XCW
Xtended Car Warranty

Covered Components Manual

What is covered and what is not, system by system

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This manual explains, system by system, which parts your plan covers and which are excluded, using the exact wording of your policy's Covered Components and Exclusions sections. Keep it alongside your coverage certificate for quick reference when a repair is being diagnosed.

How Coverage Works

Your Shield Ultimate plan covers the internal mechanical failure of listed components in eight systems: Engine, Gearbox/Transmission, Drivetrain, Steering, Braking, Cooling, Fuel, and the sensors/relays directly tied to those systems. Many components in your policy carry the qualifier **"(mechanical failure only)"**. This means the physical, moving part is covered, but if the same component fails for an electrical or electronic reason (a wiring fault, a short circuit, a control-module fault, a failed sensor reading), that failure falls under Section 9's Electrical & Electronic exclusion instead.

The tables below list, for one system at a time, the components covered (green) and the related exclusions (red), taken directly from Sections 4 and 9 of your policy.

Also excluded across every system, regardless of mechanical or electrical cause: wear-and-tear items (clutch plate, brake pads/discs, tyres), routine maintenance items (oils, coolant, filters, spark plugs), external damage (accident, fire, flood, theft), damage from negligence or improper repair, and commercial/competitive use of the vehicle. These are listed in full at the end of this manual.

Engine

COVERED (Mechanical failure only)	NOT COVERED (Exclusions)
• Cylinder block, cylinder head, pistons, piston rings, connecting rods, crankshaft • Camshaft, cam followers, rocker arms • Timing chain, timing belt (mechanical failure only), timing gears, tensioners, guides • Intake and exhaust valves, valve springs, valve guides • Oil pump, oil pump drive, balance shaft, harmonic balancer • Flywheel / flexplate (mechanical failure only) • Internal bearings and other internally lubricated mechanical engine components • Crank/cam position sensors, where failure causes failure of a covered component (Covered Sensors & Relays)	• Engine Control Unit (ECU) • Spark plugs (routine maintenance) • Engine oil (routine maintenance) • Timing belt or flywheel failure caused by an electrical fault rather than mechanical wear

Gearbox / Transmission

COVERED (Mechanical failure only)	NOT COVERED (Exclusions)
• Torque converter, oil pump • Valve body (mechanical failure only) • Planetary gear sets, clutch packs, internal gears, shafts • Synchronisers, selector forks, selector rails • Bearings, bushings, parking mechanism • All internally lubricated transmission components	• Transmission Control Unit (TCU) • Shift solenoids and pressure control solenoid, electrical malfunction • Gearbox oil (routine maintenance)

Drivetrain

COVERED (Mechanical failure only)	NOT COVERED (Exclusions)
• Front and rear differentials, crown wheel and pinion • Differential bearings, side gears, spider gears • Transfer case and its internal components • Driveshafts, propeller shaft, axle shafts, half shafts • CV joints, universal joints, drive flanges • Wheel-speed / transfer case position sensors, where failure causes failure of a covered component	• 4WD/AWD Electronic Control Module • External damage to driveshafts from accident or collision

Steering System

COVERED (Mechanical failure only)	NOT COVERED (Exclusions)
• Steering rack, rack and pinion assembly, steering gear assembly • Steering column mechanical components, steering shaft, intermediate shaft • Steering linkages, tie rods, tie rod ends, idler arm, pitman arm, drag link • Steering knuckle (mechanical failure only) • Power steering pump, steering coupling • Steering angle / torque sensors, where failure causes failure of a covered component	• Electric Power Steering (EPS) Control Module • Steering knuckle damage caused by accident or collision

Braking System

COVERED (Mechanical failure only)	NOT COVERED (Exclusions)
• Brake master cylinder, brake booster, hydraulic brake lines • Brake calipers (mechanical failure only) • Wheel cylinders, brake proportioning valve, brake pressure regulator • ABS hydraulic control unit (mechanical failure only) • Brake vacuum pump (mechanical failure only) • Mechanical parking brake components • Wheel-speed sensors, where failure causes failure of a covered component	• ABS Electronic Control Module • Brake pads, brake shoes, brake discs, brake rotors, brake drums (wear and tear) • Tyres (wear and tear)

Cooling System

COVERED (Mechanical failure only)	NOT COVERED (Exclusions)
• Water pump, radiator, thermostat, thermostat housing • Cooling fan motor (mechanical failure only), cooling fan assembly, fan clutch • Expansion tank, coolant pipes, coolant distribution housing, heater control valve • Coolant temperature sensor, where failure causes failure of a covered component	• Cooling fan electronic control module or relay wiring fault • Coolant (routine maintenance)

Fuel System

COVERED (Mechanical failure only)	NOT COVERED (Exclusions)
• Mechanical fuel pump, high-pressure fuel pump (mechanical failure only) • Fuel injectors (mechanical failure only) • Fuel rail, fuel pressure regulator, fuel delivery pipes, mechanical fuel lines • Injector pump (diesel), fuel metering unit • Fuel pressure / temperature sensors, where failure causes failure of a covered component	• Fuel injector electrical driver circuit or injector control wiring fault • Fuel filters (routine maintenance)

Covered Sensors & Relays

Your plan also covers sensors, relays, and actuators that are directly associated with the operation of a covered mechanical component, where the sensor or relay's failure causes the failure of that covered component, and the claim is approved under the applicable XCW Protection Plan.

This coverage is limited strictly to components specifically related to the covered system. It does not extend to general electrical or electronic accessories, infotainment, displays, navigation, cameras, parking sensors, or the vehicle's main Electronic Control Unit(s).

Universal Exclusions (All Systems)

These exclusions apply regardless of which system is affected, from Section 9 of your policy:

Category	Excluded Items
Electrical & Electronic	Displays, Infotainment Systems, Navigation Systems, Cameras, Parking Sensors, Electronic Control Unit
Wear & Tear	Clutch Plate, Clutch Disc, Pressure Plate, Brake Pads, Brake Shoes, Brake Discs, Brake Rotors, Brake Drums, Tyres
Routine Maintenance	Engine Oil, Gearbox Oil, Coolant, Filters, Spark Plugs, Cleaning Services
External Damage	Accident / Physical Damage, Collision Damage, Theft, Fire, Flood, Water Ingress, Natural Disasters, Vandalism
Negligence	Overheating, Continued Driving After Failure, Improper Repairs, Lack of Maintenance, Use of Incorrect Fluids, Racing
Commercial / Competitive Use	Taxi Services, Ride Sharing, Rental Vehicles, Driving Schools, Fleet Vehicles

This manual is a plain-language reference built from your policy's own clauses. In case of any difference in wording, the Terms & Conditions in your Plan Certificate govern.