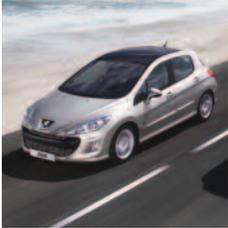


Peugeot | MOT Test Insurance



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Welcome

Your Peugeot MOT Test Insurance has been designed to make sure that you get the most from your motoring with minimum inconvenience.

This policy document explains how your policy works and the benefits you can enjoy.

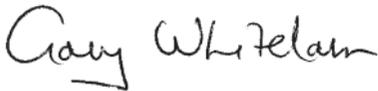
It is very important that you read each page of this booklet carefully, so you fully understand the terms and conditions of this policy, and in particular the vehicle servicing requirements and claims procedure.

Should you have any queries regarding this booklet, please contact your Dealer or Peugeot Extended Warranty Administration on 0844 573 8050.



Insurance Certificate

This insurance is only valid when accompanied by a policy confirmation letter which provides details of your vehicle and when the cover will begin and expire. This is an agreement between the Insured named in the policy confirmation letter attached and Motors Insurance Company Limited and is administered by Car Care Plan Limited trading as Peugeot Extended Warranty Administration. This certifies that, subject to the policy Terms and Conditions and payment of the appropriate premium, the Insurer will pay the costs of repair as a result of the failure of any insured components occurring during the period and mileage shown on the policy confirmation letter. I have signed this policy on behalf of the Insurer.



Gary Whitelam
For Motors Insurance Company Limited
Registered in England No. 2678367

Important

Your MOT insurance policy is underwritten by Motors Insurance Company Limited (MICL) which is authorised and regulated as an insurance company with the Financial Services Authority. Car Care Plan Limited trading as Peugeot Extended Warranty Administration is authorised and regulated as an insurance intermediary with the Financial Services Authority.

Summary of Terms

The Insured

The purchaser of the vehicle as named on the Policy Confirmation Letter.

The Administrator

Peugeot Extended Warranty Administration,
Jubilee House, 5 Mid Point Business Park,
Thornbury, West Yorkshire BD3 7AG.

The Insurer

Motors Insurance Company Limited,
Jubilee House, 5 Mid Point Business Park,
Thornbury, West Yorkshire BD3 7AG.

The Dealer

Means the Dealer from which the Insured acquired the policy.

The Vehicle

The motor vehicle referred to on the Policy Confirmation Letter.

The Document

Means this complete Policy document.

The Policy Confirmation Letter

This is the confirmation that your policy application has been accepted. When you receive the Policy Confirmation Letter, please check that it contains the correct details and notify the Administrator immediately if there are any discrepancies.

Maximum Claims Liability

The amount you may claim over the whole period of the policy (including VAT) is £750.

Insurance

Means the Insurance provided by the Insurer to the Insured on the terms contained in this Document and detailed on the Policy Confirmation Letter.

Period of Insurance

The Insurer's obligations under this Policy shall commence from the date shown on the Policy Confirmation Letter and cover one MOT test.

Geographical Limit

The United Kingdom which includes Great Britain and Northern Ireland.

What is Covered by Your MOT Test Insurance

Peugeot MOT Test Insurance covers the cost of repair, replacement and/or adjustment to the vehicle of the specified parts listed below 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 the vehicle to fail its MOT test.

The following components are covered by the MOT test Insurance:

Lighting Equipment

Lamps, reflectors, indicators and bulbs are covered for failure due to: Breakage, discoloration, 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

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, calipers, 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.

Seat Belts

Mountings, belts, retractors and buckles are covered for failure due to: Wear, non-function and insecurity.

Vehicle Structure

Vehicle structure is covered for corrosion. Failure due to accident damage is specifically excluded.

General

Windscreen wiper arms and blades, windscreen wiper motors, washer motors and horn.

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 re-test (Northern Ireland Pre-test Inspection) is not covered. See Terms and Conditions.

General Exclusions

Diagnostic time of any type.

Service/maintenance operations.

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 which has resulted from a failure to arrange for an obvious fault to be rectified.

Any damage caused by frost, including damage where lack or failure of anti-freeze has been a contributory factor.

Damage to a non-covered or excluded component or any other consequential loss.

Only available on vehicles under eight years old and that have covered less than 80,000 miles.

There must be a minimum of three months between the date of application and the date of the MOT test.

The cost of the MOT and/or the re-test fee.

Items cited as advisory which do not result in the vehicle failing the MOT test.

Servicing Requirements

It is a condition of this policy that your vehicle is serviced at regular intervals, as recommended by its manufacturer. We recommend throughout the policy period, servicing and repair work to be carried out by an authorised Peugeot repairer.

It is important that you retain your service receipts as they may be required to validate any claim you make.

Services must be carried out within one month/1,000 miles of the intervals specified by the vehicle manufacturer, whichever comes first.

Territorial Limits

Cover under this MOT Test Insurance Policy may only be granted to individuals residing, or corporate bodies registered in the United Kingdom. This MOT Test Insurance Policy does not become effective until the application form is received by Peugeot Extended Warranty Administration, (hereinafter called the "Administrator"). On receipt of the above the Administrator will issue a Policy Confirmation Letter. When, and only when, you receive the Policy Confirmation Letter shall the Insurer accept liability for any claim.

Transfer of Ownership

This policy is not transferable.

How to Claim

Simply take your vehicle to the nearest or supplying Peugeot Dealer and hand over:

1. This MOT Test Policy document and your Policy Confirmation letter.
2. Proof of servicing.
3. The previous valid MOT Certificate (if applicable) and the notification of refusal to issue an MOT Certificate (VT30) citing the reasons for failure.

The dealer will then take responsibility for establishing that the parts involved in the repair, deemed necessary by the “notification of refusal to issue an MOT Certificate” (VT30), are covered by this MOT Test Policy. The dealer will be responsible for obtaining prior authorisation from the Administrator.

Claims telephone number: 0844 573 8050.

Important: No repair should commence until the Administrator gives authorisation. When and if, the vehicle is granted an MOT Certificate (VT20) the dealer will forward a copy of a completed:

- Repair invoice (signed by policy holder)
- Old MOT Certificate (if applicable) and the “notification of refusal to issue an MOT Certificate” (VT30).

No repairs are to be commenced until authorisation is given:

The Administrator reserves the right to examine any vehicle and subject the parts being repaired to expert assessment before commencement of any repairs. It shall be clearly understood and agreed that in the event of any dispute arising as to the extent of the liability, the decision of the assessor shall be final and binding on both the Administrators and the Policy Holder.

- * In Northern Ireland your authorised Peugeot repairer will carry out a pre-test MOT Inspection, and will submit your vehicle for the MOT test on your behalf.

Note: Claims must be received by the Administrator within 30 days of the date of completion of the repairs, otherwise they cannot be accepted. Claims received beyond this date will be subject to review in terms of the reason for delay and it will be at the Administrator’s discretion to accept such claims.

MOT Test Insurance Terms and Conditions

Please take time to read the following terms and conditions, which are an important part of your Peugeot MOT Test Insurance.

1. **Policy Holder** The policy holder is the only person who is entitled to make a claim under this policy.
2. **Vehicle** Any claim under this policy must relate to the vehicle described in the policy confirmation letter.
3. **MOT Test Insurance Period** The policy period appears on the policy confirmation letter.
4. **Authorisation** No repair must be carried out without prior authorisation from our Administrators.
5. **Payment for Repairs** When a repair is undertaken by a franchised Peugeot dealer, they will obtain prior authorisation from our Administrators and will invoice them for the cost of the repair. In certain circumstances, our Administrators may authorise a repair by another dealer in the UK. You will be required to pay the dealer on completion of work and may then reclaim the cost from us.
6. **List Prices** The Insurers will not pay more than the manufacturer's list prices for parts and manufacturer's recovery rate for labour time.
7. **Invoices to Support Claims** Any claim for a repair bill which you have paid direct must be supported by a VAT receipted invoice.
8. **Inspection of Vehicle and Parts** The Administrators reserve the right to inspect the vehicle before authorising repairs and may also arrange for parts to be examined by a claims assessor. You may be asked to ensure that a faulty part is retained for our inspection following a repair. The Administrators are entitled to retain any part replaced under the terms of the policy.
9. **Dismantling of Vehicle** It is the responsibility of the owner to authorise the dismantling of the vehicle and pay the charges if such dismantling proves that the failure is not covered under the policy. The Insurers will only pay for the dismantling if it is part of a valid claim and in accordance with condition 6.
10. **Design Faults and Recalls** If any of the vehicle's components has an inherent design fault or is recalled by its manufacturer, the component which is the subject of the design fault or recall is not covered by this policy.
11. **Service Record and Receipts** If you make a claim, our Administrators will be entitled to check the service record of your vehicle, to confirm that the vehicle has been serviced regularly. You should therefore retain all of your service receipts.

12. **Modification to Vehicle** If you would like the vehicle to be modified in any way, you should obtain our prior approval and the work should be carried out by a franchised Peugeot dealer. In the event that a modification which was not approved by us contributes to a fault, the Insurers reserve the right to reject any claim you may wish to make in relation to that fault.
13. **Family or Business Relationship with Dealer** This policy is not applicable to vehicles owned by people who have any family or business relationship with a proprietor or manager of a franchised Peugeot dealer. In the event of a claim the Administrators would be entitled to refuse payment. (If the person who arranged this policy was not aware that you have such a relationship, please inform them.)
14. **Exclusions** This policy does not cover:
- (a) Any loss, damage or failure which occurs while the vehicle is outside the geographical territories detailed in this booklet.
 - (b) Any defect or other loss which has been caused or worsened by the effects of nuclear fuel or nuclear waste, either through direct contact or through exposure to levels of radiation which exceed those permitted in current legislation.
15. **False Claims** If you make a false claim under this policy, you will forfeit all benefits and the policy will be cancelled.
16. **Other Warranties and Insurance** You must not use this policy to recover costs which are covered by another policy or an existing insurance policy.
17. **Legal Proceedings** Following the acceptance of any claim under this policy, the Insurers will have the right to conduct legal proceedings or enter into formal arbitration on your behalf. In doing so, the Insurers will be entitled to take action in your name. The cost of the action will be the Insurers responsibility, unless you have agreed in writing to an alternative arrangement. The Insurers will be entitled to any compensation and/or indemnity benefit obtained through these proceedings, to the extent that these relate to costs or potential liabilities covered by the policy. The Insurers will also be entitled to the costs of this action, if they are assigned to you.

18. **Early Expiry** This policy will automatically be cancelled without compensation in any of the following circumstances:
- (a) if the vehicle is used as a taxi, mini-cab or as a driving school vehicle;
 - (b) if the vehicle is made available for short-term hire or daily rental;
 - (c) if the vehicle is driven in any competitive motoring event;
 - (d) if the speedometer of the vehicle is altered, disconnected or interfered with in any way, unless it is faulty. (Failure to notify us of a speedometer change may invalidate the cover.)
19. **Administrators** Peugeot Extended Warranty Administration is authorised by MICL to act as their agents in relation to this policy. They manage and administer all Peugeot Extended Warranty services. All claims and correspondence should be submitted through them at the following address:
Jubilee House
5 Mid Point Business Park
Thornbury
West Yorkshire BD3 7AG.
20. **Refunds** Unless cancelled in accordance with the cancellation rights detailed below, no refund will be made
21. **Cancellation Rights** You have the right to cancel this policy within 14 days of receiving this booklet and registration confirmation letter. Should you wish to cancel within the period please contact your Supplying Peugeot Dealer who will arrange cancellation and full refund.
22. **Policy Expiration** The policy period will end at the date shown on the policy confirmation letter supplied with this document.
23. **Pre-Existing Faults** This Policy does not cover failures caused by faults which a qualified engineer thinks could have reasonably existed before this Policy began.
24. There must be a minimum of three months before your MOT Test is due.
25. Any exploratory dismantling charges will only be reimbursed as part of a valid claim.
26. It is the responsibility of the vehicle owner to authorise dismantling and to pay charges if such dismantling proves that the failure is not covered by the MOT Test Insurance Policy.
27. If any claim is fraudulent in any respect all benefits under this MOT Test Policy will be forfeited.

28. The Administrator shall not be liable for any statement or representation, written or verbal (by whomsoever made), which contradicts the Terms and Conditions in this MOT Test Insurance, unless such statement or representation is supported in writing by the Insurer.

29. This MOT Test Insurance Policy does not cover:

- Any parts which have not actually failed, which are replaced or reported during routine servicing and/or repair of other parts which have failed.
- Any loss to the Insured in excess of the maximum claim liability.
- Liability which attaches by virtue of an agreement but which would not have attached in the absence of the said agreement.
- Any liability for death, bodily injury, or damage to other property or any consequential loss of whatsoever nature arising directly or indirectly from the claim or event giving rise to a claim under this MOT Test Insurance Policy.

30. This contract shall be governed by and construed in accordance with the laws of England and Wales. Any and all disputes arising in relation to this contract shall be submitted to the exclusive jurisdiction of the English courts.

31. Nothing in these conditions will reduce your statutory rights relating to faulty or mis-described goods. For further information about your statutory rights contact your local Trading Standards Department or Citizens Advice Bureau.

Data Protection Authorisation Statement

In processing and managing this agreement, the Administrator will collect, transfer and store the information you have provided in their secure servers based in the United States of America. The Administrator has taken measures to ensure that there is an adequate equivalent level of protection of your information in the U.S.A. in accordance with legislation in the United Kingdom.

In compliance with the Data Protection Act 1998, you are entitled to ask us to amend our records about you if they are not correct, and you may request a copy of the information we hold about you by applying to us in writing addressed to: Compliance Officer, Car Care Plan Limited, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG or by emailing CCPH_DPA@carcareplan.co.uk. We may charge you the statutory fee of £10 for this service.

Complaints and Arbitration

If you need further Help or Advice

We hope that you will be pleased with the service we provide.

In the unlikely event of a complaint, you should contact the administrator in the first instance on 0844 573 8050, or in writing to:

Customer Services Manager
Car Care Plan Limited
Jubilee House
5 Mid Point Business Park
Thornbury
West Yorkshire BD3 7AG.

If you remain dissatisfied, please contact the Insurer directly by writing to:

The Insurance Manager
Motors Insurance Company Limited
Jubilee House
5 Mid Point Business Park
Thornbury
West Yorkshire BD3 7AG.

You also have the right to ask the Financial Ombudsman Service to review your case. The right to apply to the Ombudsman must be exercised within six months of the date of our decision. Please write to:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR.
Telephone: 0800 023 4567.

Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim amount, without any upper limit. You can get more information about compensation scheme arrangements from the FSCS (Telephone: 0800 678 1100).

Your statutory rights as a consumer are not affected by the above procedures. To maintain the highest quality of service and for staff training purposes, telephone calls may be monitored and/or recorded.



Peugeot Approved Warranty
Jubilee House
5 Mid Point Business Park
Thornbury
West Yorkshire BD3 7AG

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