



MOT Test Insurance – Product Summary

Summary of Cover

This statement provides a summary only. It does not describe all terms and conditions relevant to your product and it is essential that you read the full policy document to ensure that you understand the product purchased.

Name of Insurer:

Red Sands Insurance Company (Europe) Ltd is a company registered in Gibraltar No. 87598, registered office: Suite 913 Europort, Gibraltar.

MOT Test Insurance

This covers the cost of specified parts and labour necessary to rectify some faults which cause a vehicle to fail the MOT test.

Key Features and Benefits:

Parts, labour and VAT cover for covered components under the following headings:- Lighting equipment, Steering and suspension, brakes cover, seatbelts and General parts. £300 claim limit with a £10 excess.

Conditions:

Vehicle must have 3 months MOT left to run and be serviced in line with manufacturer's specifications. Authority should be sought prior to commencing repairs. Geographical limits apply.

Exclusions:

The cost of the MOT test or any re-test, corrosion, Fire or frost damage, service items, Glass and lenses, oil leaks and valve failure, wheel alignment, frictional materials, tyres, exhaust systems and emissions, catalytic converters, fuel leakage, wiper blades, rubbers.

Duration of Cover:

As quoted on the proposal/policy schedule.

See booklet

Cancellation:

No fees are normally charged for arranging policies. However, if this policy is cancelled within 14 days of receipt of your policy book, Auto Protect MBI Ltd will charge an administration fee of £35. (An additional administration fee of £15 may be charged by your Dealer). **This policy has no surrender value and no premium paid will be refunded after 14 days.**

What to do in the event of a claim

Telephone the claims line number of **0870 766 2786**.

Please have your policy type and number ready to quote so that your enquiry can be dealt with promptly.

What to do if you have a complaint

If you wish to register a complaint contact your supplying dealer or alternatively the policy administrator Auto Protect (MBI) Ltd.

Telephone: 0870 766 6667

Post:

Auto Protect MBI Limited, Cambridge House,
Cambridge Road, Harlow, Essex CM20 2EQ

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service (FOS).

Customer Compensation

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme. Insurance advising and arranging is covered for 100% of the first £2000 and 90% of the remainder of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.