

MOT Test Insurance

WHAT IS COVERED?

This MOT Test Insurance covers the cost of repair, replacement and/or adjustment to the vehicle of the listed parts which are covered as a direct consequence of such parts being cited in a notification of refusal to issue an MOT certificate (form VT30), prepared during the period of cover, as causing your vehicle to fail its MOT test.

WHAT WE WILL PAY FOR

The following components are covered by the MOT Test Insurance:

- **Lighting Equipment** - Lamps, reflectors, indicators, hazard warning lamps, warning lamps, registration plate lamps, headlamp aim and bulbs are covered for failure due to: breakage, discolouration, misalignment, water ingress and corrosion.
- **Steering and Suspension** - Manual and power steering units, suspension drag links, track rods ends, transmission shafts, CV joints and boots, shock absorbers, road springs, wishbones, swivel joints, mountings, sub-frames and wheel bearings are covered for failure due to: wear, seizure, leakage and insecurity.
- **Fuel System** - Exhaust, throttle body, fuel injection system, ECU are covered for failure to meet MOT exhaust gas emission standards (actual tuning and adjustments or any damage caused by contaminated fuel are not covered under this section). Fuel leaks are not covered.
- **Braking System** - Brake master cylinder, wheel cylinders, callipers, discs, drums, load compensator, ABS modulator/ sensors computers and brake pipe, hoses, cables are covered for failure due to: wear, leakage, seizure, splits/ cracks, corrosion and adjustment.

- **Vehicle Structure** - Vehicle structure is covered for corrosion. Failure due to accident damage is specifically excluded.
- **General** - Windscreen, windscreen wiper arms and blades, windscreen wiper motors, washer motors, speedometer, registration plates, switches, mirrors, fuel tank cap, door and boot closing and horn, seat belt mountings, seats, seat-belts, retractors and buckles are covered for failure due to: wear, non-function and insecurity.

IMPORTANT:

- Only one MOT Test Insurance claim is permissible in any 12 month period.
- The MOT Test Insurance Policy does not cover accidental or malicious damage (lenses are covered), or neglect.
- The cost of an MOT or Pre-test (Northern Ireland Pretest Inspection) is not covered.

SIGNIFICANT BENEFITS OVER COMPETITOR PRODUCTS

- Periods of 12, 24 or 36 months.
- Highly competitive pricing.
- Wider vehicle eligibility criteria and more flexible cover than competitors.
- Simple on-line claims process.
- Premium financing available over 10/12 months.
- Repairs are linked to our approved dealer and manufacturer network.
- On-line policy registration.

ELIGIBILITY CRITERIA

- The invoice price / current market value of the insured vehicle does not exceed £100,000.
- The insured vehicle is less than 7 years old at inception of the policy.
- The insured vehicle has covered less than 80,000 miles at inception of the policy.



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