

MITSUBISHI MOT PROTECTION



**Your Terms &
Conditions**



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Policy

1. INTRODUCTION

1.1 MAKING A MITSUBISHI MOT PROTECTION CLAIM

Your insured vehicle must not be presented for MOT testing more than 30 days before the test falls due. When presenting your vehicle for an MOT test, inform your MOT testing Mitsubishi Dealer that it is protected by Mitsubishi MOT Protection and in the event of an MOT failure the Dealer will contact us on your behalf.

It is your responsibility to authorise any dismantling or repair of the insured vehicle or any other work required to diagnose any faults with the insured vehicle, we will not pay for any diagnostic costs.

You will be responsible for settling any costs exceeding the liability of this policy and the policy excess directly with the Mitsubishi Dealer. If you are VAT registered you remain responsible for settling the VAT content of any claim separately.

We reserve the right to examine the insured vehicle and to subject it to expert assessment in order to determine if your claim is covered and how much we will pay for repairs. If you or anyone acting on your behalf acts in a way which prevents us from being able to determine the extent of repair work required by inspecting the insured vehicle, then we will not pay all or any part of your claim.

1.2 SUMMARY OF TERMS

For any vehicle registered under this Cover and in the event of a part or parts covered herein cited on an official "Notice of refusal to issue an MOT certificate" (Form VT30) as the reason for the Vehicle failing to pass the MOT test during the Term, Mitsubishi will pay the reasonable cost of repairing or replacing such part or parts up to a maximum of £750, inclusive of VAT. Registration under this Cover shall be extended only to those vehicles that:

- a) have had their last service carried out in line with the manufacturer's recommended service schedule by a VAT registered garage; and
- b) are less than ten years old; and
- c) have covered fewer than 100,000 miles from the date of registration; and
- d) are either
 - (i) cars that have just passed an MOT test or
 - (ii) cars between 2 and 3 years of age with a period of no less than 3 months remaining before the first MOT test becomes legally due or
 - (iii) cars between 3 years and up to 10 years of age with a period of no less than 3 months remaining before the next MOT test becomes legally due.

1.3 DURING THE TERM

- a) Servicing for Mitsubishi vehicles: The Vehicle should be serviced in accordance with Mitsubishi's recommendations. Any damage to or defect in the Vehicle caused by poor or insufficient servicing will not be remedied under this Cover. Please ensure that sufficient records are maintained to enable our Authorised Network to confirm that the Vehicle has been appropriately serviced. If the Vehicle has a printed service schedule booklet, please ensure it is stamped by the business carrying out the service work, if the Vehicle has a digital service schedule please ensure appropriate documentary evidence such as invoices for work carried out are kept.
- b) The Vehicle must be submitted for an MOT test and any faults identified on the MOT test failure certificate (VT30) must be rectified by a Mitsubishi Motors Authorised Dealership.
- c) Only one scheduled MOT within 30 days prior to the MOT due date will be covered during the Term of this Cover.

2. SUMMARY OF COVER

2.1 DEFINITIONS

- 2.1.1 "the Administrators" means Mitsubishi Warranty Services, PO Box 1051, Croydon CR9 1RE.
- 2.1.2 "Mitsubishi" means The Colt Car Company Ltd (Mitsubishi Motors in the UK), Watermoor, Cirencester, Gloucestershire, GL7 1LF.
- 2.1.3 "a Mitsubishi Authorised Dealer or Mitsubishi Authorised Repairer" shall mean Mitsubishi Authorised Dealers and Mitsubishi Approved Authorised Repairers.
- 2.1.4 "the Cover" shall mean these Terms and Conditions.
- 2.1.5 "the Customer" means the owner of the vehicle to which this MOT Protection cover relates.
- 2.1.6 "the Vehicle" means the Mitsubishi vehicle to which this MOT Protection cover relates only and is not transferable to another vehicle.
- 2.1.7 "the Term" means the period of cover as shown on your confirmation of cover letter.

2.2 THE COVER

- 2.2.1 For any Vehicle registered under this Cover and in the event of a part or parts covered herein being cited on an official "Notice of refusal to issue an MOT certificate" (Form VT30) as the reason for the Vehicle failing to pass the MOT test during the Term, Mitsubishi will pay the reasonable cost of repairing or replacing such part or parts up to a maximum of £750, inclusive of VAT.
- 2.2.2 It is a condition of this Cover that the information provided by the Customer is accurate and complete.
- 2.2.3 The Cover has no surrender value or provision for a refund or repayment.

- 2.2.4 The Cover is administered on behalf of Mitsubishi by the Administrator.
- 2.2.5 Only genuine manufacturer's parts will be used in any repairs identified on the "Notice of refusal to issue an MOT certificate".
- 2.2.6 Only one claim can be made during the cover period.

2.3 PARTS COVERED: THE FOLLOWING PARTS WILL BE COVERED UNDER THE COVER

- 2.3.1 **Lighting equipment:** Front and rear lamps, headlamps, stop lamps, rear reflectors, direction indicators, hazard warning lamps, switches, tell-tales, high intensity discharge (HID), LED headlamps, washing and levelling system, power steering malfunction indicator lamp (MIL), electronic parking brake MIL, illumination of speedometers, brake fluid level warning lamps, electronic stability control system MIL, tyre pressure monitoring system warning lamp. Exclusions; Bulbs, fuses, wiring and connections.
- 2.3.2 **Steering and suspension:** Steering control, steering mechanism, power steering, transmission shafts, wheel bearings, front suspension, rear suspension, shock absorbers, wheel alignment, steering, suspension, brake, transmission dust covers/gaiters and steering wheel locking mechanism. Exclusions; Tyres and wheels.
- 2.3.3 **Brakes:** ABS warning system/controls, condition of service brake system, condition of parking brake system, service brake performance, parking brake performance, brake fluid levels where below the minimum indication. Exclusions; Brake pads and shoes where condition is wear related.
- 2.3.4 **Seatbelts:** All seatbelt mountings, their condition and operation, front driver's, passenger seat mountings, driver's seat adjustment mechanism, backrest security in an upright position and supplementary restraint systems (SRS) including airbags and seatbelt pre-tensioners.
- 2.3.5 **General:** Emission control systems including catalytic converter, electronic stability control system, fuel injection, engine mountings, ECU replacement as a result of calibration failure to meet MOT exhaust gas emission standards, horn, mirrors, registration plates, speedometer, driving controls, windscreen wipers and washers. Exclusions; Bodywork and glass, exhaust system, items listed as "report" only, adjustments, tuning or cleaning.

3. GENERAL EXCLUSIONS

3.1 THE COVER EXCLUDES THE FOLLOWING

- 3.1.1 The first £10 of any repairs inclusive of VAT.
- 3.1.2 Parts fitted as part of the repairs, other than those identified in Clause 3 of the Terms and Conditions.
- 3.1.3 The MOT test or re-test fees.
- 3.1.4 Actual tuning and adjustments.
- 3.1.5 Repairs arising as a result of any collision, impact, accident, self-ignition or explosion, theft or attempted theft, frost or freak weather conditions.

- 3.1.6 Repairs arising as a result of any deliberate damage, neglect or misuse of the Vehicle or any modifications such as the fitting of replacement or experimental parts or other equipment not approved by the manufacturer.
- 3.1.7 Repair or servicing of the Vehicle or parts subject to recall for repair or replacement by the manufacturer.
- 3.1.8 A fault or defect in any part which can reasonably be said to have been known to exist before the commencement of the Term.
- 3.1.9 If and to the extent that any repairs are covered under the manufacturer's or suppliers warranty or any other form of cover.

3.2 THIS COVER WILL BE INVALIDATED IF DURING THE TERM:

- 3.2.1 The Vehicle is not serviced or repaired, in accordance with the manufacturer's recommendations.
- 3.2.2 A claim is made on a fraudulent basis.
- 3.2.3 The vehicle has been used for racing, rallying or other competition purposes.

3.3 THE MITSUBISHI APPROVED DEALER OR MITSUBISHI AUTHORISED REPAIRER'S OBLIGATIONS: THE MITSUBISHI APPROVED DEALER OR MITSUBISHI AUTHORISED REPAIRER WILL

- 3.3.1 Ensure that the Vehicle satisfies the registration criteria as set out in the Summary of Terms section on page 1 of this leaflet.
- 3.3.2 Make the Customer aware of the Summary of Terms.
- 3.3.3 Undertake an MOT test within thirty days prior to an MOT test due date and invoice the Customer for any costs that are either not covered under the Cover or are costs in excess of £750 inclusive of VAT.
- 3.3.4 Prior to undertaking repairs, submit an estimate for the MOT repairs to the Administrators and await receipt of an authority number.
- 3.3.5 Meet the costs of any repairs up to a value of £750 inclusive of VAT, where:
 - (i) the repairs have been undertaken without the authority of the Administrators.
 - (ii) the repairs are undertaken more than 30 days after the MOT test failure date.
 - (iii) the repairs prove to be invalid within the Terms of the Cover.
- 3.3.6 Upon completing the repairs:
 - (i) retain all replacement parts for inspection by the Administrators for a period of 28 days after the repair.
 - (ii) submit to the Administrators photocopies of the expired MOT test certificate; the MOT test failure certificate (Form VT30); the current MOT test pass certificate and the final repair invoice.

3.4 THE ADMINISTRATOR'S OBLIGATIONS: THE ADMINISTRATOR WILL

3.4.1 Administer repairs in accordance with the Terms herein and reimburse the Mitsubishi Approved Dealer or Mitsubishi Authorised Repairer upon receipt of the appropriate documentation.

3.5 THE CUSTOMER'S OBLIGATIONS: THE CUSTOMER WILL

3.5.1 Maintain the vehicle in accordance with the vehicle manufacturer's recommendations.

3.5.2 Present the Vehicle to a Mitsubishi Approved Dealer for an MOT test within 30 days prior to the MOT test due date.

3.5.3 Present a copy of this document to the Mitsubishi Approved Dealer undertaking the MOT test before the MOT is started.

3.5.4 Meet the following costs at the point of Vehicle collection:

- (i) the MOT test fee; and
- (ii) the first £10 of any repairs inclusive of VAT; and
- (iii) costs not covered under this Cover; and
- (iv) costs in excess of £750 inclusive of VAT.
- (v) any VAT arising on the repairs (applicable to VAT registered customers only).

4. YOUR CANCELLATION RIGHTS

If this Cover does not meet your requirements or should you decide to cancel this insurance policy for any reason within 14 days of receipt of the original documentation, you can obtain a full refund of the premium paid without charge. After this 14 day period you will be entitled to a pro-rata refund subject to no claims being paid under the policy, less an administration fee of £5. In either case, if you have asked us to perform or provide any of the services given under this policy we are entitled to recover all costs that you have used for the service provided. To obtain a refund please contact Mitsubishi Warranty Services on: 0345 641 9795.

5. MAKING A COMPLAINT

We aim to provide you with first class insurance cover and service. However, there may be times when you feel we have not done so. If this is the case, please tell us about it so that we can do our best to solve the problem. If you make a complaint your legal rights will not be affected.

In the first instance, please contact: Customer Support, Mitsubishi Extended Warranty Services, PO Box 1149, Croydon, CR9 1ZQ
or email: CustomerSupport@Allianz-Assistance.co.uk

Please supply us with your name, address, policy number/vehicle registration and claim number where applicable and enclose copies of relevant correspondence as this will help us to deal with your complaint in the shortest possible time.

If you are not satisfied with our final response you can refer the matter to the Financial Ombudsman Service for independent arbitration.

Mitsubishi MOT Protection is underwritten by AGA International SA and is administered in the UK by Mondial Assistance (UK) Limited (Trading as Mitsubishi Warranty Services), Registered in England No. 1710361. Registered Office 102 George Street, Croydon CR9 6HD.
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To find out more, visit:
mitsubishi-cars.co.uk/motprotection

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