



VEHICLE PROTECTION

WELCOME TO BELMONT GROUP

The Belmont Group's origins stretch back to the 1960s in a lock-up garage in Edinburgh. From these humble origins, the Group has grown to become one of Scotland's leading new and used-car dealership groups.

The Belmont Group has 10 new car dealerships across three locations and a dedicated accident repair centre covering East Central Scotland and The Borders.

The Belmont Group sells a range of new- and used-cars from their dealerships including Suzuki, Jeep, Kia, Lotus, Volvo and Mitsubishi. In addition they also have an excellent selection of classic cars available.

At the Belmont Group, we aim to make the purchase of a car the start of our relationship with customers, rather than the end, delivering a consistent standard of excellence in both vehicle buying and after-sales care.



SERVICE PLAN

Service Plan has been specifically designed to help you meet the servicing needs of your vehicle. By choosing a monthly payment plan the cost of servicing can be spread over the ownership period.

The choice of monthly payments allows you to budget and avoid those bigger servicing bills.

It also means that any work carried out will be completed using genuine parts and fitted by our experienced and dedicated technicians.

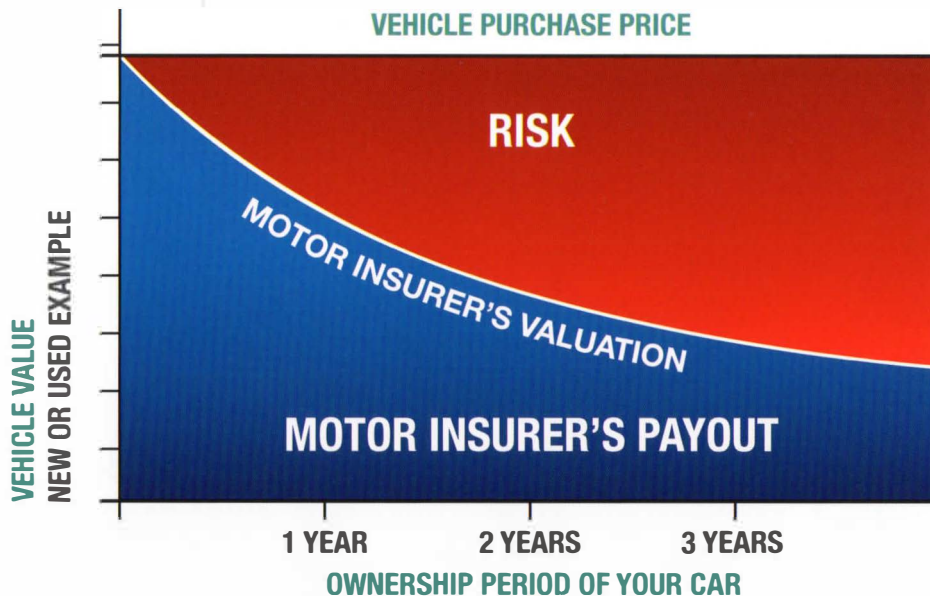
You will also enjoy inflation proof protection against price increases.



COMBINED GUARANTEED ASSET PROTECTION

When purchasing a vehicle you need to consider protecting yourself against probably the single biggest financial risk associated with ownership; the risk of your vehicle being declared a write-off.

Your comprehensive motor insurance does not cover everything. In the event of your vehicle being declared a write-off, you could be left with a significant difference between your motor insurance pay-out and what you paid for the vehicle or owe your finance company. The graph below is an example of how motor insurance works.



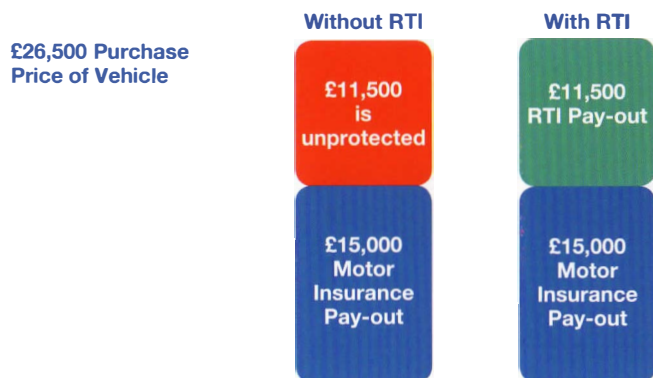
Motor insurance only covers you for the market value of your vehicle at the time it is declared a write-off.

Combined Guaranteed Asset Protection is subject to the terms and conditions contained in the policy schedule. You should note that there are certain limitations in terms of the maximum amount you may claim. Please ask your sales executive for further details.

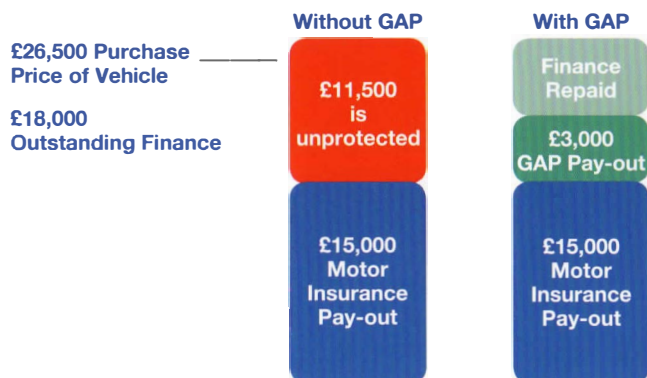
CONSIDER PROTECTING YOURSELF AGAINST POSSIBLY THE SINGLE BIGGEST FINANCIAL RISK WHEN PURCHASING A VEHICLE.

HOW COMBINED GUARANTEED ASSET PROTECTION COVER WORKS

RETURN TO INVOICE (RTI) INSURANCE



FINANCE GUARANTEED ASSET PROTECTION (GAP) INSURANCE



CAN YOU GIVE ME AN EXAMPLE?

If you bought your vehicle outright and paid £26,500 for it and your motor insurance pay-out is £15,000, RTI can pay up to the difference of £11,500 to top it up to the original £26,500.

If you financed your vehicle and paid £26,500 and your motor insurance pay-out is £15,000, and your outstanding finance payment was £18,000 Finance GAP insurance may pay-out up to £3,000.

Combined Guaranteed Asset Protection will pay-out the greater of the Finance GAP or RTI amount.

SIGNIFICANT BENEFITS

Policy duration

Cover is available for varying durations, depending on your requirements and according to the terms of your finance agreement. Cover ends earlier in the event of a paid claim or if the vehicle is no longer in your possession.

Excess

Provides a contribution of up to £250 towards your motor insurance policy excess.

Claim

A range of claim limits are available depending on the premium paid and the purchase price of your vehicle.

Vehicle accessories covered

As long as accessories are fitted by the dealer and are manufacturer approved, we will cover up to £1,500 of extras. Manufacturer fitted accessories are covered.

Transferable

If during the first year of cover, the vehicle is written off and you get a replacement vehicle on a "new for old" basis, you can transfer the remaining duration of the policy to your replacement vehicle free of charge. You may then subsequently, at any time, transfer any remaining period of insurance on the policy due to a further change of vehicle, on payment of an administration fee of £35, as long as the replacement vehicle falls within the price range specified in your policy schedule.

Cancellable

If, for any reason, you wish to cancel your policy and you do so within 30 days, and no claim has been registered with AutoProtect during this time, we will give you a full refund. After that, you may still cancel at any point, subject to a £35 administration fee. You will receive a pro-rata refund reflecting the length of the term remaining.

Simple to arrange

Your sales executive will be happy to answer any questions you may have and confirm your eligibility for Combined Guaranteed Asset Protection.

SMART INSURANCE

How many times do you notice minor damage on your vehicle and wish it could be easily repaired?

The SMART Insurance policy from Belmont Group provides a small body repair system that will keep your vehicle in showroom condition, without compromising your no-claims bonus. The policy ensures your vehicle remains free from chips, minor dents, light scratches and scuffs.

With a SMART Insurance policy from Belmont Group, your vehicle is covered for damage caused by everyday motoring.

You can make an unlimited number of claims over the three year period, up to a maximum aggregate claim benefit of £3,000.

The Business Manager will be pleased to assess your needs when it comes to SMART Insurance. They will only offer you products that they believe you will benefit from.

BENEFIT THE SMART INSURANCE WAY:

- **36 months' cover**
- **Keep your vehicle in showroom condition**
- **Safeguard your no-claims bonus**
- **Repairs guaranteed for as long as you own the vehicle**
- **Friendly and convenient claims centre**
- **Could help improve your vehicle re-sale price**
- **Unlimited number of claims**
- **Aggregate claim benefit of £3,000**
- **Should any claim not quality as a SMART repair, up to a £250 contribution will be paid towards a body shop repair (upon receipt of a valid invoice).**



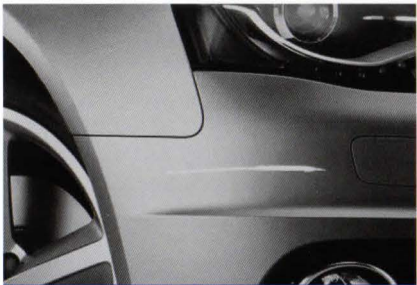
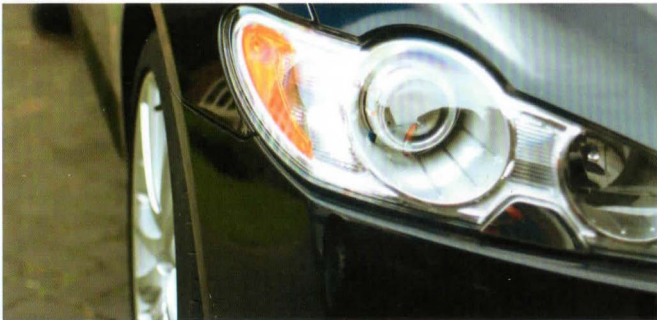
PROTECTS THE SHOWROOM CONDITION OF YOUR NEW CAR

THE SMART INSURANCE POLICY COVERS:

- Private vehicles up to 36 months
- £3,000 benefit for cover against:
 - dents not exceeding 15cm in diameter
 - scratches not exceeding 15cm in length
 - chips not exceeding 1.5mm in diameter
 - bumper scuffs not exceeding 15cm in diameter

THE SMART INSURANCE POLICY EXCLUDES:

- Panel replacement
- Stickers and decals
- Beading and mouldings
- Third-party liability cover
- Replacement bumpers
- Cracked or dented bumpers



SCRATCHES



CHIPS



DENTS



SCUFFS

1 cm
2 cm
3 cm
4 cm
5 cm
6 cm
7 cm
8 cm
9 cm
10 cm
11 cm
12 cm
13 cm
14 cm
15 cm

Covers dents and scuffs with a diameter not more than 15cms, scratches no longer than 15cm and chips no larger than 1.5mm diameter.

ALLOY WHEEL INSURANCE

No matter how careful you are, scuffs and scratches seem to be a fact of motoring life.

Unless you have Alloy Wheel Insurance from Belmont Group.

No more inconvenient, pricey trips to the body shop. If your claim is successful, we arrange for a specialist to come and make wheel repairs at your home or workplace at a time that suits.

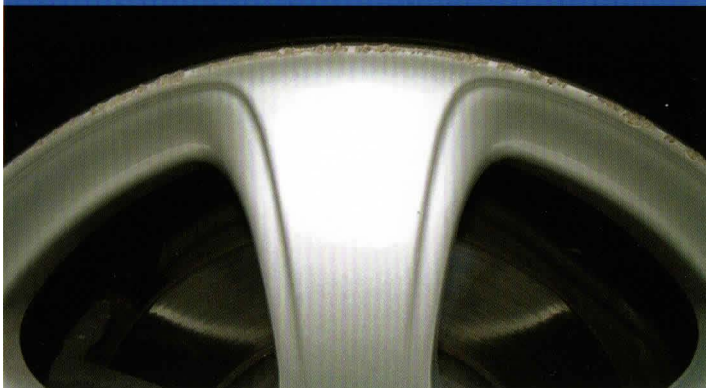
SIGNIFICANT BENEFITS AND FEATURES

- Covers you for the cost of repairs from accidental damage to your alloy wheels.
- We pay an expert to restore scuffs and scratches.
- You can claim up to £150 per wheel (up to a total of £1,000 per period of insurance).
- An excess of £25 per repair is payable.
- You can claim a maximum of two repairs per annum (up to a total of six per period of insurance).

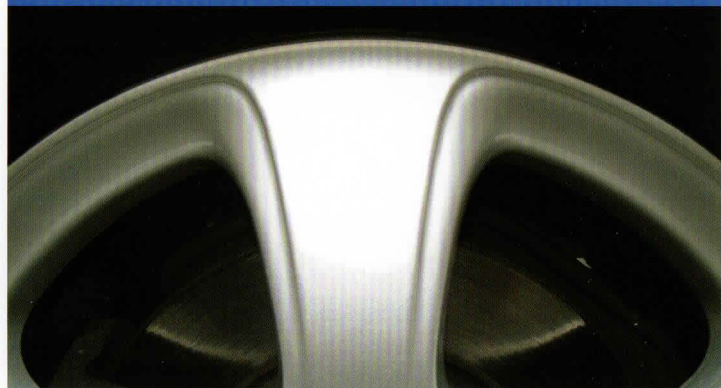
EXCLUSIONS

- Liability cover.
- Body shop repairs.
- Customised paint finishes.
- Chrome-effect, diamond-cut or split-rim construction wheels.

BEFORE



AFTER



SUPAGARD PAINT AND FABRIC PROTECTION

THE PROFESSIONAL'S CHOICE

Supagard paint and fabric protection products are guaranteed to maintain your car's appearance for a minimum of three years - your car retains the same superb look it had when you bought it and this helps to maintain its value when you come to sell it.

PAINTWORK PROTECTION

All Supagard products have been developed to withstand the harshest environmental and climatic conditions and our Paint Sealant is one of the most technologically advanced treatments available. This tough polymer barrier bonds to the paintwork, leaving a high gloss finish. It seals the surface against harmful acid rain and atmospheric pollutants and eliminates the need to wax and polish for a minimum of three years. Supagard is professionally applied by trained technicians and all you have to do is wash the car. What could be simpler?

FABRIC PROTECTION

And when a car's interior is protected by Supagard, there's no need to cry over spilt milk, or chocolate, or mud! Our technicians coat each fibre of the fabric seats and carpets with a resin based formula which eases the removal of dirt and spills. This prevents staining while preserving the texture and appearance of the interior. Dirt and spills can be vacuumed or wiped off with a gentle cleaning solution and this invisible barrier also helps reduce friction between fibres which prolongs their life.



MECHANICAL BREAKDOWN WARRANTY

When purchasing a used vehicle you need to consider how you will protect yourself against any unforeseen costs during the period of ownership.

No one plans for an unexpected repair bill but as your car increases in age and mileage, so does the risk of mechanical failure.



Belmont Group's warranty has been designed to protect you against the costs incurred in the event of an electrical or mechanical failure of a covered component or breakdown/immobilisation of the vehicle.*

All mechanical and electrical components are included against any mechanical breakdown during the warranty period, provided that the terms and conditions of the agreement are fully complied with. Refer to the warranty schedule for conditions and exclusions.

Engine

- The rocker assembly, including hydraulic followers.
- Inlet and exhaust valves (not burnt valves).
- Springs and guides.
- Cylinder head (not cracks, de-coking or porous heads).
- Cylinder head gasket (except skim).
- Push rods.
- Camshaft and followers.
- Timing gears and chains (excluding tensioners and connected electrical devices).
- Oil pump.
- Pistons and rings.
- Cylinder bores (excluding cracked or porous bores).
- Con rods.
- Gudgeon pins and bearings.
- Crankshaft and bearings.
- Inlet manifold.
- Flywheel and ring gear.
- Timing belts are included provided that the last due change of belt has taken place.

Manual Gearbox

- Internal gears.
- Synchromesh hubs.
- Selectors.
- Shafts.
- Bearings, bushes and transfer gears (excluding oil leaks).

Automatic Gearbox

- Internal shafts.
- Gears.
- Clutches.
- Brake bands.
- Valve block.
- Governor.

*The benefits summarised above are subject to the terms and conditions. There are also certain limitations in the maximum amount paid in the event of a breakdown. Your statutory rights are not affected by the terms of this Mechanical Breakdown Warranty. Please ask your supplying dealer for further details.

ALL MECHANICAL AND ELECTRICAL COMPONENTS COVERED INCLUDING WEAR AND TEAR

- Oil pump.
- Bearings and bushes.
- Servo.
- Drive plate and transfer gears (excluding oil leaks).

Torque Converter

Differential

- Internal crown wheel and pinion.
- Gears.
- Shafts.
- Bearings and bushes.

Clutch

- Centre plate.
- Pressure plate.
- Release bearing.
- Oil contamination (centre plate only).
- Master and slave cylinders.

Front-wheel Drive

- Drive shafts including constant velocity joints.
- Universal joints and couplings (not gaiters).

Wheel Bearings

- Front and rear wheel bearings.

Propshaft

- Universal joints and couplings.

Rear-wheel Drive

- Half shafts.
- Rear-wheel external drive shafts, including constant velocity joints, universal joints and couplings (not gaiters).

Fuel System (Diesel and Petrol)

- Carburettors.
- Automatic choke.
- Lift pump.

- Mechanical or electrical fuel pumps and tank sender unit.

Fuel Injection System

- Throttle body.
- Airflow meter.
- Idle control valve.
- Warm up regulator and map sensor (except injectors and heater plugs).
- Overrun cut off valve.
- Throttle potentiometer.
- Fuel accumulator.
- Pressure regulator.

Engine cooling system

- Radiator.
- Oil cooler.
- Heater matrix.
- Water pump.
- Viscous fan coupling.
- Thermostat and thermostat housing.

Steering

- Steering (including power assisted steering).
- Steering rack and pinion (not gaiters).
- Steering box.
- Power steering rack and pump.
- Power steering reservoir and idler box.

Front and Rear Suspension

- Hydrolastic displacers and hydropneumatic spheres.
- Coil springs.
- Upper and lower wishbones.
- Ball and swivel joints.
- Shock absorbers.

Brakes

- Brake master cylinder.
- Wheel cylinders.
- Electronic handbrake.

- Brake calliper seals.
- Servo.

Electrical System

- Starter motor and solenoid.
- Alternator.
- Window and sun roof motors.
- Electric window switches.
- Sunroof switch.
- Central locking motors.
- Heater fan motor.
- Indicator flasher relay.
- Front and rear windscreen wiper and washer motors.
- Thermostatically-controlled radiator fan motor.
- Horn.
- Multi-function stalk switch.

Working Materials

- Oils, oil seals and gaskets.
- Oil filter and anti-freeze.

Casings

- If any of the included parts fail and this damages the casing, it will also be included.

Four-wheel Drive

- All four wheel drive components are included.

Air Conditioning (Factory Fitted)

- The air conditioning compressor unit is included.

Turbo Charger (factory fitted)

Anti-Locking Brake System (Factory Fitted)

Catalytic Convertors (Factory Fitted)

In Car Entertainment (Factory Fitted)

Satellite Navigation (Factory Fitted)

IN ADDITION

Oil Seals

Crankshaft front seal, camshaft oil seal, auxiliary shaft oil seal, gearbox rear seal, drive shaft(s) seals and differential pinion seal.

Working Materials

Oils, oil filter and anti-freeze are included only if it is essential to replace them because of the failure of a part which is included in this agreement.

Casings

If any of the parts included fail and damages the casings, they will also be included.

Excluded

Body, paint, glass, interior/exterior trim. Cracked or porous cylinder heads and bores, skimming/pressure testing, burnt valves, wheels, airbag, electrical wiring and wiring looms, hoses, pipes, brake seizure and corrosion. Service items and other components subject to routine maintenance or periodic repair or replacement such as plugs, HT leads, brake frictional material, clutch facings, wiper blades/rubbers, auxiliary belts, cables, light bulbs/units, batteries, tyres and exhaust systems.

Important Conditions

- Your car must be kept serviced to the manufacturer's schedule as failure to do so could invalidate your policy.
- All warranty work must be authorised prior to work being carried out.

THE CLAIMS LIMIT IS THE PURCHASE PRICE OF THE VEHICLE



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MURRAY SIGHTHILL VOLVO

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BELMONT SELKIRK

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Tel: 01750 505151

MURRAY LOTUS

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Tel: 0131 200 8888

BELMONT WALLYFORD

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Tel: 0131 665 3691

[**www.belmont-group.co.uk**](http://www.belmont-group.co.uk)

