



CAR PROTECT NCT COVER

NCT Test Failure Insurance





This NCT Test Insurance is in addition to your legal rights and does not affect such rights if the goods are not of merchantable quality or are unfit for the purpose intended or not as described

Definitions

The words or expressions detailed below have the following meaning wherever they appear in this policy in bold.

Administrator – Car Protect c/o MB&G Insurance Services Ltd, 21-26 Howard House, Howard Street, North Shields, Tyne & Wear NE30 1AR

Claim Limit - The maximum amount payable under this NCT coverage is €500 (inc Vat).

Excess - The first €15 of any claim will still be payable by You.

Eligibility - Your Vehicle is eligible if it has at least 6 months of its current NCT Certificate remaining, or in the case of Vehicles under 4 years old, have more than 6 months from its first NCT Test date and Your Vehicle is under 8 years old when the Policy is bought

NCT Test Certificate – The NCT Test Certificate issued by the NCT Centre.

NCT Test – National Car Testing Service (NCTS) test on behalf of the Road Safety Authority.

Notification of refusal to issue a NCT Test Certificate – The Notification of refusal to issue a NCT Test Certificate by the NCT Centre should the Vehicle fail to meet the requirements of the NCT Test.

Period of Insurance - Cover is valid 30 days prior to and 30 days after the date the NCT test is due.

Policy Schedule – Confirms the details of the Vehicle, the Insured, Period of Insurance, component cover and Claim Limit under this NCT coverage

Vehicle - means only the Vehicle as identified on the Policy Schedule which is either solely for private use or designed for use on the public highway and designed to carry no more than eight people including the driver.

This definition excludes taxis, self drive hire cars, driving schools, commercial vehicles or vans, or to vehicles used in any sort of competition, rallies, pace making or off road use, or any vehicle over 8 years old at time of issue.

We / Us / Our / Insurer – International Insurance Company of Hannover Limited, Registered Address 2nd Floor, 1 Arlington Square, Bracknell, Berkshire, RG12 1WA.

Registered Number 145312.

Duly Authorised and regulated by the Financial Services Authority (FSA) under FSA.

Registration number 202640.

You/Your/ Insured - The Insured named in the Policy Schedule, who is the registered owner of the Vehicle.



What Is Covered

You are provided with the peace of mind of NCT cover for the duration selected. The following shown items are covered where a NCT failure certificate is issued and lists these items as the reason for not issuing a NCT Test Certificate.

Lighting Equipment

Headlamps, front and rear side lamps, number plate illumination lamps, stop lamps (excluding third high level brake lamps), reverse lamps, auxilliary lamps (standard fit only), rear reflectors, side reflectors, front and rear fog lamps, direction indicator relay/hazard warning flasher relay, fog lamp on/off indicator.

Steering and suspension

Steering control, steering mechanism and system, transmission shafts, wheel bearings, drive flanges, front and rear suspension and shock absorbers, track rod ends, suspension springs, wishbones, swivel joints, suspension mountings, sub-frames.

Brakes

Master cylinder, wheel cylinders, calipers, load compensator, ABS modulator/sensors, brake servo, brake vacuum pump, brake controls, hoses/cables.

Seats and Seatbelts

The condition and operation of all seats, seatbelts, pre-tensioners and seatbelt mountings.

General

Fuel injection, engine management unit or sensor replacement directly as a result of calibration failure to meet NCT exhaust emission standards, horn, speedometer, windscreen wipers and washers (excluding wiper blades and rubbers), boot/bonnet/door catches, window lift motor / window regulator (drivers door only), door mirror glass.

Claim Limit

The maximum amount payable under the NCT Cover is 500 Euros (inc Vat) in total and the first 15 Euros remain Your responsibility.

Eligibility

A private vehicle is eligible if it is new enough not to have required an NCT Certificate or, the Vehicle already has a valid NCT Certificate which has at least 6 months to run when the NCT cover commences.



INSURANCE CONDITIONS

1. This insurance is an Agreement between You (the Insured), named on the NCT Policy Schedule, International Insurance Company of Hannover Limited (the Insurer), and Car Protect c/o MB&G Insurance Services Ltd (the Administrator).
2. This NCT Cover is valid only in Eire.
3. The parties to this Insurance cover can choose the law that applies to it. In the absence of any written agreement to the contrary, the laws of the UK will apply.
4. The Insured shall take all reasonable steps to prevent loss or damage to the Insured Vehicle and shall observe the terms of this policy.
5. The Insurers and / or Administrator may cancel this policy by giving 14 days notice by recorded delivery to the last known address of the Insured.
6. If the policy is cancelled outside of the cooling off period for whatever reason there will be no refund of premium.
7. All benefits under this policy shall be forfeited and the Insurer and Administrator shall be released from all obligations to You if the conditions and 'How to Claim' procedures are not complied with OR a claim made by You or anyone acting on Your behalf to obtain a policy benefit is fraudulent or intentionally exaggerated; OR a false declaration or statement is made in support of a claim under this policy.
8. If the Insurers accept that there is a claim under this Insurance but there is a disagreement in respect of the amount to be paid, the disagreement will be referred to an Arbitrator appointed in accordance with current statutory provisions. In these circumstances the Arbitrator's award must be made before there is any right of action against the Insurers.
9. Non-Disclosure, Misrepresentation or Mis-description - this policy is voidable if you or anyone acting for you fails to disclose, misrepresents or mis-describes any material fact. If Insurers void this policy they will void it in its entirety and no cover will apply.

EXCLUSIONS

Insurers shall not be liable for any claim arising from or indirectly caused or contributed to or in consequence of ;

1. The Excess payable by **You** – the first €15 of any claim.
2. Components other than those specifically listed in the “What is covered” section.
3. Components which are not cited as failed on the failure certificate, but which are replaced during the course of the repair.
4. Advisory items noted on failure certificate.
5. (a) Anything occurring during the warranty or guarantee period of any manufacturers warranty, are recoverable under any other insurance or warranty or the dealer's excess period (if any) or where faults have developed during such period prior to the commencement of the Period of Insurance (provided they were evident at that time) and which have not been completely rectified.



- (b) any modification to the Vehicle or the substitution of components by nonstandard components or equipment not approved by the manufacturer of the Vehicle.
6. (a) The use of a grade of fuel not recommended by the manufacturer of the Vehicle or the ingress of foreign matter into fuel, lubricants or cooling system.
- (b) The use of inadequate or improper antifreeze protection. (c) routine servicing maintenance or repair of the Vehicle.
- (d) Negligence, abuse or willful damage.
- (e) Fire, self-ignition, lightning, earthquake, explosion, frost, storm, tempest, flood, water damage, theft or attempted theft, aircraft or other aerial devices or articles dropped therefrom or any extreme cause. (f) any road traffic accident or collision.
- (g) Components subject to recall or repair or replacement by the manufacturer or attributable to a manufacturer's design defect.
- (h) Rust or corrosion, damage to bodywork, leaks of any description, sliding door runners, towing brackets, any switches & control stalks, wheels, wiring, exhaust system (inc. Cat Converter), or airbags.
7. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, riot, civil commotion, strikes, lockout, confiscation or detention by customs or other officials or authorities, malicious intent or vandalism.
8. (a) Ionising radiations or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- (b) The radioactive toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component.
- (c) pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
9. Any Vehicle being owned by the a garage or its associated companies or by the proprietor of such garage or associated companies or by an employee or relative of such proprietor or component breakage occurring whilst the Vehicle is in the custody or control of such.
10. Non-compliance with the conditions relating to the servicing of the Vehicle.

The following Vehicles are excluded from cover:

All American, Australian and Canadian vehicles (unless built for the UK market), Stretched limousines, Aston Martin, Bentley, BMW 'M' series, Bristol, Bugatti, Caterham, Daimler 12 cylinder models, De Tomaso, Electric or hybrid powered vehicles, Ferrari, Ford Cosworth Models, Jaguar 12 cylinder models, Kit Cars, Lamborghini, Lancia Delta Integrale/8.32 Models, LCC Rocket, Lotus, LPG power vehicles, Marcos, Maserati, McLaren F1, Mitsubishi 3000 GT, Morgan, Nissan 300ZX/Skyline, Noble M10, Panther, Porsche, Rolls Royce, Rotary engine vehicles, Subaru SVX/Impreza WRX, TVR, Venturi, Westfield. Service vehicles (police ambulance etc), vehicles used for hire & reward, taxis, vehicles, or vans with a carrying capacity exceeding 35cwt, or to vehicles used in any sort of competitions, rallies, pace making or off road use.



HOW TO MAKE A CLAIM

Your Vehicle will need to be taken to Your local NCT Centre for the test to be carried out.

Upon Notification of refusal to issue a NCT Test Certificate please contact your local VAT registered repairer and give the repairer your permission to carry out any fault findings/diagnosis or dismantling necessary. You agree that You will pay the costs of dismantling and repairing the Vehicle if the cause of the failure is not covered.

Then you must follow the procedure outlined below:

The repairer should contact Car Protect Claims Office on Telephone number **01 531 3000**, quoting the Policy number shown on the Policy Schedule, provide a description of the failure, and an estimate of the parts and labour costs.

If a claim is accepted, Car Protect will give a specific Authority number for an agreed sum. Any amount charged in excess of this remains Your cost. Please ensure this Authority Number is recorded as We will not pay for any repairs undertaken or commenced without this Authority number.

Where the You are VAT registered, the VAT element will not form part of any claim.

On completion of the repairs, the full invoice must be submitted to the Administrator quoting the Authority number with a clear indication as to whom payment is to be made.

Do not forget if any claim is covered – You will be responsible for the first €15 of the repair costs, or any amount which exceeds the NCT Claim Limit of €500 (inc VAT).

Inspection

The Administrator reserves the right to examine the **Vehicle** and subject the failed items to independent expert assessment before commencement of any repairs.

Customer Service / Complaints

It is Our intention to give **You** the best possible service but if you do have questions or concerns about this Insurance or the handling of a claim **You** should in the first instance contact the Managing Director of the Administrator. Their contact details are:

Car Protect
c/o MB&G Insurance Services Ltd
21-26 Howard House, Howard Street,
North Shields, Tyne & Wear, NE30 1AR
Tel. 01 6854550
Email: complaints@carprotect.ie

Please ensure **Your** policy number is quoted in all correspondence to assist a quick and efficient response.

In the event **You** remain dissatisfied with the way a complaint has been dealt with, **You** may write to:

The Customer Care Manager,
International Insurance Company of Hannover Limited
2nd Floor, 1 Arlington Square
Bracknell, Berkshire, UK RG12 1WA



Who will provide full details of its complaints procedure and of any right the Insured may have to refer a complaint to the Financial Ombudsman Service. This procedure is in addition to any other legal rights the Insured may have to take legal proceedings.

Any telephone calls made in connection with this Policy may be monitored or recorded to assist with staff training and for quality control purposes.

If **You** suffer from any disability affecting **Your** ability to read these Policy Terms and Conditions and/or to take any action under them please contact, or arrange for some person on **Your** behalf, to contact the Administrator for assistance.

Data Protection Act

Your details will be stored and used by the Administrator and Us to administer Your insurance cover. Your details will not be kept for longer than is necessary. You are entitled to a copy of all the information held on You, for which there may be a charge.

Compensation Scheme

International Insurance Company of Hannover Limited, is covered by the Financial Services Compensation Scheme (FSCS). This provides compensation in case any of its members are unable, in specified circumstances, to meet any valid claims under their policies. The first £2,000 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met (100% if the insurance is legally compulsory). Compensation is only available to commercial customers in limited circumstances. Further information can be obtained from the Insurer, or from the Financial Services Compensation Scheme at the following address:

Financial Services Compensation Scheme
7th Floor, Lloyds Chambers,
1 Portsoken Street, London E1 8BN Tel: +44 (0)20 7897300