

# Boundless 13 Month MOT Test Insurance

## Insurance Product Information Document

**Company:** Car Care Plan Limited

**Product:** MOT Test Insurance

This insurance is provided by Car Care Plan Limited, a company registered in the UK. Car Care Plan Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register number: 309268.

This document contains some important facts about Boundless MOT Test Insurance. It is to be regarded as only a summary of cover to help assist you in making an informed purchase decision. Full terms and conditions of the policy are provided in your policy document. Please take time to read this policy document to make sure you understand the cover it provides.

### What is this type of insurance?

Boundless MOT Insurance is designed to protect you against the cost of the repair, replacement or alteration of a specified list of parts, provided they are shown on a MOT fail sheet (Form VT30) as causing the vehicle to fail its MOT test.

This insurance is underwritten by Motors Insurance Company Limited which is registered in the UK. Motors Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Financial Services Register number: 202875.



#### What is insured?

- ✓ Your vehicle providing that:
  - You have a Boundless 13 Month Warranty; and
  - It is under 10 years old with less than 100,000 miles on the odometer at the policy start date; and
  - It has at least three months' MOT remaining at the time of purchase of the warranty
- ✓ Provides cover for MOT repair costs on listed mechanical and electrical components which can be found in the 'What is Covered' section of the policy document.
- ✓ Maximum claim liability up to £350 (incl. VAT) during each period of MOT Test Insurance.



#### What is not insured?

- ✗ The cost of MOT test, re-test and repairs not completed within 30 days of issue of the MOT Test Certificate Report VT30.
- ✗ Accidental or malicious damage.
- ✗ Neglect or wear and tear reported during the vehicle's previous service.
- ✗ Any component covered by any other existing warranties or insurances.



#### Are there any restrictions on cover?

- ! Only one MOT Test Insurance claim is permissible during the 13-month period of the Boundless warranty package.
- ! Any loss to the warranty holder in excess of the maximum claim liability.

This MOT Test Insurance does not cover:

- ! Vehicles over 3500cc, American imports, kit cars and vehicles with more than 350bhp. Vehicles used for hire and reward (e.g. taxis, self-drive hire, driving schools, etc) or used for motorsport, including track days, performance testing, racing or rallying. Commercial vehicles over 3.5 tonnes GVW, military, police, ambulance and fire service vehicles.
- ! Any vehicle owned by a garage, motor trader or similar company.



## Where am I covered?

- ✓ Throughout the United Kingdom which includes England, Scotland, Wales and Northern Ireland;
- ✓ The Channel Islands; and
- ✓ The Isle of Man.



## What are my obligations?

- You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.
- If you don't follow the manufacturer's service schedules, this policy may not apply.
- **If you need to make a claim:** We recommend you contact a VAT-registered repairer to agree a suitable time for it to be inspected and repaired, providing them with your policy document, validation certificate, proof of servicing, the previous valid MOT Certificate (if applicable) and the notification of refusal to issue an MOT Certificate (VT30) citing the reasons for failure. **IMPORTANT** – Repair work must not commence until the administrator has agreed the claim. Failure to comply with this requirement will affect your ability to claim under this cover.



## When and how do I pay?

Boundless MOT Test Insurance is an optional product which can be purchased in conjunction with the Boundless Warranty; the premium will be included in the cost you pay for your warranty.



## When does the cover start and end?

Your cover will take effect and end on the dates stated in your validation certificate.



## How do I cancel the contract?

Boundless MOT Test Insurance is part of the Boundless Warranty package and will be cancelled in accordance with the warranty cancellation and refund process.

Please note you will not receive a refund where you have already made a successful claim on the policy.