

Motor MOT Protection Warranty

Insurance Product Information Document

Company: AWP P&C SA, registered office 7 Rue Dora Maar, 93400 Saint-Ouen, France.

Registration no. 519490080 RCS, authorised by L'Autorité de Contrôle Prudentiel et de Résolution in France. Authorised by the Prudential Regulation Authority (PRA). Subject to regulation by the Financial Conduct Authority (FCA) and limited regulation by the PRA. Details about the extent of our regulation by the PRA are available from us on request.

Product: Mitsubishi MOT Protection Policy

This document provides a summary of key information about the Mitsubishi MOT Protection product and doesn't take into consideration your specific demands and needs. Full pre-contractual and contractual information are provided in the documents relating to the insurance contract.

What is this type of Insurance?

The policy is a Motor MOT Protection contract for private individuals who own a motor vehicle. The MOT Protection cover has been designed to help protect you against costs incurred in the event of an MOT failure of the insured vehicle occurring within the area of cover. This has to be read in conjunction with your confirmation of cover and the policy document.



What is insured?

- ✓ The cost of repair or replacement of any covered parts that cause an MOT failure up to a maximum of £750.
- ✓ Parts or functions covered by this policy when notified as an MOT failure item include brakes and seatbelts.



What is not insured?

- ✗ Any defect which existed prior to the start date of the policy.
- ✗ More claims than the limit of cover or more than the policy limit.
- ✗ The MOT Test fee or any re-test fees or any claim submitted where the MOT Test was not undertaken by a Mitsubishi Service Centre.
- ✗ Mechanical or electrical failure.



Are there any restrictions on cover?

- ! Any vehicle which is owned by a business formed for the purposes of selling or servicing motor vehicles.
- ! Vehicles not registered in the UK.
- ! Loss or damage due to absence of maintenance, wear and tear or hidden faults.
- ! Vehicles modified from the original manufacturer's specification.
- ! Vehicles used for competitions, racing, pacemaking, rallies, off-road use including track days, usage by driving schools or hire or reward where not specifically agreed.
- ! You will not be able to make a claim if your vehicle's next MOT is due within 90 days of the policy start date.



Where am I covered?

Your vehicle is covered in the UK.



What are my obligations?

To avoid the policy being cancelled and claims being reduced or refused, you must:

When taking out this policy

- Provide the insurer with relevant, true and complete information allowing the insurer to underwrite the policy.
- Provide the insurer with supporting documents when requested.
- Take all reasonable steps to safeguard your vehicle against electrical or mechanical failure.
- Pay the premium or the portion of the premium on time.
- Servicing must be carried out in accordance with vehicle manufacturer's guidelines and use genuine manufacturer's parts, or parts of an equivalent specification.
- To keep service records up to date and service receipts as proof of servicing.

Once the policy is in effect

- You must tell the insurer as soon as possible of any changes that arise that may affect your cover.

In the event of a claim

- You must contact a Mitsubishi Service Centre to make the claim and provide the insurer with all supporting documentation to enable the claim to be processed.
- Inform the insurer in the case of dual insurance and tell the insurer if you have received payment from another insurer for all or part of the claim.



When and how do I pay?

Premiums are paid at the beginning of the insurance period.

Payments can be made by debit or credit card.



When does the cover start and end?

The cover starts at the date indicated in the confirmation of cover and lasts for 12 months.



How do I cancel the contract?

To ensure the cover meets your requirements, you have 14 days from the date of receiving your documentation to cancel your policy. After this 14 day period you will be entitled to a pro-rata refund, subject to no claims being paid under the policy, less a discretionary administration fee of £25.

If you wish to cancel the contract during this period, you should contact Mitsubishi Warranty Services, PO Box 1149, Croydon, CR9 1ZQ or telephone 0345 641 9795.