

Volkswagen Financial Services

Finance. Insurance. Fleet. Mobility.



Volkswagen MOT Cover



Model shown is new Polo SEL with optional 17" 'Pamplona' alloy wheels, panoramic sunroof and metallic paint.

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Welcome

Welcome to your Volkswagen MOT Cover.

Your Volkswagen MOT Cover has been designed to give you additional peace of mind when you need it most.

Please ensure you read this Cover Booklet and fully understand the terms and conditions relating to the MOT Cover provided to you.

All the details of how to make a claim, together with any conditions that you must comply with, are set out in the following pages.

If you have any questions that are not answered within this Cover Booklet, please contact us.

Please keep this Cover Booklet and your Confirmation of Cover in a safe place.

Certain words in this section have a specific meaning. We explain what these words mean under the Meaning of words section.

Who provides your Volkswagen MOT Cover?

This booklet explains how your MOT Cover works and the benefits you enjoy as a beneficiary of a group insurance policy arranged by Volkswagen Financial Services for Volkswagen UK.

Volkswagen Financial Services is a trading name of Volkswagen Financial Services (UK) Limited, registered in England number: 2835230 (registered office: Brunswick Court, Yeomans Drive, Blakelands, Milton Keynes, Milton Keynes MK14 5LR). Volkswagen Financial Services is authorised and regulated by the Financial Conduct Authority.

Volkswagen UK is a trading division of Volkswagen Group United Kingdom Ltd (company registration number 514809, VAT registration number 217990930) whose registered office is at Yeomans Drive, Blakelands, Milton Keynes MK14 5AN, a company authorised to conduct business in the United Kingdom ("Volkswagen UK").

Volkswagen MOT Cover from Volkswagen Financial Services is administered by Lawshield UK Ltd, registered in England (company registration number 3360532) whose registered office is 850 Ibis Court, Lakeside Drive, Centre Park, Warrington, WA1 1RL who are authorised and regulated by the Financial Conduct Authority.

Volkswagen MOT Cover is underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

UK General Insurance Ltd is authorised and regulated by the Financial Conduct Authority.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request. UK General Insurance Ltd is an agent of Great Lakes Insurance SE and in the matters of a claim act on behalf of Great Lakes Insurance SE.

Volkswagen Financial Services (UK) Ltd, Lawshield (UK) Ltd, UK General Insurance Ltd and Great Lakes Insurance SE are not part of the same corporate group.



Model shown is Golf R-Line with optional 18" 'Jurva' alloy wheels, panoramic sunroof, LED headlights, 'Vienna' leather upholstery and metallic paint.

Policy summary

Your MOT Cover will cover the cost of repairs to your vehicle as a result of a part covered by this cover being cited on an official notification of refusal to issue an MOT certificate (VT30) being issued during the period of cover.

Significant features and benefits of the policy

The most we will pay is £750 inclusive of VAT.

You will need to pay the first £10 towards any claim (the excess).

Significant conditions and exclusions of the policy

We will not pay for items subject to wear and tear (such as bulbs, fuses, tyres etc).

We will not pay for repairs to bodywork or glass.

We will not pay for the MOT Test or re-test fee.

You must ensure your vehicle is serviced in accordance with the manufacturers recommendations.

How long does your MOT Cover last?

Your period of cover is shown on your Confirmation of Cover.

When can you use you MOT Cover?

Your Volkswagen MOT Cover starts 90 days after the policy is taken out. The start date is shown on your Confirmation of Cover under the Your cover section. If an MOT becomes legally due in the first 90 days, the cover will not apply, however the following MOT will be covered.

Who provides your cover?

Your Volkswagen MOT Cover is provided as a benefit of group insurance policy issued to Volkswagen UK by UK General Insurance on behalf of Great Lakes Insurance SE.

Your right to cancel

You may cancel this MOT Cover at any time, however as this has been provided free of charge there is no cancellation or surrender value.

How to make a claim

Take your vehicle to a Volkswagen Approved Retailer and show your Confirmation of Cover. If you need help finding your local Volkswagen Approved Retailer please go to www.volkswagen.co.uk. Your Volkswagen Approved Retailer will assess your vehicle and liaise with us on your behalf.

How to make a complaint

Contact our Customer Services Manager at:
Volkswagen MOT Cover, P.O. Box 869, Warrington, WA4 6LD
By telephone: 0333 043 3781
By email: customerservices@volkswagen-motcover.co.uk

If we have not resolved the situation within eight weeks we will provide you with information about the Financial Ombudsman Services.

Financial Services Compensation Scheme

You may be entitled to compensation from the FSCS if the insurer cannot meet it's obligations.

This policy summary does not contain the full terms and conditions of your policy. These can be found in this Cover Booklet. You will also need to refer to your Confirmation of Cover.



Model shown is Tiguan SE with optional LED headlights with Dynamic Light Assist, 18" 'Kingston' alloy wheels and metallic paint.

Meaning of words

The words or expressions detailed in this MOT Cover section have the following meaning wherever they appear in this policy in **bold**.

Volkswagen Approved Retailer

Means a Volkswagen franchise retailer or vehicle servicing facility which is approved by Volkswagen UK.

Confirmation of Cover

The document that accompanies this Cover Booklet specifying **your** details and **your** cover.

Excess

The first amount of any claim payable by **you** which is £10.

Insurer/We/Our/Us

UK General Insurance Ltd on behalf of Great Lakes Insurance SE. This policy is administered by Lawshield UK Ltd on behalf of the **Insurer**.

MOT Certificate (VT20)

MOT Certificate (VT20) issued by the **MOT Test** station.

MOT Test

Ministry of Transport test completed by a company authorised by The Vehicle & Operator Services Agency to offer an MOT Testing service on behalf of the Secretary of State for Transport.

Notification of refusal to issue an MOT Certificate (VT30)

The **notification of refusal to issue an MOT Certificate (VT30)** issued by an **MOT Test** station should **your vehicle** fail to meet the requirements of the **MOT Test**.

Period of Cover

Means the period shown on **your Confirmation of Cover**.

United Kingdom

England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

You/Your/Yours

The person named on the **Confirmation of Cover** being the registered owner of **your vehicle**, or any subsequent owner of the vehicle during the period in which this cover remains valid.

Your Vehicle

The vehicle detailed on the **Confirmation of Cover**. **Your Confirmation of Cover** will confirm if MOT Cover is applicable to **you**.

Issue Date

This is the date in which the policy was taken out. This is detailed on the **Confirmation of Cover**.

Policy wording

MOT Cover application.

Your Volkswagen MOT Cover begins 90 days after your **Issue date**. If your MOT is due in this 90 day period, prior to **your period of cover**, then cover will not apply to that MOT it will instead apply to your next MOT.

What is covered?

We will pay the reasonable cost of repairing or replacing such part or parts of **your vehicle** listed below up to a maximum of £750 (inclusive of VAT) in the event of a part or parts covered herein being cited on an official "Refusal of an MOT Certificate" (Form VT30) as the reason for **your vehicle** failing to pass the **MOT test** during the **period of cover**.

- Lighting Equipment: Front and rear lamps, headlamps, stop lamps, rear reflectors, direction indicators, hazard warning lamps, switches, tell tales, high intensity discharge (HID), LED headlamps, washing and levelling system, power steering malfunction indicator lamp (MIL), electronic parking brake MIL, illumination of speedometers, brake fluid level warning lamps, electronic stability control system MIL, tyre pressure monitoring system warning lamp.
- Steering and Suspension: Steering control, steering mechanism, power steering, transmission shafts, wheel bearings, front suspension, rear suspension, shock absorbers, wheel alignment, steering, suspension, brake, transmission dust covers / gaiters, and steering wheel locking mechanism.
- Brakes: ABS warning system / controls, condition of service brake system, condition of parking brake system, service brake performance, parking brake performance, brake fluid levels where below the minimum indication.
- Seatbelts: All seatbelts mountings, their condition and operation; front driver's and passenger seat mountings; driver's seat adjustment mechanism, backrest security in an upright position and supplementary restraint systems (SRS) including airbags and seatbelt pre-tensioners.
- General: Emission control systems including catalytic converter, electronic stability control system, fuel injection, engine mountings, ECU replacement as a result of calibration failure to meet MOT exhaust gas emission standards, horn, mirrors, registration plates, speedometer, driving controls, windscreen wipers and washers.

What is not covered?

We will not pay for:

- Bulbs, fuses, wiring or connections
- Tyres or wheels
- Brake pads and shoes where the condition is wear related
- Bodywork or glass
- Exhaust system
- Items listed as "advisory" only
- Adjustments, tuning or cleaning
- The first £10 of any claim
- The **MOT Test** or re-test fee

General exclusions

These exclusions apply to all sections of **your** cover.

- Damage caused by a road traffic accident and/or fire
- Structural damage, rust or corrosion
- Parts fitted as part of the repairs that are not detailed under the What is covered section
- Repairs arising as a result of any deliberate damage, neglect or misuse of **your vehicle** or any modifications such as the fitting of replacement or experimental parts or other equipment not approved by the manufacturer
- Repair or servicing of **your vehicle** or parts subject to recall for repair or replacement by the manufacturer
- A fault or defect in any part which can reasonably be said to have been known to exist before the commencement of the **period of cover**
- Any repairs covered under the manufacturer's or supplier's warranty or any other form of cover
- Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority, terrorism
- Any direct or indirect consequence of:
 - Irradiation, or contamination by nuclear material; or
 - The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
 - Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.

General conditions

These conditions apply to all sections of this MOT Cover and **you** must meet them before **we** make a payment.

- **Your vehicle** must be under 10 years old and must have done under 150,000 miles to be eligible for cover
- Servicing must be carried out in accordance with vehicle manufacturer recommendations. Failure to keep **your vehicle** serviced in accordance with the manufacturer's service schedule will void this MOT Cover. **You** must keep all servicing receipts and invoices. **We** will be entitled to check that **your vehicle** has been serviced regularly and may ask to see these in the event of a claim
- **We** reserve the right to have **your vehicle** and failed components inspected by an expert before authorising repairs
- This MOT Cover has no surrender value or provision for a refund or repayment
- Only one claim can be made during the **period of cover**
- This MOT Cover is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the **United Kingdom** in which **your** main residence is situated
- **We** reserve the right to take over and carry out the defence or settlement of any claim after a payment has been made under this policy. Legal action may be taken in **your** name to recover payment from a third party made under this policy
- In the event of a claim under **your** policy, **you** must refer to the "How to make a claim" section of **your** policy
- Where dismantling of a covered component is necessary to determine the validity of a claim, **you** must authorise any dismantling. Costs incurred will only be met as part of a valid claim where **we** agree to meet the cost of repair
- Within 30 days prior to the MOT due date, **your vehicle** must be submitted for an **MOT Test** at a **Volkswagen Approved Retailer** and any faults identified on the **MOT Test** failure certificate must be rectified by a **Volkswagen Approved Retailer**
- Only MOTs scheduled 30 days prior to the MOT due date will be covered
- This cover will be invalidated if during the term:
 - **Your vehicle** is not serviced or repaired in accordance with the manufacturers recommendations;
 - A claim is made on a fraudulent basis;
 - **Your vehicle** has been used for racing, rallying or other competition purposes.



Model shown is Passat R-Line with optional 19" 'Verona' alloy wheels and metallic paint.

How to make a claim

If **you** need to make a claim please take the following steps within seven days from the date of issue of the **VT30**.

- 1) Take **your vehicle** to any **Volkswagen Approved Retailer** and show **your Confirmation of Cover**. If **you** need help finding **your** local **Volkswagen Approved Retailer** please go to www.volkswagen.co.uk.
- 2) **Your Volkswagen Approved Retailer** will assess **your vehicle** and liaise with **us** on **your** behalf.
- 3) If **your** claim is valid **we** will authorise **your Volkswagen Approved Retailer** to repair **your vehicle** and **we** will settle the costs covered by **your** MOT Cover directly to **your Volkswagen Approved Retailer**.
- 4) **You** will be responsible for the following costs:
 - The first £10 of any repairs, (the **excess**)
 - Costs not covered by this policy
 - Costs in excess of £750 inclusive of VAT
 - Any VAT arising on the repairs (only where **you** are VAT registered)
 - Any **MOT Test** or re-test fee



Model shown is Touran SEL with optional LED premium headlights and metallic paint.

Important information

Getting in touch

You can contact us at:

Volkswagen MOT Cover, P.O. Box 869, Warrington, WA4 6LD

By telephone: 0333 043 3781

By email: customerservices@volkswagen-motcover.co.uk.

What to do if you are not satisfied with the cover or service provided

Our aim is to get it right, first time, every time. If we make a mistake we will try and put it right promptly. We will always confirm to you the receipt of your complaint within five working days and do our best to resolve the problem within four weeks. If we cannot, we will let you know when an answer may be expected. If we have not resolved the situation within eight weeks we will provide you with information about the Financial Ombudsman Service.

If you have a complaint please contact our Customer Services Manager at:

Volkswagen MOT Cover, P.O. Box 869, Warrington, WA4 6LD

By telephone: 0333 043 3781

By email: customerservices@volkswagen-motcover.co.uk.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Tel: 0300 123 9123

Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

Financial Services Compensation Scheme

For your added protection the insurer is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

UK General Insurance Ltd Privacy Notice

We are UK General Insurance Ltd, referred to as "we/us/our" in this notice. Our data controller registration number issued by the Information Commissioner's Officer is Z7739575

This privacy notice is relevant to anyone who uses our services, including policyholders, prospective policyholders, and any other individuals insured under a policy. We refer to these individuals as "you/your" in this notice.

We are dedicated to being transparent about what we do with the information that we collect about you. We process your personal data in accordance with the relevant data protection legislation.

Why do we process your data?

The provision of your personal data is necessary for us to administer your insurance policy and meet our contractual requirements under the policy. You do not have to provide us with your personal data, but we may not be able to proceed appropriately or handle any claims if you decide not to do so.

What information do we collect about you?

Where you have purchased an insurance policy through one of our agents, you will be aware of the information that you gave to them when taking out the insurance. The agent will pass your information to us so that we can administer your insurance policy.

For specific types of insurance policies, for example when offering you a travel insurance policy, we may process some special categories of your personal data, such as information about your health.

We have a legitimate interest to collect this data as we are required to use this information as part of your insurance quotation or insurance policy with us. We may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

UK General's full privacy notice

This notice explains the most important aspects of how we use your data. You can get more information about this by viewing our full privacy notice online at <http://ukgeneral.com/privacy-notice> or request a copy by emailing us at dataprotection@ukgeneral.co.uk. Alternatively, you can write to us at: Data Protection, UK General Insurance Ltd, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ.

Great Lakes Insurance SE Information Notice

Personal Data provided in connection with this policy will be used and processed in line with the Information Notice. For more information, please visit www.munichre.com



Model shown is High up! with optional metallic paint with two-tone black roof paint option.

Use of data

Volkswagen MOT Cover is administered on behalf of Volkswagen UK by Volkswagen Financial Services (UK) Limited ("VWFS"). VWFS will use your information and share it with Lawshield UK Limited for the following reasons:

- To provide you with the product and notify you about important changes or developments to the features and operation of those products and services
- manage your account, including responding to your enquiries and complaints
- comply with audits
- carry out risk management
- carry out customer modelling, statistical and trend analysis, with the aim of developing and improving products and services

VWFS may share your information with other Volkswagen Group companies for audit purposes, risk management and to carry out customer modelling, statistical and trend analysis, with the aim of developing and improving products and services, and to comply with legal requirements. We will not disclose your information to anyone else except:

- where the law says we may or must do so
- to companies that provide services to VWFS and/or Volkswagen Group United Kingdom Limited to perform activities relating to your contract and/or to protect our rights and/or property
- to our franchised retailers to manage claims under your warranty cover

If your personal information is stored outside of the UK, we will require your personal information to be protected to UK standards.

Further information on how your information is used, how we maintain the security of your information, your right to access information we hold on you and details of relevant third party and Volkswagen Group companies for data sharing purposes is in our Privacy Policy which is available:

- at our website: www.insurewithvolkswagen.co.uk/privacy
- by contacting us at DPO@vwfs.co.uk
- from the retailer submitting your application for our product