

SPOTiCAR

Summary Of Cover

This brochure represents just a summary of cover to help you make an informed purchase decision. When cover is purchased, a warranty handbook will be provided which contains all the terms and conditions of the warranty. Please take time to read the warranty handbook to make sure you understand the cover it provides.

Who is the Insurer?
This insurance is underwritten by Motors Insurance Company Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Who is the Administrator?
Car Care Plan Limited trading as SPOTiCAR Warranty Administration, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG.

Car Care Plan Limited is authorised and regulated by the Financial Conduct Authority.

Eligibility
You are only eligible for a SPOTiCAR Extended Warranty if at the time of inception:

YOU:

- are an individual residing, or a corporate body registered in the United Kingdom; and have purchased this cover within 30 days of purchasing your vehicle.

YOUR VEHICLE:

- is under 10 years old and with less than 100,000 miles on the odometer; and
- has an existing Manufacturer Warranty or SPOTiCAR Approved Warranty.

YOUR VEHICLE IS NOT:

- a vehicle with an engine size greater than 3,500cc;
- a commercial vehicle of more than 3,500kg gross vehicle weight;
- a non-European import;
- a motorhome, horsebox, refrigerated vehicle or any vehicle which has been modified from the manufacturer's original specification;
- used as a taxi, mini cab or driving school vehicle;
- used for short term hire or daily rental;
- used for hire and reward;
- used as a delivery or courier vehicle;
- driven in a competitive motoring event;
- used for public services including police, ambulance, fire or military service.

What is SPOTiCAR Extended Warranty?
Should your vehicle have a sudden mechanical or electrical failure, SPOTiCAR Extended Warranty will pay for the parts and labour costs of covered components up to the purchase price of your vehicle.

There is no mileage limit during the period of the warranty.

Main Features and Benefits

- Extensive cover for mechanical and electrical components
- Cover defined by a component exception list (please refer to the warranty handbook)
- Covers full parts, labour and VAT costs with no excess
- Only genuine PEUGEOT or Citroën parts used (if repaired at a PEUGEOT or Citroën Authorised Repairer)
- Unlimited mileage
- MOT Test Insurance is included. Covers you for the majority of items listed on the VT30 that may need to be repaired or replaced in order for your vehicle to pass its MOT test.

Maximum Claim Limit
The amount you may claim over the whole period of this warranty is limited to the purchase price of your vehicle.

What is Not Covered?
(A full list of exclusions and limitations can be found in the warranty handbook)

- Excessive or unreasonable diagnostic time or any diagnostic time which doesn't result in a valid claim (reasonable diagnostic costs for valid claims will be covered).
- All adjustments and alignments and service/maintenance operations.
- Mechanical failure caused by faults which existed before the warranty commenced.
- Vehicles where the odometer is altered, disconnected or interfered with in any way, unless it its faulty.
- Component failure resulting from accident damage, misuse or neglect.
- Items which do not form part of the manufacturer's original specification for the vehicle.
- Faults resulting from the use of fuel which is either contaminated or inappropriate for the vehicle.

How to Claim
If you wish to make a claim under the terms of your warranty, we recommend you contact your local PEUGEOT or Citroën franchised retailer. Who will request approval for repairs by telephoning the SPOTiCAR Warranty Administration Claims Department on

0344 578 8220 and giving the following information.

a) The full warranty type and number (found on the Welcome Letter);

b) Your vehicle registration number;

c) The date and mileage the component(s) failed;

d) A detailed estimate of repair costs.

Complaints Procedure
How to Make a Complaint

We hope that you are pleased with the service we provide.

In the unlikely event of a complaint, you should contact the Administrator in the first instance on **0344 573 8220** or in writing to: The Customer Services Manager, SPOTiCAR Warranty Administration, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG.

You can also email the administrator at **complaints@motor-admin.com**.

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

Cancellation Rights and Refunds
We hope you are happy with the cover this policy provides.

If after reading your warranty handbook, however, this insurance cover does not meet with your requirements, you have the right to cancel the warranty (including the MOT element of the policy) within 30 days of purchase and the optional assistance element within 14 days of purchase.

Before requesting a cancellation, please refer to the full Terms and Conditions which can be found in the warranty handbook.

SPOTiCAR Extended Warranty

Protection for Your Vehicle
When you buy an approved SPOTiCAR vehicle you can be confident of getting a car that has been thoroughly checked and serviced.

To make sure that you continue to enjoy your motoring, SPOTiCAR Extended Warranty could cover you against unexpected mechanical and electrical repair costs.

It offers extensive cover for vehicles up to 10 years old with fewer than 100,000 miles on the odometer at the time of inception, and provides cover for 12 or 24 months.

Customer Benefits

- Unlimited claims liability up to the purchase price of the vehicle
- Covers full parts, labour and VAT costs with no excess
- MOT Test Insurance included
- Only genuine PEUGEOT or Citroën parts used
- Transferable if you sell the car privately

Keeping You Moving

- Comparable replacement vehicle for up to three days after the first 24 hours.*
- Hotel expenses – up to £150 in the event of vehicle immobilisation.

Optional SPOTiCAR Assistance
If your vehicle suffers a breakdown on the road or at home, optional SPOTiCAR Assistance is there to help when you need it the most.

Cover is available as a cost option and includes Roadside, At Home, Recovery, Onward Travel and European Breakdown.

*Subject to availability.

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Extensive Cover With SPOTiCAR Extended Warranty

Your warranty covers most components for mechanical and electrical failure with the **EXCEPTION** of the following items:

EXCLUDED ITEMS

- Batteries (Please note Electric Vehicle Batteries are covered under the manufacturer warranty up to 8 years old or 100,000 miles)
- Ancillary drive belts
- Brake and clutch frictional material
- Bulbs and fuses
- LED lamps are covered providing at least 50% of the lighting has failed
- Exhaust systems and diesel particulate filters (catalytic converters are covered against internal failure only and not accidental damage, corrosion or damage resulting from the use of incorrect fuel)
- Wheels and tyres
- Wheel alignment or any adjustments unless required as part of a component failure covered by the warranty
- Wiper blades
- Water ingress including damage to covered components caused by water
- All serviceable items
- Recharging of the air conditioning unit (unless required as part of a valid repair)
- Electrical software update or reprogramming unless required due to the failure of a covered part
- Trim and bodywork including:
  - Interior and exterior trim (including door hinges and check straps)
  - Glass (heater elements are covered)
  - Seat covers and cushions
  - Weather strips and body seals
  - Paintwork

Statement of Price

12 Month Duration - Vehicles up to 5 years old and 50,000 miles*	£305.00
12 Month Duration - Vehicles up to 10 years old and 100,000 miles*	£389.00
24 Month Duration - Vehicles up to 3 years old and 50,000 miles*	£559.00
24 Month Duration - Vehicles up to 5 years old and 50,000 miles*	£579.00
24 Month Duration - Vehicles up to 10 years old and 100,000 miles*	£739.00

*Applies to age and mileage at point of warranty purchase. All prices quoted are inclusive of IPT @ 20%. Prices and IPT rates are correct at time of going to print.

Terms and Conditions apply.
Please speak to a member of staff for the full terms and conditions.

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The Cost Of Repairs

A modern car is extremely complex, made up of many sophisticated moving parts. Which means that should your vehicle suffer a mechanical or electrical failure, the cost of repairs can be an unwelcome expense.

The examples below are taken from a sample repair from 2022*, and reflect the average repair bills from various dealers throughout the country.

£1,120.44	Engine ECU
£3,920.10	Gearbox
£550.81	Heater Matrix
£605.80	Radio
£421.23	Shock Absorber
£1,615.26	Touch Screen
£323.37	Window Motor



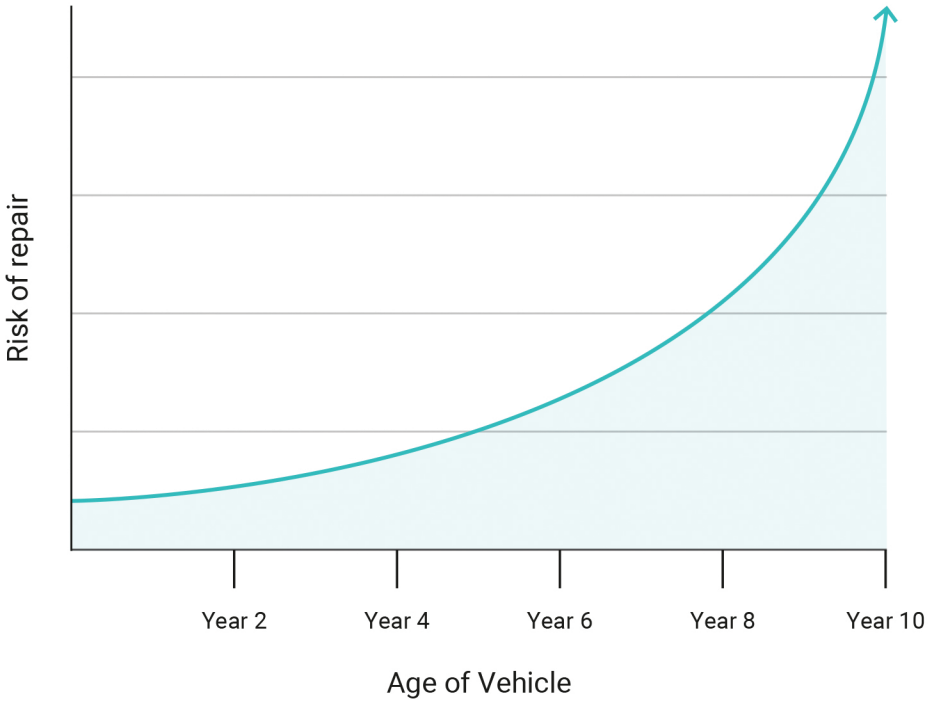
Costs shown are average costs.
*Source: Car Care Plan 2022

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Protecting Your Vehicle

The older a vehicle becomes, the higher the risk of mechanical or electrical failure. Repairs can be costly and are generally unexpected.

You could avoid costs like these with a SPOTiCAR Extended Warranty.



For illustrative purposes only.

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Picking Up The Bill If Your Car Fails Its Next MOT

MOT Test Insurance
If your vehicle fails to pass its next MOT test due to failure of any part listed on a VT30* (MOT Test Failure Form), SPOTiCAR MOT Test Cover will pay up to £750 (including VAT) to cover the cost of repair of the following items:

Lighting Equipment
Lamps, reflectors, indicators and bulbs are covered for failure due to: Breakage, discoloration, misalignment, water ingress and corrosion.

Steering and Suspension
Manual and power steering units, suspension drags links, track rods/ends, transmission shafts, shock absorbers, road springs, wishbones, swivel joints, mountings, sub-frames and wheel bearings are covered for failure due to: Wear, seizure, leakage and insecurity.

Fuel System
Fuel injection system, fuel ECU and fuel pipes are covered for failure to meet MOT exhaust gas emission standards (actual tuning and adjustments or any damage caused by contaminated fuel are not covered under this section). Fuel leaks are not covered.

Braking System
Brake master cylinder, wheel cylinders, calipers, discs, drums, load compensator, ABS modulator/sensors/computers and brake pipe, hoses, cables are covered for failure due to wear, leakage, seizure, splits/cracks, corrosion and adjustment.

Seat Belts
Mountings, belts, retractors and buckles are covered for failure due to: wear, non-function and insecurity.

Vehicle Structure
Vehicle structure is covered for corrosion. Failure due to accident damage is specifically excluded.

General
Windscreen wipers, windscreen wiper motor, washer motors and horn.

Please note:

- In Northern Ireland your authorised SPOTiCAR repairer will carry out a pre-test MOT Inspection, and will submit your vehicle for the MOT test on your behalf.
- Only one MOT Test Cover claim is permissible during each 12 month warranty period.
- MOT Test Cover does not cover accidental or malicious damage, neglect or normal in-service wear and tear.

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11363. 05/2022.
This brochure is intended for marketing purposes.

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