

Sytner Select MOT Test Insurance

Insurance Product Information Document

Company: Sytner Select Warranty Administration

Product: MOT Test Insurance

This insurance is provided by Sytner Select Warranty Administration, a trading name 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 Sytner Select 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?

Sytner Select 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.
- ✓ 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.
- ✓ Maximum claim liability up to £500 (incl. VAT) during each period of MOT Test Insurance.



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.
- ✗ Pre-MOT repairs and faults noted as "Advisory" which do not fail the MOT test.
- ✗ Any repairs, replacements or alterations not authorised by Sytner Select Warranty Administration.
- ✗ Accidental or malicious damage or neglect.



Are there any restrictions on cover?

- ! Only one MOT Test Insurance claim is permissible during each 12-month period of the Sytner Select warranty package.
- ! Any loss in excess of the maximum claim liability of £500 (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 Sytner Select Warranty Administration, existed before the warranty commenced.
- ! Any vehicle used for hire or reward such as taxis, courier/delivery or driving school vehicles, or any commercial vehicle with a Gross Vehicle Weight (GVW) of more than 3.5 tonnes, or a vehicle used in any sort of competition, rally or racing.
- ! Any public service vehicles including police, ambulance, fire service or military service.



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 warranty may not apply.
- **If you need to make a claim:** We recommend you take your vehicle to your nearest Sytner retailer or service centre and provide them with your handbook, your Policy Schedule, 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. The retailer will be responsible for obtaining prior authorisation from Sytner Select Warranty Administration on claims telephone number 0344 573 8210. **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?

Sytner Select MOT Test Insurance is part of the Sytner Select 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 Policy Schedule.



How do I cancel the contract?

Sytner Select MOT Test Insurance is part of the Sytner Select 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.

