

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

car2cover

insurance designed. refined & perfected

Tyre Insurance Terms and Conditions document

Policy administration and amendments
01438 870615

Claims
0191 258 8151

Introduction

Thank **You** for choosing Click2Protect UK Limited Insurance to protect **Your Vehicle**.

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, please contact **Our** customer service team on 01438 870615. **We** will be happy to help.

Click2Protect UK Limited's Tyre 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.

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: 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

Any word or expression used in this document to which a specific meaning has been attached will have that same meaning throughout this policy wording and will appear with a Capital Letter and be in **Bold** print.

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

Approved Repairer means a company authorised by the **Claims Administrator** to undertake repairs under section one of the policy,

Claims Administrator means MB&G Insurance Services, Cobalt Business Exchange, Cobalt Park Way, Newcastle Upon Tyne, NE28 9NZ

Claim Limit(s) means the maximum single claim limit as shown in the **Schedule**. The maximum amount claimable under **This Insurance** is limited to the replacement of 5 **Tyres** (2 for motorcycles) and the repair of 5 punctures (2 for motorcycles) during the **Period of Insurance**.

Geographical Area means England, Wales, Northern Ireland, Scotland, Isle of Man and the Channel Islands.

Issue Date will be confirmed in the **Schedule**, being the date on which **You** either concluded the contract of insurance or the day on which **You** receive the contractual terms and conditions

Legal Limit means the point at which the **Tyre** fails to comply with the current Road Traffic regulations.

Mainland Europe means Republic of Ireland, all islands of the Mediterranean (excluding Northern Cyprus) and the following countries of Mainland Europe: Andorra, Austria, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Czech Republic, Denmark, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Liechtenstein, Luxembourg, Monaco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Slovakia, Slovenia, Spain (excluding Ceuta and Melilla), Sweden and Switzerland. Cover does not apply to territories beyond Mainland Europe.

Period of Insurance means the length of time that **This Insurance** operates as shown in the **Schedule**.

Policy Start Date means the date on which **This Insurance** starts as shown in the **Schedule**.

Schedule means the part of **This Insurance** that contains details of **You**, **Your Vehicle**, **Tyre** type / size selected, the **Period of Insurance** and single **Claim Limit**.

This Insurance means the cover detailed in this policy document.

Tyre(s) means any of the tyres fitted to the insured **Vehicle** as per the manufacturer's specification.

UK means the United Kingdom, Channel Islands and Isle of Man.

Vehicle means the vehicle shown in the **Schedule**.

We / Us / Our / Insurer means UK General Insurance Limited on behalf of Great Lakes Insurance SE.

You / Your / Yourself means the Insurance holder named in the **Schedule**.

What we cover

The Insurance

Subject to the correct premium having been paid, the **Insurer** will provide cover as detailed in this document.

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 the replacement of 5 **Tyres** (2 for motorcycles) and the repair of 5 punctures (2 for motorcycles)

Accidental Damage

Cover is provided for the replacement or repair of damaged **Tyres** including the cost of replacement valve and wheel balancing.

Malicious Damage

Covers the cost of repair or replacement of **Tyres** that have sustained malicious damage. To claim under this section of **This Insurance**, **You** must report the incident to the police and quote **Your** crime reference number when making **Your** claim.

Punctures

Covers the cost of repairing punctured **Tyres** up to a maximum £50.

Roadside Assistance

If **You** need to call out help to assist **You** in dealing with an incident covered by the above, **We** will pay up to £30 towards the cost, within the limit stated on the **Schedule**.

European Cover

The **Geographic Area** will be extended to **Mainland Europe** for up to a maximum of 60 days in any one trip.

Cover options available

- **Tyres** up to 18 inch
- **Tyres** over 18 inch
- Run Flat and motorcycle **Tyres**

Compensation and costs

This Insurance is a contract of compensation, which means that the **Insurer's** liability is restricted to **Tyres** of the same or similar quality and type as fitted to the **Vehicle** at the **Policy Start Date**.

Not all the cost of the repair will always be covered by **This Insurance**. Additional repair costs and those not covered by **This Insurance** must be paid for by **You**.

What is not covered

This Insurance will not cover:

1. Any claim occurring within 14 days from the **Policy Start Date**;
2. Damage caused by improper use of the **Vehicle**, incorrect **Tyre** pressure, wheel alignment, balance, defective steering or suspension;
3. Cosmetic damage;
4. Replacement or repair of **Tyres** required as a result of faulty manufacture or design;
5. **Tyres** that do not carry an 'E' mark;
6. **Tyres** that are below the **Legal Limit** when the incident occurs;
7. Any repairs if they are covered by any other insurance policy, warranty or guarantee;
8. Any repairs not authorised by the **Claims Administrator** prior to the repair work being carried out;
9. **Your Vehicle** if it is used as a taxi or professional 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.
10. 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.
11. Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
12. 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.
13. 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.

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**.

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

- (a) Confirmation of the tread depth of the **Damaged Tyre(s)**;
- (b) Itemised **Repair/Replacement Costs**;
- (c) Valid crime reference number in the case of malicious **Damage**;
- (d) Location of the retained **Tyre(s)** for inspection;
- (e) **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.

Malicious Damage, Unauthorised or Out of Hours Repairs

Occasionally **You** may require emergency assistance out of hours and will be unable to contact the **Claims Administrator** to obtain a claim authority number. Under these circumstances or where the **Repairer** refuses to wait for payment from **Us**, **You** will need to settle their invoice and claim reimbursement from **Us**. **You** must request that the retailer retain the **Damaged Tyre(s)** until the end of the next working day to allow inspection by an independent engineer should this be necessary. It is **Your** responsibility to ensure that the **Damaged Tyre(s)** are available for inspection and failure to do so may invalidate **Your** claim. Subject to the above, if **You** have paid the **Repairer We** will reimburse **You** up to a reasonable **Repair or Replacement Cost**, if **You** send the **Claims Administrator** the information as detailed above under "How to Claim".

Important

If the claim is covered by the policy, verbal authorisation will be given including a claim authority number to carry out the repair detailing the authorised repair and / or **Replacement Cost(s)** which is the most **We** will pay. If **You** authorise a repair or replacement without obtaining a valid claim authorisation number from the claims **Administrator**, **You** will have to pay and recover any costs payable under this policy from **Us** subject to our authorisation of a valid claim.

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.

General conditions

By taking out **This Insurance**, **You** agree to comply with the following conditions. If **You** do not comply with them, **We** may choose to cancel **This Insurance**, refuse to deal with **Your** claim, or reduce the amount of **Your** claim.

1. If **You**, or anyone acting on **Your** behalf or with **Your** knowledge or consent, has used any fraudulent means, including inflating or exaggerating costs or submitting falsified documents, **We** will not pay that or any other claim. **We** will also take any necessary action to recover any previous paid claims, declare **This Insurance** void and may take legal action and notify the Vehicle Inspectorate Executive Agency. **We** will not refund any premium.
2. The benefits of **This Insurance** may not be assigned to a third party or another **Vehicle**. If **You** sell and/or transfer **Your Vehicle** to another person, motor dealer or trader during the **Period of Insurance**, all cover will expire upon such sale/transfer and no premium will be refundable.
3. **This Insurance** does not cover the cost of resultant loss or damage, third party claims, bodily injury or the cost of **Tyre** repair or replacement covered by any other insurance or warranty.

4. The Terms and Conditions and all other information concerning **This Insurance** are supplied in the English Language and the **Insurer** undertakes to communicate in this language for the duration of **This Insurance**. Any person or company who is not party to this contract does not have any rights they can enforce under this contract by virtue of the Contracts (Rights of Third Parties) Act 1999 except those they have by law.

Cooling off period and cancellations

If **You** decide that for any reason, this policy does not meet **Your** insurance needs then please contact **Your** 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, **Your** 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;

- a) Where **We** reasonably suspect fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions
- e) **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.

Policy transfer

In the event that **You** change **Your Vehicle** during the **Period of Insurance**, on the condition that no claims have been made or are pending, **You** may apply to the **Administrator** to receive a pro rata credit of the premium paid for each complete unexpired months cover where **You** purchase a new replacement Tyre Insurance policy from Click2protect UK Limited and subject to the eligibility requirements and Terms and Conditions of this policy. The cancellation fee will not apply when the pro rata credit is applied to a new policy.

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:

Complaints 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

Claims

For complaints about the handling of a claim, please contact:

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

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

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.

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:

- a) supply accurate and complete answers to all the questions **Your** (administrator / agent) may ask as part of **Your** application for cover under the policy
- b) to make sure that all information supplied as part of **Your** application for cover is true and correct
- c) 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 do not 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. 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