

# Scotsure Renewal Warranty

## Insurance Product Information Document

Company: Car Care Plan Limited

Product: Premier Plus Warranty

This insurance is provided by Car Care Plan Limited, a company registered in the UK. Car Care Plan Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register number: 309268.

This document contains some important facts about Scotsure Premier Plus Warranty. 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 document. Please take time to read this policy document to make sure you understand the cover it provides.

### What is this type of insurance?

The Scotsure Premier Plus Warranty is a Mechanical Breakdown Insurance which is designed to protect you against the unexpected cost of repairs should your vehicle develop a problem.

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 it is ten years old or under and it has covered less than 100,000 miles at the time of warranty purchase.
- ✓ 12 months' extensive warranty cover for most mechanical and electrical components as listed in the 'What is Covered' section, with the exception of any components listed in the 'What is not Covered' section of the policy document.
- ✓ The amount you may claim over the whole period of this warranty is limited to the purchase price of your vehicle.
- ✓ UK and European cover.
- ✓ Car hire for up to seven days.



#### What is not insured?

- ✗ Any components not listed within the 'What is Covered?' section of the policy document.
- ✗ The gradual reduction in operating performance (wear and tear) due to the age of the vehicle and/or the number of miles it has covered.
- ✗ Any fault that is noted, reported or repaired during routine servicing of the vehicle, vehicle health checks, or MOT advisories.
- ✗ Mechanical or electrical failure caused by faults which a qualified engineer appointed by Car Care Plan thinks could have reasonably existed before this warranty began, could have been avoided or were totally or partly caused by a lack of maintenance or negligence.
- ✗ Repairs not authorised by the insurer or the administrator.
- ✗ Any repairs not notified to the insurer before the policy expiry date.



#### Are there any restrictions on cover?

! The most the insurer will pay for each individual claim is detailed in the Validation Certificate.

This warranty does not cover:

- ! American imports, grey imports, kit cars, motorhomes, driving school vehicles, commercial vehicles with an unladen weight of more than 3.5 tonnes Gross Vehicle Weight, vehicles used for hire, reward or in any sort of competition, rally or racing, public service vehicles such as police vehicles, ambulances, military vehicles etc.
- ! Any vehicle owned by a garage, motor trader or similar company.



## Where am I covered?

- ✓ Throughout the United Kingdom which includes England, Scotland, Wales and Northern Ireland;
- ✓ The Channel Islands; and
- ✓ The Isle of Man.
- ✓ Cover is also provided in the European Union or European Free Trade Association (EFTA) for up to a total of 60 days per annum.



## 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 warranty may not apply.
- **If you need to make a claim:** We recommend you take your vehicle to a VAT-registered repairer and provide them with the warranty number (found on the Validation Certificate), your vehicle registration number and the date and mileage that the component failed. **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?

You can pay your premium as a one-off payment prior to the start of cover or in monthly instalments.



## When does the cover start and end?

Your cover will take effect and end on the dates stated in your Validation Certificate.



## How do I cancel the contract?

To cancel your policy please contact the administrator on 0344 573 8113. Cancellations made within the first 30 days of purchase receive a full refund, thereafter a pro-rata refund can be obtained subject to an administration fee.

Please note you will not receive a refund where you have already made a successful claim on the policy.