

For an
annual premium
of just **£75**

MOT Test Insurance covers against the repair and replacement of an extensive range of parts, up to a total value of £750 (including labour and VAT) in the event of your vehicle failing its MOT test.

Think peace of mind

You can now insure your Vauxhall against MOT failure. Vauxhall MOT Test Insurance is specifically designed to assist your vehicle through its next test. Quite simply, it removes the element of uncertainty.

With MOT Test Insurance, should your car or car-derived van (CDV) fail its MOT, it is covered for the cost of repair or replacement of an extensive range of parts up to a total value of £750 (incl. the cost of labour and VAT).

If you make a claim, you need only pay a £10 excess (incl. VAT), the cost of the re-test and, of course, any item not covered by the policy.

If the car is sold privately the policy can be transferred to the new owner.

Once you've taken out the insurance, all we ask is that you service your vehicle in accordance with the manufacturer's recommendations and take your vehicle to a Vauxhall Retailer for its next MOT.

Do you qualify?

MOT Test Insurance includes most Vauxhall cars and all Vauxhall CDVs up to 8 years old, with less than 80,000 miles on the odometer at the time you take out the insurance (please check with your Vauxhall Retailer to confirm that your model is eligible).



You can take out MOT Test Insurance if:



- Your vehicle passes its test at a Vauxhall Retailer and you want to cover it for next time
- You want cover for your next MOT – provided your vehicle has an existing MOT certificate
- You have at least 6 months before your vehicle's first or next MOT test is due
- You have proof of an up-to-date service as required by the manufacturer's servicing schedule. Where this is not available, such a service must be carried out to qualify for cover.

Please ask your Vauxhall Retailer for further details.



You're **miles better off**
at Vauxhall MasterFit.

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Features and benefits

Our MOT insurance covers up to £750 worth of repairs for your next MOT test.

Policy summary

This document contains some important facts about MOT Test Insurance and is designed to assist you in making an informed purchasing decision. Should you choose to purchase this product you will be sent a policy booklet, which includes the full terms and conditions. Please take time to read this booklet to make sure that you fully understand the cover provided.

Cancellation rights

We hope you will be happy with the cover this policy provides. However, you have the right to cancel within 14 days of receiving the policy booklet, without reason. If that happens you are entitled to a full refund and should contact your supplying retailer who will arrange the refund for you.

Please note that your policy cannot be cancelled more than 14 days after you receive the policy booklet.

Significant exclusions or limitations

- Vehicles must be under eight years old with less than 80,000 miles on the odometer at time of purchase
- The MOT insurance is valid for the next MOT test only
- There must be a minimum of six months before the next MOT test
- The policy does not cover the costs of the MOT test or re-test
- Your vehicle must be serviced in accordance with the manufacturer's recommendations
- Vehicles used as a taxi, minicab, driving school or made available for hire or reward are excluded
- The claim limit for the MOT insurance is £750
- There is a £10 policy excess in the event of a claim
- The MOT insurance does not cover accidental or malicious damage, neglect or wear and tear items

Full details of exclusions and terms & conditions are printed in the accompanying MOT Test Insurance policy booklet.

Making a claim

If you need to make a claim for policy repairs you should contact your supplying MOT Test Insurance retailer for instructions on how to proceed. Please make sure that you have your policy booklet and confirmation of cover letter available. If further help is required you may contact our customer services helpline on 0870 752 7020.

How to make a complaint

We hope you will be happy with the service we provide. In the unlikely event of a complaint about this policy, you should contact your supplying retailer in the first instance. If your supplying retailer is unable to provide a satisfactory solution, please contact Vauxhall Retailer Warranty on 0870 752 7020. If you remain dissatisfied, you may contact the Insurer directly by writing to:

The Risk Manager, Motors Insurance Company Limited,
Jubilee House, 5 Mid Point Business Park, Thornbury,
West Yorkshire BD3 7AG.

If the Insurer is unable to settle any dispute to your satisfaction, short of court action, you have the right to ask the Financial Ombudsman Service to review your case. The right to apply to the Ombudsman must be exercised within six months of the date of the Insurer's decision. Please write to:

The Financial Ombudsman Service, South Quay Plaza,
183 Marsh Wall, London E14 9SR.

Compensation Scheme

The Insurer is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if the insurer is unable to meet its obligations. This depends on the type of business and circumstances of the claim. You can get more information about the Compensation Scheme arrangements from the FSCS, 7th Floor, Lloyd's Chambers, 1 Portsooken Street, London E1 8BN. Telephone 020 7892 7300.

Motors Insurance Company Limited ("The Insurer") will provide the insurance outlined in the document.

Motors Insurance Company Limited is an incorporated company limited by shares.

Registered Office

Jubilee House, 5 Mid Point Business Park, Thornbury,
West Yorkshire BD3 7AG

Registered in England No 2678367

MOT Test Insurance value

MOT Test Insurance is exceptional value at £75 per annum (incl. IPT)* and covers the repair and/or replacement of items in the table (overleaf), providing they are covered components and cited on the 'Notification of refusal to issue an MOT certificate' (VT30).

*Insurance premium tax, applicable to all UK insurance products.

Important

Please note that MOT Test Insurance does not cover the following:

Accidental, malicious or impact damage; neglect or wear and tear reported during the vehicle's previous service; tuning or adjustments to the fuel system; tyres, wheels, exhaust systems, catalytic converters, glass and bodywork/chassis; any modifications that have been made to the vehicle; legal items; advisory items; routine service items such as oil filters, lubricants, fluids, spark plugs; the cost of the MOT test or re-test; not available in Northern Ireland or the Channel Islands; car hire; any other component not listed under the 'What's Covered' section of the accompanying MOT Test Insurance policy booklet.

Terms and Conditions

All we ask is that you bring your vehicle to your Vauxhall Retailer for its manufacturer's recommended service and also when your next MOT is due. The policy commences 30 days prior to and will expire 30 days after the next MOT due date. Please note, the policy does not cover mechanical breakdown or failed items as part of service work between MOT tests. This offer is available at participating Vauxhall retailers.

This leaflet is only an outline of the benefits. Cover is subject to the full terms and conditions of the policy. Please ask for details.

Vauxhall Retailer Warranties is a trading name of Car Care Plan Limited. Registered in England at Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire, BD3 7AG No.850195

Your MOT Test Insurance policy is underwritten by Motors Insurance Company Limited (MICL). As a member of the ABI, MICL subscribe to a code of practice that ensures the fair treatment of policyholders. In case of a dispute with the insurer the office of the Financial Ombudsman Service is available and, if required, will conduct an independent review of your case.

Motors Insurance Company Limited (MICL) is regulated as an insurance company by the Financial Services Authority.

To Contact Us [Click Here](#)

The components tested as per the VT30 are:

The components covered by MOT TEST INSURANCE

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|---|--|
| Lighting and Equipment | |
| Front and rear lights etc. | ✓ |
| Headlamps | ✓ |
| Headlamp aim | ✓ |
| Stop Lamps | ✓ |
| Rear reflectors | ✓ |
| Direction indicators and hazard lamps | ✓ |
| Steering and Suspension | |
| Steering control | ✓ |
| Steering mechanism/system | ✓ |
| Power steering | ✓ |
| Transmission shafts | ✓ |
| Wheel bearings | ✓ |
| Front suspension | ✓ |
| Rear suspension | ✓ |
| Shock absorbers | ✓ |
| Brakes | |
| ABS warning system/controls | ✓ |
| Condition of service brake system | ✓ |
| Condition of parking brake system | ✓ |
| Corroded brake pipes | ✓ |
| Service brake performance | ✓ |
| Parking brake performance | ✓ |
| Tyres and Wheels | |
| Tyre size/type | ✗ |
| Tyre load/speed rating | ✗ |
| Tyre condition | ✗ |
| Road wheels | ✗ |
| Seatbelts | |
| Mountings/condition/operation | ✓ |
| General | |
| Driver's view of the road (excludes windcreens) | ✓ |
| Glass | ✗ |
| Horn | ✓ |
| Exhaust system | ✗ |
| Exhaust emissions | ✗ |
| General vehicle condition | ✓ |
| Mirrors | ✓ |
| Fuel system | ✓ |
| Registration plates | ✓ |
| Accident/impact damage | ✗ |
| Corrosion | ✗ |