow the Vehicle manufacturer's operating guidelines (located in the Owner's manual) or Mechanical & electrical failure attributable to exceeding the manufacturer's operating limitations;
- Any recall or campaign costs on the Vehicle instigated by the manufacturer.
- Any claim arising from the Mechanical & electrical failure of a Covered component which has, prior to the Mechanical & electrical failure, been repaired by any person other than Cycle & Carriage Kia Pte Ltd.
- Any Mechanical & electrical failure that can be attributed to the Vehicle being fitted with an alternative fuel unit other than a unit supplied, fitted, or endorsed by the Vehicle manufacturer.
- The cost and expense to test or replace parts as required by government authority.
- Any claim due to normal wear, corrosion, rust, or other gradual loss or reduction of function.
- Any components which have not broken down but are replaced during the course of the repair of a covered Mechanical & electrical failure.



- Any costs that arise as a result of faults in workmanship or materials in respect of repairs.
 - Loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by collision, overturn, parallel falls, the collapses of external objects, the falls of moving object in air incurred while the Vehicle is moving or parking, pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
 - Any costs relating to noise and/or vibration due to parts being worn out, excessive free play or poor insulation.
 - Any costs relating to seals and/or gaskets leaking alone.
 - Any loss, damage or failure, which existed prior to the start of the extended warranty.
 - Parts with a use-by date e.g., first aid kit, Tirefit etc.
 - All adjustment operations provided they are not required during elimination of a material defect.
 - Any component of the Vehicle not specifically listed as a Covered component.
 - Your warranty may become invalid if you continue to drive when a fault becomes apparent.
 - In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.
- ❖ No warranty coverage in respect of a Vehicle which:
- has been modified from the manufacturer's original specifications.
 - is being used for testing, (including road driving for the driver's license examination), competitions, racing, pace making, off-road 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 despatch or delivery courier or for any form of commercial use, hire or reward; or
 - is used for public services (such as, but not limited to police, fire brigade, ambulance, rescue, military purposes).
 - was not manufactured or imported into Singapore by Cycle & Carriage Kia Pte Ltd.
 - is being used for a purpose for which it was not designed.
 - has not been serviced in accordance with the service requirements detailed under 'Vehicle Service Requirement'.
 - odometer reading cannot be determined as accurate by virtue of it having been inoperative or removed from the Vehicle.
 - is unroadworthy or unregistered.

VEHICLE SERVICE REQUIREMENTS

It is a condition of the warranty that the Customer shall have the vehicle properly, regularly, and punctually serviced in accordance with the manufacturer's recommendations at qualified specialist workshops such as Cycle & Carriage Service Centres. This servicing must be carried out in accordance with the manufacturer's recommended interval of 10,000km or 6 months,



Cycle & Carriage Kia Pte Ltd
239 Alexandra Road, Singapore 159930
T *65 6866 1666 F *65 6427 8838 W kia.com
Company No. 199405410K

whichever occurs first, or such other intervals as specified by the manufacturer of the Vehicle. If the Vehicle is not serviced by Cycle & Carriage Kia Pte Ltd, the Customer may be required to provide proof of servicing in the event of a claim.

TRANSFERABILITY

In the event that the Customer sells the Vehicle, the extended warranty is transferable to new owner of the Vehicle provided that the change in ownership is registered by the new owner in Cycle & Carriage Kia Pte Ltd records. This is provided that the transfer is made at a private and individual basis and not sold to or through a non-authorized dealer or motor trader.