

Misfuelling Insurance

Insurance Product Information Document

Coplus[®]

Company: Coplus

Product: Misfuelling insurance

Coplus is a trading name of Motorplus Limited. Registered in England and Wales with Company No. 03092837.

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Motorplus Limited is authorised and regulated by the Financial Conduct Authority (309657)

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of insurance?

This Misfuelling insurance policy provides cover for the policyholder or anyone else authorised to drive the vehicle under your motor insurance, in the event they misfuel the vehicle within the territorial limits.



What is insured?

The insurer will repair or replace the parts listed and also labour costs at the agreed approved repairer rate, up to the policy limit of £2500, Cover includes:

- ✓ fuel pumps;
- ✓ fuel filters
- ✓ fuel pressure rail/pipes;
- ✓ fuel injectors (if replacement recommended by manufacturers);



What is not insured?

- ✗ the first £25 of each and every claim;
- ✗ misfuel as a result of routine servicing, maintenance or repair of the vehicle;
- ✗ components subject to a recall, repair or replacement by manufacturers or any manufacturer design defect;
- ✗ damage to vehicle or trailer contents whilst being recovered or transported;
- ✗ transportation or arrangement of transportation of any animal or livestock;
- ✗ any vehicle where the fuel supply has been modified including but not limited to bio-diesel
- ✗ any vehicle that uses bio-diesel, ethanol, red diesel, autogas (LPG), leaded fuel (4 star) or any other non standard fuel;
- ✗ any vehicle not registered for road use;
- ✗ claims from foreign matter entering the fuel system except for petrol or diesel.

The following Vehicles are not covered by this policy:-

- ✗ 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; Ferrari;
- ✗ Ford Cosworth models;
- ✗ Hummer; Jaguars exceeding 4000cc;
- ✗ Kit cars; Lamborghini;
- ✗ Lancia Delta Integrale/8.32 Models;
- ✗ LCC Rocket; Lotus; LPG powered vehicles;
- ✗ Marcos; Maserati; McLaren F1;
- ✗ Mitsubishi 3000 GT; Morgan;
- ✗ Nissan 300ZX/Skyline; Noble M10;
- ✗ Panther; Porsche other than Boxster models;
- ✗ Rolls Royce; Rotary engine vehicles;
- ✗ Subaru SVX / Impreza WRX; TVR;
- ✗ Venturi; Westfield,
- ✗ Service vehicles (police, ambulance etc);

- ✘ Vans with a carrying capacity exceeding 3500kg;
- ✘ Taxis
- ✘ Any vehicle used for hire & reward



Are there any restrictions on cover?

- ! All claims have to be notified to us and authorised prior to any expense being incurred;
- ! The vehicle must be free from any pre-existing faults at time of inception of this policy;
- ! Should the insurer need to dismantle the vehicle or a covered component to determine the validity of a claim, you must authorise us to do so. Any costs incurred will only be met as part of a valid claim;
- ! Repairs under this policy can only be carried out by our approved repairer;
- ! The claims department can specify the use of guaranteed exchange or factored parts. The liability for claim will be limited to the cost of these.



Where am I covered?

You are covered in respect of misfuel of the vehicle listed on the schedule located in the United Kingdom, Northern Ireland, Channel Islands and the Isle of Man.



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



When and how do I pay?

The company from whom you have purchased this insurance will advise you the methods by which you can pay your premium.



When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.