

MOT Test Cover

Please Note: This policy summary does not contain the full terms and conditions of the contract of insurance; so please take time to read the policy document to make sure you understand the cover it provides.

Introduction

This insurance is arranged by ALAIB Limited & underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

ALAIB Limited and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

Consumer Insurance Act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

1. supply accurate and complete answers to all the questions we or the administrator may ask as part of your application for cover under the policy
2. to make sure that all information supplied as part of your application for cover is true and correct
3. tell us of any changes to the answers you have given as soon as possible.

You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to and renew your policy. If any information you provide is not complete and accurate, this may mean your policy is invalid and that it does not operate in the event of a claim or we may not pay any claim in full.

Benefits & Features	Certain items are covered where a VT30 (MOT failure certificate) is issued and lists the item(s) as the reason for not issuing a VT20 (MOT test certificate). Cover is provided under the following headings: Lighting Equipment, Steering and Suspension, Brakes, Seats and Seatbelts, Fuel System & General Items.
Significant and / or Unusual Exclusions	<ol style="list-style-type: none"> 1. The MOT test and / or retest fee's 2. Items not of original manufacturers specification to the vehicle 3. Items listed only as advisory on the VT30 4. Damage caused by road traffic accident or fire 5. Structural damage, rust or corrosion 6. Items subject to wear and tear such as brake discs, drums, pads, wiper blades, tyres, etc. 7. The claims excess 8. Repair costs in excess of the claim limit 9. Cover is only valid 30 days prior to and 30 days after the MOT test is due
Excluded Vehicles	<p>The following vehicles / vehicle types are excluded from cover:</p> <ol style="list-style-type: none"> 1. Vehicle over 7 years and / or 70,000 miles at date of policy purchase. 2. Taxis, self-drive hire, driving schools, service vehicles e.g. police, ambulance etc. 3. Commercial vehicles, or vans with a carrying capacity exceeding 1750kg, 4. A vehicle used in any sort of competitions, rallies, pace making or off road use. 5. Left hand drive vehicles or a vehicle not listed in Glass's Guide. 6. Any vehicle owned by a motor dealer or trader
Claim Limit	The claim limit under the policy depends on the cover selected, our liability per claim shall not exceed £750 depending on the option selected.

What is Covered

This policy has been specially designed to cover the cost of repairs to **your vehicle** within the **geographical limits** of **your** policy as a result of a **notification of refusal to issue a MOT certificate (VT30)** being issued during the **period of insurance**.

The following items are covered during the **period of insurance** where a **VT30 notification of refusal to issue a MOT certificate** is issued and lists one or more of the covered items below as the reason for not issuing a **VT20**.

The maximum amount payable under **your** policy is subject to the **claim limit** and any **excess** detailed on the **policy schedule**.

Lighting Equipment

Headlamps, front and rear side lamps, number plate illumination lamp, headlamp aim, stop lamps, rear reflectors, front and rear fog lamps, hazard warning lamps and control, direction indicator control, indicator switch.

Steering and Suspension

Steering mechanism and system, power steering, transmission shafts, wheel bearings, front and rear suspension and shock absorbers, suspension drag link, track rod ends, suspension springs, wishbones, swivel joints, suspension mountings, sub frame.

Brakes

Master cylinder, wheel cylinders, calipers, load compensator, ABS modulator/sensors, electronic control unit, hoses and cables.

Seats and Seatbelts

Operation and security of the seatbelt system and mountings

Fuel System

Carburettor, fuel injection, engine management unit or sensor replacement directly as a result of calibration failure to meet MOT exhaust emission standards.

General Items

Horn, speedometer, windscreen wipers and washers.

Cancellation Right

If You decide that for any reason, this policy does not meet Your insurance needs then please return it to the Administrator within 30 days of purchase or the day on which You receive Your policy documentation, whichever is later. On the condition that no claims have been made or are pending, we will then refund Your premium in full. Thereafter, you may cancel the policy at any time however no refund of premium will be available.

Making A Claim:

If you have a claim, please call the claims administrator on 0191 258 8141.

Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the procedure below.

Complaints regarding the sale of your policy or any claim on your policy should be directed to the Administrator on 01653 916304.

Complaints regarding any claim on your policy should be directed to the Claims Administrator on 0191 258 8141.

If your complaint cannot be resolved by the administrator or claims administrator by the end of the third working day, it will be passed to:

The Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Leeds, LS10 1RJ. Telephone: 0345 2182685. Email: customerrelations@ukgeneral.co.uk

In all correspondence please state that your insurance is provided by UK General Insurance Limited and quote scheme reference 06474A.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR. Telephone: 0800 0234567. Email: complaint.info@financial-ombudsman.org.uk.

Compensation Scheme

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

Data Protection

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.