

Renewal Warranty

Insurance Product Information Document

Company: SPOTiCAR Warranty Administration, a trading style of Car Care Plan Limited

Product: Renewal Warranty

This insurance is provided by SPOTiCAR Warranty Administration, a trading style of Car Care Plan Limited. Car Care Plan Limited is a company registered in the UK and is authorised and regulated by the Financial Conduct Authority under firm reference number: 309268.

This document contains some important facts about SPOTiCAR Renewal Warranty. It is to be regarded as only a summary of cover to help assist you in making an informed purchase decision. Full terms and conditions of the policy are provided in your policy document. Please take time to read this policy document to make sure you understand the cover it provides.

What is this type of insurance?

The SPOTiCAR Renewal Warranty is a Mechanical Breakdown Insurance which is designed to protect you against the unexpected cost of repairs should your vehicle develop a problem.

This insurance is underwritten by Motors Insurance Company Limited which is registered in the UK. Motors Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Financial Services Register number: 202875.



What is insured?

- ✓ Your vehicle providing that:
 - It is under 10 years old with less than 100,000 miles on the odometer at the time of inception; and
 - You have an existing warranty which is either SPOTiCAR Approved Warranty, SPOTiCAR Extended Warranty or SPOTiCAR Renewal Warranty.

Renewal Warranty.

- ✓ 12 months' extensive warranty cover for most mechanical and electrical components with the exception of any components listed as 'Excluded Items' in the 'Details of Cover' section of the policy document.
- ✓ The amount you may claim over the whole period of this warranty is limited to the purchase price of your vehicle.
- ✓ UK and European cover.
- ✓ Car hire for up to three days.
- ✓ This Renewal Warranty includes MOT Test Insurance – details are available in the Insurance Product Information Document for SPOTiCAR MOT Test Insurance.



What is not insured?

- ✗ Any components listed as 'Excluded Items' in the 'Details of Cover' section of the policy document.
- ✗ Excessive or unreasonable diagnostic time or any diagnostic time which doesn't result in a valid claim (reasonable diagnostic costs for valid claims will be covered).
- ✗ The gradual reduction in operating performance (wear and tear) consistent with the age and mileage of the covered vehicle.
- ✗ Items which do not form part of the manufacturer's original specification for the vehicle.
- ✗ Faults resulting from the use of fuel which is either contaminated or inappropriate for the vehicle.
- ✗ Not arranging for a fault to be investigated or rectified where damage has subsequently resulted.



Are there any restrictions on cover?

- ! This warranty has a mileage limit of 20,000 miles from date of inception unless you are renewing a Manufacturer Warranty in which case cover expires when your vehicle reaches 4 years old or 100,000 miles from date of first registration, whichever occurs sooner.

This warranty does not cover:

- ! Mechanical or electrical failure caused by faults which a qualified engineer appointed by SPOTiCAR Warranty Administration thinks could have reasonably existed before this warranty began.
- ! Commercial vehicles of more than 3,500kg gross vehicle weight, non-European imports, motorhomes and vehicles with an engine size greater than 3,500cc.
- ! Any vehicle used as a short time hire or daily rental, as a taxi, mini-cab or driving school vehicle or driven in a competitive motoring event.
- ! Any public service vehicles including police, ambulance, fire service or military service.
- ! Any vehicle used for hire and reward or used as a delivery or courier vehicle.



Where am I covered?

- ✓ Throughout the United Kingdom which includes England, Scotland, Wales and Northern Ireland;
- ✓ The Channel Islands; and
- ✓ The Isle of Man.
- ✓ Cover is also provided in the European Union or EFTA (European Free Trade Association).



What are my obligations?

- You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.
- If you don't follow the manufacturer's service schedules, this warranty may not apply.
- **If you need to make a claim:** We recommend you take your vehicle to a local PEUGEOT or Citroën franchised retailer and provide them with your policy details. IMPORTANT – Repair work must not commence until the administrator has agreed the claim. Failure to comply with this requirement will affect your ability to claim under this cover.



When and how do I pay?

You can pay your premium as a one-off payment prior to the start of cover or in monthly instalments.



When does the cover start and end?

Your cover will take effect from and end on the dates stated in your Welcome Letter, or until you have reached the mileage limitations, whichever comes first.



How do I cancel the contract?

To cancel your policy please contact the administrator on 0344 573 8220. Cancellations made within the first 30 days of purchase receive a full refund, thereafter a pro-rata refund can be obtained subject to an administration fee.

Please note you will not receive a refund where you have already made a successful claim on the policy.

