

## MOT TEST INSURANCE - OPTIONAL

If You have selected MOT Test Insurance and have paid any additional premium required (please see Your Proposal Form for inclusion) You will be entitled to the following additional cover.

### WHAT IS INSURED

This Insurance is designed to Indemnify You for the reasonable costs of repair or replacement of insured Parts that have Failed an MOT, during the Period of Insurance, whilst Your Vehicle is within the Geographical Limits.

**Claim Limit:** This insurance is subject to: the Single Claims Limit and Sum Insured of £750 inc VAT (or any higher or lower amount noted on Your Proposal Form).

**Excess:** There is no excess

**Parts:** The following Parts are covered should they require repairing or replacing during the Period of Insurance in order for an MOT Certificate (VT20) to be issued. The Parts must be noted on the MOT fail certificate (VT30) which must be produced to support a valid claim.

**Only the Parts listed under the following headings are included, any item not specifically mentioned is not insured.**

#### **Lighting Equipment**

Headlamps, headlamp beam aim adjustment, front and rear side-lamps, number plate lamps, stop lamps, rear reflectors, rear fog lamps, hazard warning lamps and controller, direction indicators and controller, fog lamps, direction indicators (excluding broken or cracked glass or lenses and bulb replacement).

#### **Drivetrain, Steering and Suspension**

Drive shafts and transmission shafts (excluding rubber gaiters). Wheel bearings, road springs, shock absorbers, wishbones, track control arms and linkages, hydroelastic spheres, pneumatic displacers, kingpins, ball and swivel joints. Rack and pinion, steering box, power steering rack and pinion, power steering box, pressure pipes, idler box, hydraulic and electrical power steering pump, reservoir, steering column joints and bearings, track rod ends.

#### **Braking System**

Servo, master cylinder, wheel cylinders, callipers, vacuum pump, pressure restrictor valve, handbrake lever and cables, brake pipes, hoses, discs and drums. ABS electronic control unit, pump, actuator/modulator and wheel sensors.

#### **Emissions and Electrical**

Engine management sensor replacement directly as a result of calibration failure to meet the MOT exhaust emission standards, fuel system adjustments (only) required to meet the MOT exhaust emission standards, horn, speedometer, speed limiter, windscreen wiper motor, wiper arm mechanism and washer motor.

#### **Seats and Seat Belts**

Seat mountings, seatbelts and seatbelt mountings.

**Please Note:** Your Vehicle must have a valid MOT certificate (VT20), prior to and at all times during the Period of Insurance. Certain Vehicles under 3 years old are exempt. The next MOT test date, after the date of issue of this Policy, must not be any earlier than six (6) months after the inception date as stated on the Policy Proposal Form.

**Further conditions and exclusions of this insurance are set out further within in this Policy.**

## **MOT TEST INSURANCE... WHAT IS NOT INSURED**

We will not pay for costs caused by, arising from, or in connection with the following:

### **Conditions and exclusions in addition to those detailed on pages 22 and 25:**

1. Only one claim is possible in each 12 month Period of cover.
2. Any claim made before six (6) months of the Policy has expired, or more than 30 days before or 30 days after the MOT due date notified on the Policy Proposal Form.
3. The cost of the MOT test or the cost of any re-test and labour or Parts necessitated by failing a re-test.
4. Circumstances where the fault causing need for repair was evident prior to the expiry of the manufacturer's warranty period, where the insured Part is subject to a manufacturer's recall campaign; inherent manufacturers' design fault or the problem was in existence prior to the sale of the MOT Test Insurance Policy or any other defect previously reported.
5. Vehicles which are: modified in any way from the manufacturer's original specification, or include any experimental equipment whether or not supplied by the manufacturer, owned temporarily or otherwise (resulting from trade-in or acquisition for the purposes of resale) by a lease company or business formed for the purposes of selling or servicing motor Vehicles used at any time for commerce, hire or reward, or in any sort of rally, racing or any kind of competition or trial (other than treasure hunts), commercial driving or tuition, any Vehicle over 8 years of age or 80,000 miles at the Policy start date, any commercial Vehicle including pick-ups and vans or Aston Martin, Bentley, Bristol, De Tomaso, Ferrari, Lancia, Lamborghini, Maserati, Morgan, Rolls Royce, TVR or any non-EU imported Vehicle or non-UK specification Vehicle.
6. Work necessitated in order to pass an MOT test; caused by: corrosion of bodywork or chassis, fire, frost, impact or accident, including road traffic accident, any routine service repairs, loss, damage or liability which is claimable under any other existing insurance, warranty or guarantee, misuse or any kind of act or omission which is wilful, unlawful or negligent.
7. VAT where You are a VAT registered business.
8. Any costs incurred in excess or outside of the liability under this Insurance together with any form of consequential loss, depreciation or diminution of any nature and faults in workmanship or materials, or any consequential loss in repairs paid for by Us on Your behalf. It is Your responsibility to meet any dealer or Repairer charges in excess of, or rejected as not being Our liability under this insurance.
9. Bulbs, cracked or broken lighting glass (or plastic lenses) and mirrors.
10. Steering & suspension: replacement of springs and shock absorbers; where the Parts are replaced as a pair when only one Part has Failed and been cited on the VT30; wheel alignment.
11. Brakes: Frictional materials.
12. Tyres and Wheels: Road wheels and tyres together with wheel alignment.
13. General: Windscreen, door and mirror glass, fuel leakage from tanks or pipes, catalytic converters, exhaust system, exhaust emissions, service items including but not limited to: plug leads, spark plugs, belts, wiper blades, batteries, antifreeze, fluids, grease, fuel or oils, etc.
14. Parts and Labour Cost: In excess of the cover levels noted on Your Proposal.