



COVERAGE BOOKLET



XCW Xtended Car Warranty protects the most expensive mechanical components of your car engine, gearbox, drivetrain and more after your manufacturer's warranty ends.

Built to close the gap manufacturer warranties leave behind.

XCW Xtended Car Warranty offers vehicle protection plans for India's used and out-of-warranty cars. When your manufacturer's cover ends, ours begins protecting the most expensive mechanical components of your car: engine, gearbox, drivetrain and more.

Real Backing

Every XCW plan is underwritten by Genesis Global Holdings, a funded underwriting partner standing behind each certificate.

Fast & Digital

Self-guided inspection and instant pricing get you covered in under 60 minutes, with claims settled within 24 hours.

Pan-India Network

Claim at any manufacturer-authorised service centre across the country, with a dedicated Relationship Manager on call.

Vehicle Intelligence™

Our patented technology scores every vehicle's health and predicts repair risk before you buy, not after something breaks.

5+ yrs

In vehicle protection

15,000+

Vehicles protected

₹25 Cr+

Repair value covered

98%

Customer satisfaction

Covered in 60 minutes. Fully digital, start to finish.

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01 Share Your Car Details

Upload a quick walk-around video of your car and your RC copy, no workshop visit required.



02 We Check Your Service History

We pull your service records and confirm your car's eligibility. We review your verification video



03 Choose Your Plan & Pay

Once approved, pick your plan and complete payment online.



04 Get Your Coverage Certificate

Receive your coverage copy by email within 60 minutes.

What can hold up approval

- Missing Service History
- Any malfunction warning light or error on the dashboard
- Abnormal engine sound
- Tampered odometer
- No service records from an authorised service centre
- Unauthorised modifications on the engine

Still under manufacturer warranty?

That's the best time to buy. Skip the vehicle verification your manufacturer's warranty already backs your vehicle's condition. Your XCW coverage simply activates when it ends, so there's never a gap.

Simple. Transparent. Hassle-free claims.

A breakdown is stressful enough on its own.

Here's exactly what happens from the moment your car goes in for repairs to the moment your claim is settled.



01 Visit an Authorized Service Centre

Take your vehicle to any manufacturer-authorized service centre and have it inspected.



02 Inform XCW

Share the following with the XCW Claims Team:

- Service Advisor's Contact Details
- Job Card



03 Claim Review & Approval

Our technical team will verify your policy, vehicle eligibility, and the reported fault. Once approved, we will coordinate directly with the service centre.



04 Cashless Settlement & Drive Away

XCW settles the approved claim directly with the service centre, a hassle-free, cashless experience. Collect your vehicle and drive away with peace of mind.

Claim Timeline - Most claims settle within a day.

Minor Claim - 2–4 hours

Straightforward repairs, sensors, minor components - verified and approved fast.

Major Claim - Up to 24 hours

Complex repairs like engine or gearbox work, needing a full inspection and sign-off.

Waiting Period

30 days or 1,000 km after purchase of a plan, whichever occurs last.

No claims arising during the waiting period are eligible for coverage.

One major repair can cost **more than your warranty.**

Choose predictable protection over unpredictable expenses. Approximate out-of-pocket repair costs for common mechanical failures on out-of-warranty vehicles:

COMPONENT	APPROX. REPAIR COST
Engine	₹50,000 – ₹3,00,000+
Gearbox	₹40,000 – ₹3,00,000+
Drivetrain	₹25,000 – ₹2,00,000+
Turbocharger	₹30,000 – ₹2,00,000+
Steering System	₹15,000 – ₹1,00,000+
Fuel System	₹10,000 – ₹1,00,000+
Cooling System	₹10,000 – ₹80,000+
Braking System	₹10,000 – ₹75,000+

BUILT FOR

New Car Owners

High Mileage Vehicles

Expired Warranty

Daily Commuters

Families

Educated Consumers

Three plans. Each tier builds on the one before it.

PLAN DURATION

1 Year / 15,000 km

2 Year / 30,000 km

3 Year / 45,000 km

Essential

Claim limit up to

₹1,00,000

- ☐ Engine Coverage



Elite

Claim limit up to

₹2,00,000

- ☐ Engine Coverage
- ☐ Gearbox Coverage
- ☐ Drivetrain Coverage



Ultimate

Claim limit up to

₹3,00,000

- ☐ Engine Coverage
- ☐ Gearbox Coverage
- ☐ Drivetrain Coverage
- ☐ Steering System Coverage
- ☐ Braking System Coverage
- ☐ Cooling System Coverage
- ☐ Fuel System Coverage



Every covered system, **explained simply.**

Full component-level detail is listed in your Plan Certificate. Here's what each covered system means in practice:

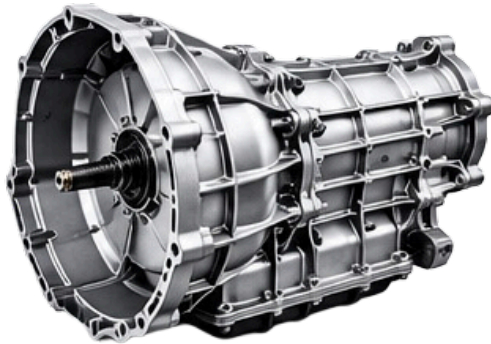


Engine

Includes all internally lubricated mechanical engine components, including cylinder block, cylinder head, pistons, piston rings, connecting rods, crankshaft, camshaft, cam followers, rocker arms, timing chain, timing belt (mechanical failure only), timing gears, timing tensioners, timing 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 all other internally lubricated mechanical engine components.

Every covered system, **explained simply.**

Full component-level detail is listed in your Plan Certificate. Here's what each covered system means in practice:



Gearbox / Transmission

Includes automatic and manual transmission internal mechanical components, including but not limited to 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, and all internally lubricated transmission components.

Every covered system, **explained simply.**

Full component-level detail is listed in your Plan Certificate. Here's what each covered system means in practice:



Drivetrain

Includes 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, and all internally lubricated drivetrain components

Every covered system, **explained simply.**

Full component-level detail is listed in your Plan Certificate. Here's what each covered system means in practice:



Steering System

Includes the 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, and other mechanical steering components.

Every covered system, **explained simply.**

Full component-level detail is listed in your Plan Certificate. Here's what each covered system means in practice:



Braking System

Includes the 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, and other hydraulic braking system components.

Every covered system, **explained simply.**

Full component-level detail is listed in your Plan Certificate. Here's what each covered system means in practice:



Cooling System

Includes the water pump, radiator, thermostat, thermostat housing, cooling fan motor (mechanical failure only), cooling fan assembly, fan clutch (where equipped), expansion tank, coolant pipes, coolant distribution housing, heater control valve, and other mechanical cooling system components.

Every covered system, **explained simply.**

Full component-level detail is listed in your Plan Certificate. Here's what each covered system means in practice:



Fuel System

Includes the 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, and other mechanical fuel system components

Every covered system, **explained simply.**

Full component-level detail is listed in your Plan Certificate. Here's what each covered system means in practice:



Electrical System

The plan also includes sensors, relays, actuators, and electronic control modules directly associated with the operation of covered components, where their failure results in the failure of a covered mechanical component and is approved under the applicable XCW Protection Plan. Coverage is limited to components specifically related to the covered system and does not extend to general electrical or electronic accessories.

Standard exclusions across all plans.

01

Electrical & Electronic

Components Including but not limited to: Displays Infotainment. Systems, Navigation Systems, Cameras, Parking Sensors, Electronic Control Unit .

03

Wear & Tear Items

Clutch Plate, Clutch Disc, Pressure Plate, Brake Pads, Brake Shoes, Brake Discs, Brake Rotors, Brake Drums, Tyres.

034

Routine Maintenance

Engine Oil, Gearbox Oil, Coolant, Filters, Spark Plugs, Cleaning Services.

02

Negligence

Overheating, Continued Driving After Failure, Improper Repairs, Lack of Maintenance, Use of Incorrect Fluids, Racing.

04

Competitive Events

Commercial Usage, Taxi Services, Ride Sharing, Rental Vehicles , Driving Schools, Fleet Vehicles.

06

External Damage Including

Accident / Physical Damage , Collision Damage, Theft, Fire, Flood, Water Ingres, Natural Disasters, Vandalism

The key terms governing your plan.

01

Coverage Period

1, 2 or 3 years, chosen upfront. Each year covers 15,000 km (up to 45,000 km over 3 years), whichever occurs first. Coverage terminates automatically upon expiry of either limit.

03

Waiting Period

30 days or 1,000 km, whichever occurs last. No claims arising during the waiting period are eligible for coverage.

03

Vehicle Eligibility

Valid registration, passes the Company's inspection, free from major preexisting defects, meets age & mileage requirements, verifiable service history, maintained per manufacturer recommendations.

04

Customer Responsibilities

Follow manufacturer service schedules, maintain service records, use approved lubricants & fluids, report breakdowns immediately, and prevent further damage after a failure occurs.

02

Claim Limits

Maximum aggregate liability per year: Essential ₹1,00,000 · Elite ₹2,00,000 · Ultimate ₹3,00,000. The Company may repair, replace or recondition any covered component.

04

Pre-Existing Conditions

Any defect, fault, damage, wear, noise, vibration or leakage existing before inspection, purchase or activation is excluded. The Company determines whether a condition is pre-existing.

07

Fraud & Misrepresentation

Coverage terminates immediately, with no refund payable, if false information is given, the odometer is tampered with, service history is falsified, or fraudulent claims are submitted.

08

Transfer & Liability

Transferable to a new owner subject to Company approval, ownership verification and a transfer fee. Not liable for loss of income, alternative transport, hotel expenses or consequential damages.

Ready to protect your vehicle?

No obligation. Choose your plan and you're covered within 60 minutes the convenience of digital,
with the confidence of a dedicated relationship.



GET IN TOUCH

+91 70 5862 8871
hello@xtendedcarwarranty.com
Mon–Fri, 9AM–6PM

REGISTERED OFFICE

Autoshield Assurance Private Limited 3rd
Floor, Parinee Crescenzo, A Wing, opposite
MTNL, G Block BKC, Bandra Kurla
Complex,
Bandra East, Mumbai, Maharashtra 400051

ONLINE

www.xtendedcarwarranty.com

Underwritten by
Genesis Global Holdings