



MOT Test Failure Insurance
Mechanical Breakdown Insurance
Master Certificate number : MOT/BD/0008/08/14

This policy summary provides you with the key features of this Insurance. Full terms and conditions can be found in the insurance document, available on request. Should you have any questions regarding this insurance please contact our Customer Services team on 0844 854 1502.

This policy is arranged by We Insure Extra which is a trading name of We Insure Excess Limited. We Insure Excess Limited are an appointed representative of EvolveU UK Limited authorised and regulated by the Financial Conduct Authority (FCA), authorisation number 607575, their address is Moreton House 16 Trident Park, Trident Way, Blackburn, Lancashire BB1 3NU.

Insurer

This Insurance is underwritten by AmTrust International Underwriters Limited, a company registered in Ireland under Registration No. 169384, whose Registered Office is 40 Westland Row, Dublin 2, Ireland. AmTrust International Underwriters Limited is authorised and regulated by the Central Bank of Ireland and is licenced to operate in the United Kingdom under a Freedom of Services basis as directed by the European Communities (Non-Life Insurance) Framework Regulations, 1994, under Registration No 203014.

Your policy is provided by On Insurance , a trading name of Onhire Limited and claims administered by Business & Domestic Insurance Services which is a trading style of Motorway Direct Plc.

Onhire Limited are authorised and regulated by the Financial Conduct Authority (FCA) , authorisation number 480928 , address 50 – 52 Heaton Road , Newcastle upon Tyne NE6 1SL

Motorway Direct Plc are authorised and regulated by the Financial Conduct Authority (FCA), authorisation number 311741. Our address is Warranty House, Savile Street East, Don Valley, Sheffield, South Yorkshire S4 7UQ.

What is covered

The Insurance

Subject to the correct premium having been paid, the Insurer will provide cover as detailed in this document.

In the event that Your Vehicle fails its annual MOT test, This Insurance will contribute to the repair or replacement of the Components listed in the section headed 'What is Covered' where they are shown as failing to meet current MOT standards on a Refusal of Issue an MOT test certificate (VT30) form.

The most the Insurer will pay will be the amount shown on Your Schedule.

Provided that the terms and conditions are complied with, This Insurance will contribute to the repair or replacement of the Components listed below where they are shown as failing to meet current MOT standards on a Refusal of Issue an MOT test certificate (VT30) form.

The Insurer will compensate the person named on the proposal form (the insurance holder) against



the repair, replacement or alteration of parts described in an MOT Inspection Report (VT30) prepared during the Period of Insurance which prevents the Vehicle specified on the proposal form (The Insured Vehicle) from being issued with a valid MOT certificate.

The maximum amount We will pay (including labour and VAT) within the overall Claims Limit is £250 per Individual item (total of £650 in aggregate on Car or Van cover, and a total of £500 in aggregate on motorcycle cover).

Please note, the claim is the actual failure to pass the MOT test and not the individual items cited.

Car and Van cover (aggregate claims limit £650)

Lighting and Electrical

Headlights and adjustment, (excluding corroded or damaged adjustments) front end and rear side lights, brake lights, rear fog lights, hazard warning lights and controls, direction indicator lights and controls, front windscreen wiper mechanism (excluding wiper blades), horn and switch, lighting equipment is covered for failure due to discolouration, misalignment, corrosion and water ingress, damage caused by impact, accident or vandalism is not included.

Steering and Suspension

Wheel bearings, steering system (including power assisted steering) transmission shafts (excluding gaiters), front and rear suspension, shock absorbers, track control arms, kingpins, ball joints and wheel alignment.

Braking System

Service brake and hand brake (including failure due to seizure, cracks and leakage), ABS system (the warning light sequence when interrogated). Friction Components – brake shoes, pads, discs and drums are not covered by This Insurance.

Fuel System

Fuel leakage from tank or pipes (unless caused by accidental or impact damage or corrosion), fuel injection system and ECU are covered for failure to meet MOT exhaust gas emissions standards.

Seating and Security

Operation and security of the seatbelt system and mountings.

Motorcycle cover (aggregate claims limit £500)

Lighting & Electrical

Headlights, headlight adjustment, front and rear sidelights, brake lights, direction indicator lights and controls, horn and switch. Lighting equipment is covered for failure due to discolouration, misalignment, corrosion and water ingress. Cover does not extend to damage from an accident, vandalism or impact.

Steering & Suspension

Wheel bearings (front & rear), transmission shafts, front and rear suspension, shock absorbers.

Braking System

Front brake and rear brake (failure due to seizure, cracks and leakage). Friction Components - brake shoes, pads, drums and discs are service items which cannot be covered.

Fuel System

Fuel leakage from tank or pipes (except where caused by corrosion, impact or

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accident). Carburettor and injection Components and ECU replacement are covered due to failure to meet MOT exhaust gas emission standards.

What is not covered

1. Any excess detailed in Your Schedule.
2. Components other than those specifically listed in the 'What is covered' section of This Insurance.
3. The cost of the MOT test and re-test fees.
4. Components which are not cited as failed on the VT30, but which are replaced during the course of the repair.
5. Advisory items noted on VT30.
6. Damage caused by defective wheel balance or alignment.
7. Damage caused by road traffic accident or fire.
8. Faults which occur during the period of guarantee of a manufacturer or supplier or items which are subject to a manufacturer's recall.
9. Damage caused by corrosion unless specifically stated otherwise in 'What is Covered', improper use of Your Vehicle, neglect or abuse.
10. Any costs not agreed and authorised by Us.
11. Damage caused by the failure of Components not covered by This Insurance, or to Components not covered by This Insurance.
12. Vehicle structure.
13. Work carried out more than 30 days after the actual MOT failure.
14. Any repairs not authorised by Us prior to the repair work being carried out.
15. Your Vehicle if it is used for hire or reward (e.g. taxi, courier or driving tuition), it has been modified (unless We have agreed this before the Policy Start Date), if it is over 3500kg GVW, 'quad' bikes or trikes, if it is used in any sort of race or rally or other competition, or if it has been the subject of an insurance total loss.
16. Any repairs if they are covered by another insurance policy, guarantee or motoring breakdown organisation, warranty or guarantee.
17. Any cost above £250 per individual item within the claim limit.

Your right to cancel

1. You may cancel This Insurance within 14 days of the Issue Date* or the date on which You receive the contractual terms and conditions whichever occurs the later and obtain a full refund by contacting Our customer services department. If We have made a claim payment to You or on Your behalf during this time the total value of claims paid will be deducted from any refund due. Any refund of premium will be processed by the selling dealer.
2. After 14 days You may cancel This Insurance but no refund of premium is available and any outstanding premium instalments must be paid to Us in full. However where the Vehicle is subject to an insurance total loss or in the event of Your death, the unused part of Your premium, calculated pro rata will be refunded less a £50 administration charge. If We have made a claim payment to You or on Your behalf during this time You will have to return the money to Us. Any refund of premium will be processed by the selling dealer.

* The Issue Date will be confirmed in the Schedule, being the date on which You either concluded the contract of Insurance or the day on which You receive the contractual terms and conditions.

How to make a claim

If you think that you have a fault which may be covered by this insurance, you must contact us in the first instance. The claims telephone number is: 0844 854 1500.

Tel: 0121 401 1313 Email: info@weinsureexcess.co.uk www.weinsureextra.co.uk

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Our commitment to good service

We hope You will be completely happy with This Insurance but if something does go wrong, We would like to know about it. We will do Our best to resolve the issue and make sure it doesn't happen again.

If You need to complain

Complaints about the sale of This Insurance

If You have any concerns regarding the sale of This Insurance, please contact the Seller.

Complaints about This Insurance

Please contact Our Customer Services Team either by telephone on 0844 854 1502, or by e-mail to customerservices@motorwaydirect.co.uk. Alternatively write to Us at Motorway Direct Plc, Warranty House, Savile Street East, Don Valley, Sheffield, S4 7UQ.

We will acknowledge Your complaint within 5 working days. We will advise You who is dealing with it and when We expect to respond. We aim to respond fully within 8 weeks. However if We are unable to provide a final response within this period We will write to You before this time and advise why We have not been able to offer a final response and how long We expect Our investigations to take.

If You remain unhappy with Our final response, or We have not managed to provide a final response within 8 weeks of Your complaint, You may be entitled to refer Your complaint to the Financial Ombudsman Service for help and advice.

- Phone: 0800 023 4567 or 0300 123 9123
- Email: complaint.info@financial-ombudsman.org.uk
- Post: Insurance Division Financial Ombudsman Service, Exchange Tower, Harbour Exchange, London E14 9SR

Financial Services Compensation Scheme (FSCS)

The Insurer is covered by the FSCS. You may be entitled to compensation from the scheme if the Insurer cannot complete Their obligations. This depends on the type of business and the circumstances of the claim. For claims against insurers 90% of the claim is covered with no upper limit.

Further information about the compensation scheme is available from www.fscs.org.uk or by phoning 0800 678 1100 or 0207 741 4100.

Please make sure You always quote Your policy number from the Schedule.

This complaints procedure doesn't affect Your statutory rights.

How to Contact Us

Motorway Direct Plc: Warranty House, Savile Street East, Don Valley, Sheffield, S4 7UQ.

Claims Line **0844 854 1500**

Claims Fax **0844 854 1501**

Customer Services **0844 854 1502**

E-mail **customerservices@motorwaydirect.co.uk**

Telephone calls may be monitored and recorded for quality assurance and compliance.

Tel:0121 401 1313 **Email:** info@weinsureexcess.co.uk www.weinsureextra.co.uk

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