

Defender MOT Test Insurance

Insurance Product Information Document

Company: Defender Extended Warranty Administration

Product: MOT Test Insurance

This insurance is provided by Defender Extended Warranty Administration, a trading style of Car Care Plan Limited on behalf of Jaguar Land Rover Limited. Car Care Plan Limited is a company registered in the UK and is authorised and regulated by the Financial Conduct Authority. Financial Services Register number: 309268.

This document contains some important facts about Defender 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 handbook. Please take time to read this policy handbook to make sure you understand the cover it provides.

What is this type of insurance?

Defender 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:
 - Where you have a Defender Extended Warranty it is under 10 years old with less than 100,000 miles on the odometer at the time of inception; or
 - Where you have a Defender Select Extended Warranty it is over 3 years old and it has less than 100,000 miles on the odometer at the time of inception.
- ✓ Provides cover for MOT repair costs on listed mechanical and electrical components which can be found in the 'Cover Includes' section of the policy document.
- ✓ Maximum claim liability up to £750 (incl. VAT) during each period of MOT Test Insurance.



What is not insured?

- ✗ Any parts which have not actually failed, which are replaced or reported during routine servicing and/or repair of other parts which have failed.
- ✗ The cost of the MOT test and/or the re-test fee.
- ✗ Accidental or malicious damage or neglect.
- ✗ Faults resulting from the use of fuel, which is either contaminated or inappropriate for the vehicle.
- ✗ Pre-MOT repairs and faults noted as "Advisory" or "Minor" which do not fail the MOT test.



Are there any restrictions on cover?

- ! Only one MOT Test Insurance claim is permissible during each 12-month period of the Defender warranty package.
- ! The first £50.00 of any claim must be paid by the warranty holder.
- ! Any loss to the warranty holder in excess of the maximum claim liability.

This MOT Test Insurance does not cover:

- ! Mechanical or electrical failure caused by faults which a qualified engineer appointed by Defender Extended Warranty Administration thinks could have reasonably existed before this warranty began.
- ! Non UK registered, left hand drive and Grey Import vehicles.
- ! Any public service vehicles such as police, fire vehicles, ambulances and military vehicles.
- ! Any vehicle used for hire or reward such as taxis or driving school vehicles.
- ! Any vehicle with an unladen weight of more than 3.5 tonne GVW.
- ! Any vehicle used in any sort of competition, track days, rally or racing.
- ! Any vehicle whilst it is owned by a motor trader or garage or associated companies or by the proprietor(s) of such a motor trader or garage.



Where am I covered?

- ✓ Throughout the United Kingdom which includes England, Scotland, Wales and Northern Ireland.



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 take your vehicle to a local Land Rover retailer unless it is not safe to drive your vehicle - for example your Vehicle has failed the MOT due to "dangerous defects". Please call the claims telephone number on 0344 573 8055.
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?

Defender MOT Test Insurance is part of the Defender Extended Warranty package and is 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 Registration Confirmation Letter.



How do I cancel the contract?

Defender MOT Test Insurance is part of the Defender Extended 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.