

Alloy Wheel Insurance Your Policy Terms and Conditions

INTRODUCTION

Thank **You** for choosing Click2protect UK Limited to protect **Your Alloy Wheel(s)** against **Accidental Damage**.

Your policy has been specially designed to cover the cost of repairs to the **Alloy Wheel(s)** on **Your Vehicle** within the **Geographical Limits** as a result of **Accidental Damage**. **Our** aim is to provide a quick and effective repair carried out by **Our Approved Repairer** using pioneering repair and refurbishment techniques

It is important that **You** read this document as it contains the full terms and conditions of this insurance. Details of the cover selected will be shown in the schedule issued to **You**. If **You** have not received a schedule within 14 days from the date of **Your** purchase or **You** have any questions regarding the cover then please contact **Our** customer service team on 01438 870615. **We** will be happy to help.

Click2protect UK Limited Alloy Wheel Insurance is arranged by: Click2protect UK Limited with UK General Insurance Ltd on behalf of Ageas Insurance Limited, Registered in England No.354568. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA.

Click2protect UK Limited is authorised by the Financial Conduct Authority (FCA) Ref 670499 and is registered in England and Wales, Company No 09196261, Registered Address: First Floor, 30 London Road, Sawbridgeworth, Hertfordshire, CM21 9JS.

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

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768.

DEFINITIONS

Specific words contained throughout this document have been defined within this section and will be shown as bold print.

Alloy Wheel(s): The **Alloy Wheels** that are of original specification to the **Vehicle** that were present on the **Vehicle** at the time **You** purchased the **Vehicle**.

Accidental Damage: A sudden and unforeseen event that has resulted in damage to **Your Alloy Wheels**.

Administrator: Click2Protect UK Limited, 3rd and 4th Floors Gainsborough House, Sheering Lower Road, Sawbridgeworth, Hertfordshire, CM21 9RG.

Approved Repairer: Revive, a company appointed by the **Claims Administrator**.

Claims Administrator: MB&G Insurance limited, 21/26 Howard House, Howard Street North Shields, Tyne & Wear, NE30 1AR

Excess: The first amount of any **Claim** payable by **You** as detailed on the **Validation Certificate**.

Geographical Limit: Mainland Britain

Insurer, We, Us, Our: UK General Insurance Limited on behalf of Ageas Insurance Limited.

Period of Insurance: The period specified on the **Validation Certificate**.

Validation Certificate: The document issued to **You** by the **Administrator** when **You** take out this policy. It will contain details of the cover selected, personal details about **You**, the **Vehicle**, policy **Excess** and confirmation of the effective start and expiry date of the policy.

Vehicle: The vehicle detailed on the **Validation Certificate**

Waiting Period: The first 14 days of the policy when you cannot register a claim.

You, Your: A UK resident who has purchased an eligible **Vehicle** and has paid the necessary premium under this policy.

WHAT IS COVERED

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.

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.

You should also note that this policy does not cover **Alloy Wheels** with a Chrome Effect finish or of Split Rim construction and/or Diamond Cut wheels. If **You** are not sure whether this will apply to **Your Vehicle**, please contact your vehicle supplying dealer for clarification.

We and the **Approved Repairer** discharge **Our** obligations under any repair agreement providing a good quality, hand-completed aftermarket repair. In normal circumstances, such a repair is unlikely to be detected by a casual examination of the **Vehicle** by an untrained observer of the previous damage location.

WHAT IS NOT COVERED

This Insurance does not cover the following:

- 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)**;
- 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.

YOU WILL BE RESPONSIBLE FOR

- Any repair commenced or carried out without prior authorisation or reported more than 14 days after discovery
- Costs incurred in the event the reported damaged exceeds the maximum claim limit

ELIGIBILITY

This Insurance is available for passenger cars, vans and light commercial vehicles up to 3,500kg GVW that are registered within the **Geographical Limits**.

This insurance does not cover vehicles that:

- Are used for hire or reward (e.g. Taxi or driving tuition)
- Have been modified (Unless previously agreed with the **Administrator**)
- Have previously been recorded as an insurance total loss
- Are used for road-racing, rallying, or any other competitive event.
- Are motorcycles, scooters, three wheeled vehicles, quad bikes, caravans, motorhomes, trailers or boats
- Are delivery courier fleet vehicles
- Are used for business use other than journeys to and from a permanent place of work.

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:-

- (a) Advise **Us** of **Your** policy number and **Vehicle** details;
- (b) A daytime contact telephone number;
- (c) Advise **Us** of the cause of Damage;
- (d) Electronic images of the Damage.

Depending on the nature of **Your Claim We** may ask **You** to provide the following additional information:

- (a) Valid crime reference number in the case of malicious damage;
- (b) Location for the attendance of an **Approved Repairer** for Repairs;
- (c) **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 are an **Insurer's** agent and in the matters of **Claim** act on behalf of the **Insurer**

Important telephone numbers:

Policy Administrators - 01438 870615
Claims Helpline - 0191 258 8151

To make sure that You receive the highest levels of service telephone calls to the **Administrator** and **Claims Administrator** may be recorded.

COOLING OFF PERIOD AND CANCELLATIONS

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 £35 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

1. Fraud
2. Non-payment of premium
3. Threatening and abusive behaviour
4. 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.

OUR PROMISE OF SERVICE

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:

Regarding the sale of the policy please contact the Administrator:

The Managing Director
Click2protect UK Limited
3rd and 4th Floors
Gainsborough House
Sheering Lower Road
Sawbridgeworth
Hertfordshire, CM21 9RG.

Tel: 01438 870615

If Your complaint is regarding the handling of a claim, please contact the Claims Administrator:

MB&G Insurance Services Limited
21/26 Howard House
Howard Street
North Shields
Tyne & Wear, NE30 1AR

Tel: 0191 258 8151

If Your complaint about Your policy cannot be resolved by the end of the next working day, the Administrator will pass it to:

The Customer Relations Manager,
UK General Insurance limited,
Cast House, Old Mill Business Park,
Gibraltar Island Road,
Leeds, LS10 1RJ
Tel: 0845 218 2685
Email: customerrelations@ukgeneral.co.uk

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

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 €2 million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR. Tel: 0800 023 4567.

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.

COMPENSATION SCHEME

Ageas Insurance Limited 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

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.

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.

We may respond to enquiries by the police concerning Your policy in the normal course of their investigations. Where it is necessary to administer Your policy effectively, or to protect Your interests, We may disclose the data You have supplied to other third parties such as motor garages, engineers, repairers, other insurers etc.

To help Us improve Our Service, We may record or monitor telephone calls

FRAUD

The Insurer will void this policy in its entirety from the date of loss or alleged loss and no cover provided will apply if:-

1. A claim made by You or anyone acting on Your behalf to obtain any benefit is fraudulent or intentionally exaggerated; Or
2. A false declaration or statement is made in support of a claim under this policy.

CONSUMER INSURANCE ACT

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

1. 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;
2. Make sure that all information supplied as part of Your application for cover is true and correct.
3. 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 detailed above may mean that Your policy is invalid and that it does not operate in the event of a claim.

If any of the following changes occur during the Period of Insurance, You must immediately inform the Administrator:

1. You change Your Vehicle; or
2. You change Your address.