



NISSAN MOT INSURANCE

POLICY SUMMARY

This document contains some important facts about Nissan MOT Insurance and is designed to assist you in making an informed purchasing decision. It is not a statement of the full terms and conditions of the policy. 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 the Policy booklet to make sure that you fully understand the cover provided.

MAIN FEATURES AND BENEFITS

AVAILABILITY

Nissan MOT Insurance is only available on vehicles up to 10 years old and with less than 100,000 miles on the odometer at point of purchase subject to a minimum of three months existing MOT remaining or at least three months before the first MOT is due.

DURATION OPTIONS

- 12 months cover on selected component failure valid for 1 MOT
- 24 months cover on selected component failure valid for 2 MOT's

COVER LEVEL FEATURES AND BENEFITS

- Covers unexpected MOT repair expense in the event of a failure as cited on the VT30 form*
- Parts, Labour and VAT paid*
- Claims limit to a maximum of £750 (inc. VAT) to cover the cost of repair or replacement in each MOT test

* Exclusions apply please refer to warranty booklet for full details

ADDITIONAL BENEFITS

Nissan MOT Insurance includes the additional benefit of Transfer - Providing your warranty is fully paid and your vehicle is sold privately then you can transfer this policy to the new owner free of charge.

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

1. There must be a minimum of three months before your MOT Test is due
2. Any exploratory dismantling charges will only be reimbursed as part of a valid claim.
3. It is the responsibility of the vehicle owner to authorise dismantling and to pay charges if such dismantling proves that the failure is not covered by Nissan MOT Insurance.
4. If any claim is fraudulent in any respect all benefits under Nissan MOT Insurance will be forfeited.
5. The reimbursement for any claim under Nissan MOT Insurance shall not exceed the manufacturer's list prices for parts and labour costs necessarily incurred in repair of covered components up to the maximum claim liability of £750 inc VAT per MOT covered.
6. The Administrator shall not be liable for any statement or representation, written or verbal (by whomsoever made), which contradicts the Terms and Conditions in this MOT cover, unless such statement or representation is supported in writing by the Company/Insurer on their behalf.
7. A VAT receipted invoice from your Nissan dealer must support all claims.
8. Nissan MOT Insurance does not cover:
 - a. The cost of the MOT or re-test.
 - b. Commercial vehicles.
 - c. Any parts which have not actually failed, which are replaced or reported during routine servicing and/or repair of other parts which have failed.
 - d. Any component covered by any other existing warranties or insurances.
 - e. Any loss to the Warranty Holder in excess of the maximum claim liability.
 - f. Liability which attaches by virtue of an agreement but which would not have attached in the absence of the said agreement.
 - g. Any liability for death, bodily injury, or damage to other property or any consequential loss of whatsoever nature arising directly or indirectly from the claim or event giving rise to a claim under this Nissan MOT Insurance.



CANCELLATION RIGHT

We hope you will be happy with the cover you have chosen. However, you have the right to cancel it within 14 days of receiving your welcome letter and policy booklet, without giving any reason.

If you wish to cancel your policy, within this 14 day period, you are entitled to a full refund of the premium and you should contact your supplying dealer who will arrange for the refund. If you experience any problems with this process you can contact 0844 573 8022.

Please note that after the expiry of 14 days from the date on which you receive your welcome letter and policy booklet, your policy cannot be cancelled and you will not be entitled to any refund of the premium.

MAKING A CLAIM

If you have a claim, take your vehicle to any authorised Nissan repairer and they can request approval for repairs by telephoning Nissan Extended Warranty Administration Claims Department. The full claims process is detailed in your policy booklet but if you have any queries the claims helpdesk will be more than happy to answer your questions on 0844 573 8022

MOTORS INSURANCE COMPANY LIMITED

Motors Insurance Company Limited ('the Insurer') will provide the Insurance outlined on the condition that you have paid the premium for the coverage that you have chosen. All the terms, exceptions and conditions shown in the full terms and conditions and the 'What is Covered' insert will apply to this Insurance.

Motors Insurance Company Limited is authorised and regulated by the FSA.

HOW TO MAKE A COMPLAINT

We hope that you will be pleased with the service we provide. In the unlikely event of a complaint, you should contact the administrator in the first instance on 0844 573 8022.

If you remain dissatisfied, please 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.

This product conforms to the Motor Industry Code of Practice for Vehicle Warranty Products. In addition to your statutory rights, should you remain dissatisfied with our decision you may refer the dispute to the Motor Industry Codes Advisory and Conciliation Service.

Consumer Advice line 0800 692 0825

www.motorindustrycodes.co.uk

Code Advisory and Conciliation Service
Motor Industry Codes
PO BOX 44755
London
SW1X 7WU

You also 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 our decision. Please write to:

The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.
Telephone: 0845 080 1800.



COMPENSATION SCHEME

Motors Insurance Company Limited 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 the circumstances of the claim. You can get more information about compensation scheme arrangements from the:

FSCS, 7th Floor Lloyds Chambers, 1 Portsoken Street, London E1 8BN.
Telephone: 020 7892 7300.

This product conforms to the Motor Industry Code of Practice for Vehicle Warranty Products. For more information on the Code and what it means for you please visit www.motorindustrycodes.co.uk

