

Alloy Wheel Insurance Policy Summary

Introduction

Some important facts about your insurance policy are summarised below. This summary does not describe all the terms and conditions of the policy. To ensure full understanding of the cover provided by this policy, it is recommended that this document is read alongside the policy wording.

Insurer

This insurance is arranged by Click2Protect UK Limited, with UK General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) SE, Registered in England No.SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London EC3M 3AJ.

Type of Insurance and Cover Provided

Your insurance policy provides cover as summarised below:

This Policy Will Cover

Within the period of insurance, we will pay for the cost of repair resulting from accidental damage which has occurred within the geographical limit of the policy to the alloy wheels. Each Claim will be handled by the administrator and the repair will be carried by our approved repairer, who will make all efforts to affect the repair to your satisfaction. Where more than one alloy wheel has suffered accidental damage each repair will be classed as a claim under the policy. Where, in the opinion of the approved repairer, the damage is to such an extent that a repair is not possible. We will provide you with a £100 contribution towards a replacement alloy wheel.

Significant Exclusions

The insurer will not be liable for:

- Damage that existed before the inception date or within the waiting period of your policy;
- Any damage showing evidence of rust, corrosion or hail impact;
- Where the vehicle is located outside of the geographical limit of the policy;
- Where you have exceeded the number of claims permitted during the period of insurance;
- Damage reported more than 14 days after discovery;
- Any damage caused by stickers or decals;
- A defect which is deemed not to be accidental damage;
- General wear and tear, pitting, discolouration, tar staining, neglect, poorly maintained finish or a defect which the approved repairer states is not the result of accidental damage;
- Any resultant loss or third party claims, bodily injury, road hazard, fire damage or any other losses beyond the scope of this cover;
- Theft of alloy wheels;
- Failure of the approved repairer to match the cosmetic finish of any other alloy wheel on the vehicle;
- Cracked or buckled alloy wheel(s);
- Any repairs that are covered by another insurance policy or motoring breakdown organisation or recoverable from a third party;
- Where the damage of your alloy wheels is deemed to be a manufacturing defect;
- Any act or omission which is wilful or unlawful;
- Any repair estimated to take over 5 hours to complete;
- A repair required as a result of:
 - The vehicle being driven while the tyre is deflated or has been operated at the incorrect pressure;
 - A replacement tyre being fitted to the alloy wheel.

Limit of Indemnity

The maximum number of claim(s) during the period of insurance shall not exceed:

- Three (3) claim(s) under a twelve (12) month policy.
- Six (6) claim(s) under a twenty four (24) month policy.
- Nine (9) claim(s) under a thirty six (36) month policy.
- Our liability per claim shall not exceed £100.

Cancellation Right

If you decide that, for any reason, this policy does not meet your insurance needs then please return it to Click2Protect UK Limited within 30 days from the day 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, We will then refund your premium in full.

If you wish to cancel your Policy after 30 days, you will be entitled to a pro- rata return of premium, less a £20.00 cancellation fee. On the condition that no claims have been made or are pending

The Insurer may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address. A Valid reason is

- Fraud
- Non-payment of premium
- Threatening and abusive behaviour
- Non-compliance with policy terms and conditions

Provided the premium has been paid in full, you will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

Governing Law

Unless some other law is agreed in writing, this policy 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.

Making a Claim

You must contact the Claims Administrator by telephoning 0191 258 8151 to proceed with a Claim under the policy, you will be required to provide the following information:

- Your policy number and vehicle details;
- A daytime contact telephone number;
- The cause of damage;
- Electronic images of the damage.

Depending on the nature of your claim, we may ask you to provide the following additional information:

- Valid crime reference number in the case of malicious damage;
- Location for the attendance of an approved repairer for repairs;
- Your contact and payment details for reimbursement.

You will be liable for any costs incurred in excess or outside the liability of this insurance.

UK General Insurance Ltd is an insurer's agent and in the matters of a claim, act on behalf of the insurer.

How to Make a Complaint

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim, you should follow the complaints procedure below:

If you have a complaint about the way in which this policy was sold, please contact The Managing Director, Click2Protect UK Limited, 3rd and 4th Floors, Gainsborough House, Sheering Lower Road, Sawbridgeworth, Hertfordshire, CM21 9RG, Tel: 01438 870615

If you have a complaint about a claim, please contact the administrator MB&G Insurance Services Ltd at: MB&G Insurance Services Ltd, Cobalt Business Exchange, Cobalt Park Way, Newcastle Upon Tyne, NE28 9NZ, Tel: 0191 258 8151 (all calls will be recorded for training, compliance and claims purposes).

If your complaint cannot be resolved by the end of the third working day, it will be passed to: Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ, telephone 0345 218 2685 , or e-mail customerrelations@ukgeneral.co.uk.

If you are not happy with the response you have received, you have the right to ask The Financial Ombudsman Service to review your case.

In all correspondence, please state your policy number and quote scheme ref 06018B.

Financial Services Compensation Scheme

Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme in the event that Great Lakes Reinsurance (UK) SE 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 obtain further information about compensation scheme arrangements from the FSCS by visiting www.fscs.org.uk.

Consumer Insurance (Disclosure & Representations) Act 2012

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:

- Supply accurate and complete answers to all the questions we or the administrator may ask as part of your application for cover under the policy;
- To make sure that all information supplied as part of your application for cover is true and correct;
- Tell us of any changes to the answers you have given as soon as possible.

Failure to provide answers in-line with the requirements of the Act may mean that your policy is invalid and that it does not operate in the event of a claim.

Data Protection Act 1998

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.