

# The MOT Guarantee

## Terms and Conditions

This Guarantee is arranged and administered by Premia Solutions Limited on behalf of Nationwide Autocentres Limited.

### 1. Definitions:

**Administrator:** Premia Solutions Limited who We have appointed to administer this guarantee. Their address is, 3 Corunna Court, Corunna Road, Warwick, CV34 5HQ.

**Autocentre, Our, Us, We:** Your local Nationwide Autocentre where you purchased this MOT Guarantee.

**Geographical Area:** The United Kingdom, the Isle of Man and the Channel Islands.

**Maximum Claim Limit:** the maximum number of claims allowable during the Period of Cover is 3 and the maximum amount payable per claim shall be £650 (inclusive of VAT).

**MOT Test Failure Certificate:** The Notification of refusal to issue an MOT Test Certificate (VT30).

**Schedule:** the schedule specifying our personal details, details of the Vehicle, and the Start Date of Your guarantee.

**Start Date:** the date Your guarantee commences as detailed in Your Schedule.

**You, Your:** A UK resident who is eligible for and has applied for this MOT Guarantee and has agreed to pay the premium.

**Vehicle:** The vehicle as shown on Your Schedule.

### 2. Eligibility:

Your Vehicle will be eligible for the one year guarantee providing that at the Start Date of cover, the Vehicle:-

- is less than 12 years old since it was first registered,
- must not have travelled more than 120,000 miles, and
- there are at least 90 days before the next MOT is due.

Your Vehicle will be eligible for the three year guarantee providing that at the Start Date of cover, the Vehicle:-

- is less than 10 years old since it was first registered,
- must not have travelled more than 100,000 miles, and
- there are at least 90 days before the next MOT is due.

### 3. Period of Cover:

Your MOT Guarantee will commence on the Start Date and shall end as soon as the first of any of the following events occur:-

- 36 months after the Start Date, or
- The premium for this Guarantee is not paid, or
- The Vehicle is not annually serviced at an Autocentre, or
- You modify the Vehicle in any way which the manufacturer does not recommend, or
- The Maximum Claim Limit is reached, or
- You, or anyone representing You, defrauds or deliberately misleads the Administrator or Us.

### 4. What is Covered:

You are covered, up to the Maximum Claim Limit, against the cost of repairing, replacing or altering the following parts on Your Vehicle if cited on an MOT Test Failure Certificate as being the reason for the failure of the MOT Test during the Period of Cover.

#### Lighting Equipment

Headlamps, Headlamp Aim, Front and Rear Side Lamps, Stop Lamps, Rear Fog Lamps, Number Plate Illumination Lamps, Rear Reflectors, Hazard Warning Lamps and Controls, Direction Indicator Controls, Fog Lamp On/Off Indicator (Excludes Bulbs, Xenon Headlights and Tell/Tale Lamps).

#### Steering and Suspension

Steering Controls, Steering Mechanism/System, Power Steering, Transmission Shafts, Wheel Bearings, Front Suspension, Rear Suspension, Shock Absorbers, Suspension Drag Link, Track Rod Ends, Suspension Springs, Wishbones, Swivel Joints, Suspension Mounting (excluding Subframes).

#### Brakes

ABS Warning Systems and Controls (when the ABS warning light fails to operate in the correct sequence), Master Cylinder, Wheel Cylinders, Callipers, Load Compensator, Electronic Control Unit, Brake Pipes/Hoses/Cables (Discs and Drums are excluded).

#### Seatbelts

The condition and operation of all Seatbelts and Seatbelt Mountings.

#### General

Recalibration of Carburettor, Fuel Injection, Engine Management Unit or Sensor Replacement directly as a result of calibration failure to meet MOT exhaust standards. Horns, Speedometer, Speed Limiter, Windscreen Washers, Windscreen Wipers (excluding Wiper Blades and Rubbers). Tuning and Adjustments which are required to meet MOT exhaust gas emissions standards.



# Wave goodbye to MOT repair bills.

### 5. What Is Not Covered:

This MOT Guarantee does not cover:

- any parts which have not actually failed;
- consumables including but not limited to windscreen wiper motors, tyres, wheels, exhaust systems and catalytic converters;
- general wear and tear reported during the Vehicle's previous service;
- Your Vehicle where it is used as an emergency vehicle, taxi, bus, truck, heavy goods vehicle, motorcycle or if Your Vehicle is used for dispatch, road-racing, rallying, pace-making, speed testing or any other competitive event;
- any damage occurring, which is due in whole or in part to any type of accident or any act or omission which is wilful, unlawful or negligent by You;
- any component covered by an existing guarantee, warranty or insurance;
- the cost of MOT testing and/or re-testing;
- corrosion of bodywork;
- windcreens.

### 6. How To Make A Claim:

If Your Vehicle fails its MOT Test please inform Your Autocentre through whom You purchased Your MOT Guarantee and pass them Your MOT Guarantee document. You will then be asked for Your most recent MOT Test Certificate along with Your MOT Test Failure Certificate. We will then contact the Administrator and obtain authorisation that they can carry out all necessary repairs and request You sign the repair invoice.

### 7. General Terms and Conditions:

- All claims must be supported by a VAT receipted invoice from the Autocentre undertaking any repairs;
- During the Period of Cover You are allowed one transfer of this MOT Guarantee to another person, subject to an administration fee of £10 or;
- During the Period of Cover You are allowed to transfer this guarantee to an alternative vehicle owned by You, subject to an administration fee of £10;
- The Vehicle must be annually serviced (in accordance with the manufacturer's service schedule) and MOT tested at Your most convenient Autocentre, failure to do so will invalidate Your guarantee;
- The payment of any claim under this MOT Guarantee shall not be greater than the manufacturer's list prices for parts and labour costs incurred in repairing covered parts;
- Any exploratory dismantling charges will only be reimbursed as part of a valid claim. It is Your responsibility to authorise any dismantling and to pay the appropriate charges, if such dismantling proves that the failure is not covered under this MOT Guarantee;
- The parties to this guarantee are free to choose the law applicable to them. Without agreement to the contrary, English Law will apply. If You live in Wales, Scotland, Northern Ireland, Channel Islands or the Isle of Man, You will be entitled to commence legal proceedings in Your local courts.

### 8. Complaints Procedure:

We realise that things can go wrong and there may be occasions when You feel that We have not provided the service You expect. When this happens We want to hear about it so that We can try to put things right. If You have cause for complaint it is important You know We are committed to providing You with an exceptional level of service and customer care. Please contact the Administrator by writing to the Customer Care Manager, Premia Solutions Limited, 3 Corunna Court, Corunna Road, Warwick, CV34 5HQ or by telephone on 0845 8732002.

In the event that You remain dissatisfied please write to Nationwide Autocentre, 7/9 Richmond Road, Olton Wharf, Olton, Solihull, West Midlands B92 7RN.

### 9. Data Protection:

For the purposes of the Data Protection Act 1998 the Data Controller in relation to any personal data You supply is Premia Solutions Limited and Nationwide Autocentre Limited. Premia Solutions Limited and Nationwide Autocentre Limited may use Your data to keep You informed by post, telephone or other means, of any products or services which may be of interest to You. If You do not wish to receive information from Us or the Administrator please write to the Data Protection Officer, Premia Solutions Limited, 3 Corunna Court, Corunna Road, Warwick, CV34 5HQ. With limited exceptions, and on payment of an administration fee, You have the right to access and if necessary rectify information held about You. If You wish to make such an inspection, please write to the Administrator.

Calls may be recorded for training and monitoring purposes.



## The MOT Guarantee From just £59

# Spend just **£59** now. Get up to **£650** of **MOT** repairs.

Everyday driving can wear the parts on your car and can land you with some unexpected repair bills when you put your car through an MOT, even with a regularly serviced car. The MOT Guarantee from Nationwide Autocentre means you don't need to worry about any expensive repair bills that you might incur when your car has its MOT. Simply pay **£59** and we'll guarantee up to **£650** of repairs for your next MOT. Or better still, our **three year MOT Guarantee for £109** will cover your car for up to **£1,950** of repairs over three years. Even if you change your car within those three years, you can transfer it to your new car for £10.

## More value for money

Compared to other MOT Protection Schemes, you'll find ours the cheapest and most comprehensive

	Length of cover	Cost	Age of vehicle / mileage	Value of repairs
<b>Nationwide Autocentre</b>	<b>1 year MOT Guarantee</b>	<b>£59</b>	<b>12 years / 120,000 miles</b>	<b>£650</b>
Volvo	1 year MOT policy	£94.99	3-6 years old	£700
Peugeot	1 year MOT policy	£59.95	8 years / 80,000 miles	£750
Vauxhall	1 year MOT policy	£75	8 years / 80,000 miles	£750
<b>Nationwide Autocentre</b>	<b>3 year MOT Guarantee</b>	<b>£109</b>	<b>10 years / 100,000 miles</b>	<b>£1,950</b>

information taken from independent dealership websites, January 2009.

## Easy to buy

To buy the MOT Guarantee that suits you, simply visit any of our 223 Nationwide Autocentres, call us on 020 8385 3530 or buy online at [www.nationwideautocentres.co.uk/motg](http://www.nationwideautocentres.co.uk/motg). As long as your car is under 12 years old, has less than 120,000 miles on the clock, has a current MOT and has at least 90 days before your next MOT, you'll qualify for our 1 year guarantee once we've checked it. Alternatively, if your car is under 10 years old, has less than 100,000 miles on the clock, has a current MOT and has at least 90 days before your next MOT, you'll qualify for our 3 year MOT Guarantee.

## Easy to stay protected

To keep your MOT guaranteed, you must bring your car into Nationwide Autocentres for its servicing and MOT. As the only garage chain that is AA Approved, you can be sure that our service is top quality. Better still, thanks to our price guarantee, you can be certain you'll get great value too.

## Easy to claim

Simply take the following documents to your local Nationwide Autocentre: Your certificate number, your service records, your previous MOT Certificate (if applicable) and a copy of your Refusal of an MOT Test Certificate (VT30 or, in Wales, VT30W).

Full terms and conditions are on the back of this leaflet.

## What's included

### Lighting

- ✓ Headlamps
- ✓ Headlamp Aim
- ✓ Front and Rear Side Lamps
- ✓ Stop Lamps
- ✓ Rear Fog Lights
- ✓ Number Plate Illumination Lamps
- ✓ Rear Reflectors
- ✓ Hazard Warning Lamps and Controls
- ✓ Direction Indicator Controls
- ✓ Fog Lamp On/Off Indicator

(Excludes Bulbs, Xenon Headlights and Tell/Tale Indicator Lamps)

### Steering and Suspension

- ✓ Steering Controls
- ✓ Steering Mechanism/System
- ✓ Power Steering
- ✓ Transmission Shafts
- ✓ Wheel Bearings
- ✓ Front Suspension
- ✓ Rear Suspension
- ✓ Shock Absorbers
- ✓ Suspension Drag Link
- ✓ Track Rod Ends
- ✓ Suspension Springs
- ✓ Wishbones
- ✓ Swivel Joints
- ✓ Suspension Mounting

(excluding Subframes)

### Brakes

- ✓ ABS Warning Systems and Controls (if the warning light fails to operate in the correct sequence)
- ✓ Master Cylinder
- ✓ Wheel Cylinders
- ✓ Calipers
- ✓ Load Compensator
- ✓ Electronic Control Unit
- ✓ Brake Pipes, Hoses and Cables

(Discs and Drums are excluded)

### Seatbelts

- ✓ The condition and operation of Seatbelts and Seatbelt Mountings (excluding corrosion)

### General

- ✓ Recalibration of Carburettor, Fuel Injection, Engine Management Unit or Sensor Replacement as a direct result of calibration failing to meet MOT exhaust standards.
- ✓ Horns
- ✓ Speedometer, Speed Limiter
- ✓ Windscreen Washers
- ✓ Windscreen Wipers (excluding Wiper Blades and Rubbers)
- ✓ Tuning and adjustments needed to meet MOT exhaust gas emissions standards.

## What's not included

- ✗ Any parts which have not failed
- ✗ Consumables such as, but not limited to: Windscreen Wiper Blades Tyres Wheels Exhaust Systems, including Catalytic Converters Brake Discs, Drums, Pads and Shoes
- ✗ Any cost over £650 inc VAT on any single occasion
- ✗ General Wear and Tear reported the last time your car was serviced
- ✗ Any emergency vehicle, taxi, bus, truck, HGV, motorcycle.
- ✗ Any vehicle used for dispatch, road racing, rallying, driving school tuition and similar uses.
- ✗ The cost of the MOT test or re-test
- ✗ Corrosion of bodywork
- ✗ Windcreens

**BUY NOW. POP INTO YOUR LOCAL NATIONWIDE AUTOCENTRE.**

**CALL 020 8385 3530**

**OR VISIT [www.nationwideautocentres.co.uk/motg](http://www.nationwideautocentres.co.uk/motg)**

Lines open Mon-Fri 9am-6pm excluding public holidays. Calls may be recorded for training, monitoring and security purposes.