

# MOT Test Insurance

## Insurance Product Information Document

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

**Product:** SPOTiCAR MOT Test Insurance (Linked to 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 MOT Test Insurance. 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?

SPOTiCAR MOT Test Insurance is designed to protect you against the cost of the repair, replacement or alteration of a specified list of parts, provided they are shown on a MOT fail sheet (Form VT30) as causing the vehicle to fail its MOT test.

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
  - There is a minimum of three months between the date of application and the date of the MOT test.
- ✓ Provides cover for MOT repair costs on listed mechanical and electrical components which can be found in the 'Details of Cover' section of the policy document.
- ✓ Maximum claim liability up to £750 (incl. VAT) during each period of MOT Test Insurance.



#### What is not insured?

- ✗ 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).
- ✗ Items cited as advisory which do not result in the vehicle failing the MOT test.
- ✗ The cost of the MOT test and/or the re-test fee and the Northern Ireland Pre-test Inspection fee.
- ✗ 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.
- ✗ Damage to a non-covered or excluded component or any other consequential loss.
- ✗ Not arranging for a fault to be investigated or rectified where damage has subsequently resulted.



## Are there any restrictions on cover?

- ! Only one MOT Test Insurance claim is permissible during each 12-month period of the SPOTiCAR warranty package. (In Northern Ireland, your first MOT must be taken before your vehicle is four years old.)
- ! Any costs in excess of the maximum claim liability of £750 (incl. VAT) during each period of MOT Test Insurance. This MOT Test Insurance does not cover:
  - ! Mechanical failure caused by faults which, in the opinion of a qualified engineer appointed by SPOTiCAR Warranty Administration, existed before the warranty commenced.
  - ! 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.



## 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 policy 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, proof of servicing, the previous valid MOT Certificate (if applicable) and the notification of refusal to issue an MOT Certificate (VT30) citing the reasons for failure. 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?

SPOTiCAR MOT Test Insurance is part of the SPOTiCAR warranty package and is included in the cost you pay for your warranty.



## When does the cover start and end?

Your cover will take effect from and end on the dates stated in your Welcome Letter.



## How do I cancel the contract?

SPOTiCAR MOT Test Insurance is part of the SPOTiCAR warranty package and will be cancelled in accordance with the warranty cancellation and refund process.

