

MOT TEST INSURANCE

Your Policy
August 2009 Edition



Administered by
A1 Warranty Services Limited

Underwritten by AXA Insurance UK plc

keyfacts®

Policy Summary

MOT Test Insurance

Underwritten by AXA Insurance UK plc

This policy summary does not contain full details and conditions of your insurance – these are located in your policy wording.

Where headings are in *blue italics* in this policy summary, full details can be found in your policy wording using the same headings. To help you locate these within the policy wording, please refer to the contents page detailing the main sections of the policy.

Type of Insurance and Cover

MOT Test Insurance for cars and light commercial vehicles up to 3500 KG gross vehicle weight. This insurance provides cover for repair or replacement costs, incurred as a result of your vehicle having failed its annual MOT test, as defined in the policy wording during the period of insurance.

You are insured up to the sum insured as a total.

You can only make one claim during the period of insurance or one claim per annum on a multiple year policy commencing from the original start date of cover as stated on your policy schedule.

Eligibility

You are eligible for this insurance, provided at date of commencement and during the period of insurance your vehicle:

- Is a car or light commercial vehicle up to 3500kg gross weight.
- Is permanently registered in the UK.
- Is insured by a motor insurance policy issued by an insurer authorised in the UK.
- Was imported by the manufacturer or its authorised importer into the UK.
- Is not included under the section entitled *Excluded Vehicles*.
- Is not used for any of the usage specified under the section of this cover entitled *Excluded Vehicle Uses*.
- Is not a new vehicle sold without a manufacturer guarantee.
- Next MOT test date is not earlier than 6 (six) months from commencement of cover.
- Is less than 10 years old and has not covered more than 100,000 miles at commencement of insurance.

Significant Features and Benefits

What is Covered

Subject to exclusions this insurance covers the repair or replacement costs of insured components that have failed an MOT test during the period of insurance.

Significant or Unusual exclusions or limitations

What is Not Covered and General Conditions

- Your vehicle must be serviced in accordance with the manufacturer's requirements during the period of insurance. You must keep all service invoices as these will be needed when making a claim.
- Any claim made more than 30 days before or after the MOT Test due date notified on the policy schedule.
- The cost of the MOT Test or the cost of any re-test and labour or parts necessitated by failing a re-test.
- Work necessitated in order to pass an MOT Test due to failure caused by corrosion, fire or frost, impact or accident including road traffic accident.
- Service items including but not limited to points, leads, spark plugs, belts, wiper blades, batteries, anti-freeze, fluids, grease, fuel or oils.
- You can only make 1 claim during the period of insurance – or 1 claim per annum on a multiple year policy (commencing from the original start date of the cover). Please refer to your policy schedule.
- Your vehicles MOT Test date must be no earlier than 6 (six) months from commencement of this cover.
- Any repair or replacement after a breakdown that can be claimed from any more specific insurance or guarantee.
- Claims arising as a result of using the vehicle for any of the *Excluded Vehicle Uses*.
- Vehicles specifically designed for primary sale in Northern, Southern and Central America.
- Under no circumstances can this policy be transferred to any other person or vehicle.

Duration

The cover duration is variable. You may need to review this cover periodically to ensure it remains adequate for your needs. Please refer to your policy schedule which will show the duration of cover applicable.

Cancelling Your Policy

You have the right to cancel this policy at any time during the period of insurance.

If you have paid a premium for the cover and you cancel within 14 days of the receipt of the policy, we will make a full refund of premium.

If you cancel after the first 14 days of cover or if you have not paid a premium for the policy, then no refund of premium will be given. Please refer to the *Cancelling Your Policy* section for full cancellation terms and conditions.

Claim Notification

To make a claim, please telephone the claims office on telephone number 024 7652 7815.

Making Yourself Heard

Any complaint you may have should in the first instance be addressed to A1 Warranty Services customer services or the claims office, as applicable.

If you are not satisfied with the way in which your complaint has been dealt with, you should write to the Head of Customer Care at AXA Insurance UK plc.

If the complaint is still not resolved, you can approach The Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found in the [Making Yourself Heard](#) section of the policy wording.

Financial Services Compensation Scheme (FSCS)

AXA Insurance is covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme.

Compensation under the scheme for:

- Compulsory insurance is covered in full.
- Non-compulsory insurance is protected in full for the first £2,000 and 90% of any amount above this threshold.

Full details are available at www.FSCS.org.uk