

Inchcape MOT Test Insurance

Insurance Product Information Document

Company: Inchcape Warranty Administration

Product: MOT Test Insurance

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

This document contains some important facts about Inchcape 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?

Inchcape 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 the Prudential Regulation Authority, firm reference number 202875.



What is insured?

- ✓ Your vehicle providing that:
 - It has covered 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 'Cover Includes' section of the policy document.
- ✓ Covered components include: lights, lamps, reflectors and electrical equipment, steering and suspension, braking system, seat belts and Supplementary Restraint System (SRS) body, structure and general items, fuel and emissions, windscreen wiper arms, blades, motors and washer motors.
- ✓ Maximum claim liability up to £750 (incl. VAT).



What is not insured?

- ✗ Any parts which have not actually failed, which are replaced or reported during routine servicing and/or repair of other parts which have failed.
- ✗ The cost of the MOT test and/or the re-test fee.
- ✗ Accidental or malicious damage.
- ✗ Neglect or wear and tear reported during the vehicle's previous service.
- ✗ Any component noted as advisory on the VT30.



Are there any restrictions on cover?

- ! Only one MOT Test Insurance claim is permissible throughout the period of the Inchcape warranty package.
- ! 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 Car Care Plan Limited, existed before the warranty commenced.
- ! Any vehicle used for hire or reward (e.g. taxis, self-drive hire, driving schools, etc) or any commercial Vehicle over 3.5 tonnes GVW or a Vehicle used in any sort of competition, rally or racing of any kind.



Where am I covered?

- ✓ Throughout the United Kingdom which includes England, Scotland, Wales and Northern Ireland .



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 your nearest Inchcape retailer or service centre and provide them with your handbook, your Validation Certificate, 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?

Inchcape MOT Test Insurance is part of the Inchcape 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 and end on the dates stated in your Validation Certificate.



How do I cancel the contract?

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

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