

A photograph of the rear of a silver car, showing the trunk, rear window, and taillights. The car is on a road with green hills in the background. The image is slightly blurred, suggesting motion.

car2cover

insurance designed. refined & perfected

**Alloy Wheel Insurance**  
Terms and Conditions document

Policy administration and amendments  
01438 870615

Claims  
0191 258 8151



## 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 & underwritten by UK General Insurance Limited 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.

Click2Protect UK Limited is authorised and regulated by the Financial Conduct Authority (FCA) ref 670499 and is registered in England and Wales, Company No 09196261, Registered Address: Unit 1, The Cam Centre, Wilbury Way, Hitchin, Hertfordshire SG4 0TW.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101. You can check Our details on the Financial Services Register <https://register.fca.org.uk/>.

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. Firm Reference No. 769884. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

## Definitions

Specific words contained throughout this document have been defined within this section and will be shown as bold print and start with a capital letter.

**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 Services, Cobalt Business Exchange, Cobalt Park Way, Newcastle Upon Tyne, NE28 9NZ

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

**Geographical Limit**: means Mainland Britain.

**Insurer, We, Us, Our**: UK General Insurance Limited on behalf of Great Lakes Insurance SE.

**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. Cancellation due to ineligibility will provide a pro-rata return of premium, less a cancellation fee of £20.00.

**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;
- More than three **Alloy Wheel** claims in any twelve-month period;
- 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**.
- 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.
- Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
- 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.
- Electronic data: Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.

For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.

For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

#### **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 professional 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:-

- Advise **Us** of **Your** policy number and **Vehicle** details;
- A daytime contact telephone number;
- Advise **Us** of 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 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 contact 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, Click2Protect UK Limited will then refund **Your** premium in full.

Thereafter **You** may cancel the insurance cover at any time by informing Click2Protect UK Limited, **You** will be entitled to a pro-rata return of premium, less a £20 cancellation fee. On the condition that no claims have been made or are pending.

**We** shall not be bound to accept renewal of any insurance and 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:

- Where **We** reasonably suspect fraud
- Non-payment of premium
- Threatening and abusive behaviour
- Non-compliance with policy terms and conditions
- You** have not taken reasonable care to provide accurate and complete answers to the questions **Your** (administrator / agent) asked.

If **We** cancel the policy and/or any additional covers **You** will receive a refund of any premiums **You** have paid for the cancelled cover, less a proportionate deduction for the time **We** have provided cover.

Where **Our** investigations provide evidence of fraud or misrepresentation, **We** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **You** provided **Your** administrator / **Your** agent with incomplete or inaccurate information. This may result in **Your** policy being cancelled from the date **You** originally took it out and **We** will be entitled to keep the premium.

If **Your** policy is cancelled because of fraud or misrepresentation, this may affect **Your** eligibility for insurance with **Us**, as well as other insurers, in the future.

## Making yourself heard/complaints

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,  
Cobalt Business Exchange,  
Cobalt Park Way,  
Newcastle Upon Tyne.  
NE28 9NZ

Tel: 0191 258 8151

## Unresolved Complaints

If **Your** complaint about **Your** policy cannot be resolved by the end of the third 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: 0345 218 2685 or Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

In all correspondence, please state **Your** policy number and quote scheme ref 06020.

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 9 123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto: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 Citizens Advice Bureau.

If **You** have purchased the insurance policy online, **You** may also raise **Your** complaint via the EU Online Dispute Resolution Portal at <http://ec.europa.eu/consumers/odr/>. This will forward **Your** complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the **UK** this is the Financial Ombudsman Service. However, this may be a slower route for handling **Your** complaint than if **You** contact the Financial Ombudsman Service directly.

## Compensation scheme

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if Great Lakes Insurance 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 get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).

**You** may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or **You** can write to: Financial Services Compensation Scheme, P O Box 300, Mitcheldean, GL17 1DY.

## 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.

## Your responsibility

**You** must take reasonable care to:

- supply accurate and complete answers to all the questions **Your** (administrator / agent) 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 **Your** (administrator / agent) of any changes to the answers **You** have given as soon as possible.

**You** must take reasonable care to provide information that is accurate and complete answers to the questions **Your** (administrator / agent) ask when **You** take out, make changes to and renew **Your** policy. If any information **You** provide is not accurate and complete, this may mean **Your** policy is invalid and that it does not operate in the event of a claim or **We** may not pay any claim in full.

If **You** become aware that information **You** have given **Your** (administrator / agent) is inaccurate or has changed, **You** must inform them as soon as possible.

## Fraud

**You** must not act in a fraudulent way. If **You** or anyone acting for **You**:

- fails to reveal or hides a fact likely to influence whether **We** accept **Your** proposal, **Your** renewal, or any adjustment to **Your** policy;
- fails to reveal or hides a fact likely to influence the cover **We** provide;
- makes a statement to **Us** or anyone acting on **Our** behalf, knowing the statement to be false;
- sends **Us** or anyone acting on **Our** behalf a document, knowing the document to be forged or false;
- makes a claim under the policy, knowing the claim to be false or fraudulent in any way;
- makes a claim for any loss or damage **You** caused deliberately or with **Your** knowledge; or
- If **Your** claim is in any way dishonest or exaggerated,

**We** will not pay any benefit under this policy or return any premium to **You** and **We** may cancel **Your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **You** and inform the appropriate authorities.

## 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](mailto: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. A copy of this is available at <https://www.munichre.com/en/service/privacy-statement/index.html>





car2cover

insurance designed. refined & perfected

Policy administration and amendments  
01438 870615

Claims  
0191 258 8151