

smart MOT Protection



Summary of Terms

smart will pay the reasonable cost of repairing or replacing parts up to a maximum of £750, inclusive of VAT and labour under this Protection. This is in the event that a part, or parts shown on an official "Notice of refusal to issue an MOT certificate" (Form VT30) is documented as the reason for the car failing to pass the MOT test, during the term of the protection.

Product Registration

The registration of the MOT Protection product is at the discretion of the smart Authorised Repairer and shall be available only for cars that:

- have had their last service carried out in line with the manufacturer's guidelines; and
- are up to 10 years old from the first date of registration; and
- have covered fewer than a total of 120,000 miles from the first date of registration; and
- have no less than 6 weeks remaining before the next MOT test becomes legally due

During the term

This Protection is only available to the car identified overleaf providing the following conditions are met:

- any servicing that falls due is carried out in accordance with the manufacturer's guidelines;
- any pre-existing faults identified on the preceding MOT or service are repaired in accordance with the manufacturer's guidelines; and
- the car has not been used for racing, rallying or any other competitive purposes.

This protection is transferable free of charge to a new private owner by calling the Administrators on 0345 641 9758 and quoting the reference number detailed overleaf.

Terms and Conditions

1. Definitions

- "the Administrators" means smart Administration Services, PO Box 1183, Croydon CR9 1HR.
- "smart" means smart UK Ltd
- "the Protection" shall mean this MOT Protection as defined within these terms and conditions.
- "the Customer" means the owner of the car to which this MOT Protection relates.
- "the Term" means the period of cover as shown on your confirmation of cover letter.

2. The Protection Terms and Conditions

- For any car registered under this Protection and in the event of a part or parts covered herein being documented on an official "Notice of refusal to issue an MOT certificate" (Form VT30) as the reason for the car failing to pass the MOT test during the Term, smart will pay the reasonable cost of repairing or replacing such part or parts up to a maximum of £750, inclusive of VAT.
- The maximum sum of £750 inclusive of VAT is separately available for each MOT test that falls due throughout the Term should all terms and conditions set out here be met. Should any or the entire sum be unused following an MOT test, this sum will not be available or reclaimable by the Customer and will not be

transferable to any other car or to any other MOT test or repairs.

- It is a condition of this Protection that the information provided by the Customer is accurate and complete.
- The Protection has no surrender value or provision for a refund or repayment.
- The Protection is administered on behalf of smart by the Administrator.
- Only genuine manufacturer's parts will be used in any repairs identified on the "Notice of refusal to issue an MOT certificate".
- Only one claim can be made during the cover period.
- Repairs must be undertaken at a participating smart Authorised Repairer.

3. Parts Protected

3.1 The following parts will be protected under the protection:

- Lighting equipment:** Headlamps, front and rear side lamps, number plate illumination lamp, headlamp aim, stop lamps, rear reflectors, rear fog lamps, hazard warning lamps and control, direction indicator control, fog lamp on/off indicator.
- Steering and suspension:** Steering control, steering mechanism and system, power steering, transmission shafts, wheel bearings, front and rear suspension and shock absorbers, suspension drag link, track rod ends, suspension springs, wishbones, swivel joints, suspension mountings.
- Brakes:** Master cylinder, wheel cylinders, callipers, discs/drums, load compensator, ABS modulator/sensors, electronic control unit, brakes, pipes, hoses and cables.
- Seatbelts:** All seatbelts and seat mounting(s)
- General:** Carburettor, fuel injection, ECU or sensor replacement directly as a result of calibration failure to meet MOT exhaust gas emission standards, horn, speedometer and speed limiter, windscreen wiper blades and washers.

Please Note: Tuning and adjustments are only included if necessary to meet MOT exhaust gas emission standards.

4. Exclusions

4.1 The following are excluded from this protection:

- Bodywork and glass,
- exhaust system,
- items listed as "report" or "advisory" only,
- adjustments, tuning or cleaning
- tyres and wheel and wheel alignment
- friction material relating to wear and tear

General exclusions

The Protection excludes the following:

- Parts fitted as part of the repairs, other than those identified in Clause 3 of the Terms and conditions.
- The MOT test or re-test fees.
- Repairs arising as a result of any collision, rust or corrosion, impact, accident, self-ignition or explosion, theft or attempted theft, frost or freak weather conditions.

- Repairs arising as a result of any deliberate damage, neglect or misuse of the car or any modifications such as the fitting of replacement or experimental parts or other equipment not approved by the manufacturer.
- Repair or servicing of the car 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 Term.
- Any repairs that are covered under the manufacturer's or supplier's warranty or any other form of cover.
- Any vehicles used for hire and reward purposes.
- Repairs arising from any advisory items on the VT30 form.

5. This Protection will be invalidated if during the Term:

- The car is serviced or repaired outside the manufacturer's guidelines.
- A claim is made on a fraudulent basis.
- The car has been used for racing, rallying or other competition purposes.

6. The Administrator's obligations

- The Administrator will administer claims in accordance with the terms herein and reimburse the smart Authorised Repairer upon receipt of the appropriate documentation.

7. The Customer's obligations

The Customer will:

- Maintain the car in accordance with the car manufacturer's recommendations.
- Present the car to a smart Authorised Repairer for an MOT test within 30 days prior to the MOT test due date.
- Present a copy of this document to the smart Authorised Repairer undertaking the MOT test before the MOT is started.
- Meet the following costs at the point of car collection:
 - the MOT test fee; and
 - costs not protected under this Protection; and
 - costs in excess of £750 inclusive of VAT.
 - any VAT arising on the repairs (applicable to VAT registered customers only).

8. Making a Complaint

We make every effort to provide customer satisfaction, but should you have a complaint or dispute that is unresolved please write to Customer Support at smart Administration Services, PO Box 1183, Croydon CR9 1HR Tel 020 8603 9853 or email - customersupport@allianz-assistance.co.uk