

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 & underwritten by UK General Insurance Ltd 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.

Type of Insurance and Cover Provided

Your insurance policy provides cover as summarised below:

This Policy Will Cover

The purpose of this insurance is to contribute towards the cost of the repair or replacement of the tyres fitted to your vehicle that have sustained either accidental or malicious damage. This insurance covers tyres, including winter tyres, fitted to the vehicle provided these are in accordance with the manufacturer's original specification and within legal limits. Cover is available for passenger cars, light 4 wheel commercials & motorhomes (under 3500 GVW) and motorcycles.

The maximum the insurer will pay including VAT for any single claim will be limited to the amount shown on the schedule. The maximum aggregate amount payable throughout the period of insurance is limited to 5 tyres (2 for motorcycles).

Significant Exclusions

The insurer will not be liable for:

- Any claim occurring within 14 days from the policy start date;
- Damage caused by improper use of the vehicle, incorrect tyre pressure, wheel alignment, balance, defective steering or suspension;
- Cosmetic damage;
- Replacement or repair of tyres required as a result of faulty manufacture or design;
- Tyres that do not carry an 'E' mark;
- Tyres that are below the legal limit when the incident occurs;
- Any repairs if they are covered by any other insurance policy, warranty or guarantee;
- Any repairs not authorised by the claims administrator prior to the repair work being carried out;
- Your vehicle if it is used as a taxi or driving tuition vehicle, it has been modified (unless we have agreed this before the Policy Start Date), if it is over 3500kg GVW or if it is used in any sort of race or other competition.

Limit of Indemnity

The maximum limit of indemnity including VAT for any single claim will be limited to the amount shown on your policy schedule. The maximum aggregate amount payable throughout the period of insurance is limited to the replacement of up to 5 Tyres (2 for motorcycles) and the repair of 5 punctures (2 for motorcycles)

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 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.

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

- Confirmation of the tread depth of the damaged tyre(s);
- Itemised repair/replacement costs;
- Valid crime reference number in the case of malicious damage;
- Location of the retained tyre(s) for inspection;
- Your contact and payment details for reimbursement.

The approved repairer's invoice must clearly state who payment should be made payable to. 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 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 06017B

Financial Services 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 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.

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.