

Alloy Wheel Insurance

Insurance Product Information Document

Company: Car2Cover.co.uk

Product: Alloy Wheel Insurance

Click2protect UK Limited is authorised and regulated by the Financial Conduct Authority. Registration Number 670499

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of Insurance?

This insurance will pay towards the cost of repairs to accidental damage to the Alloy Wheels on your vehicle.



What is insured?

- ✓ The Alloy Wheels that were fitted on your vehicle at the time you purchased it,
- ✓ Three claims under a 12 month policy, six claims under a 24 month policy and 9 claims under a 36 month policy,
- ✓ Maximum of 3 claims in any 12 month period,
- ✓ Up to £100.00 per claim
- ✓ A contribution of up to £100 towards the cost of a replacement wheel where in the opinion of the approved repairer, the damage is not repairable,



What is not insured?

- ✗ Any claim in the first 14 days from the policy start date,
- ✗ The first £10.00 of each claim- this the excess payable by you,
- ✗ Alloy wheels that are diamond cut, chrome effect or split rim construction,
- ✗ Damage reported after 14 days of discovery,
- ✗ Pre existing damage,
- ✗ General wear and tear, pitting, discolouration, tar staining, neglect, poorly maintained finish or any defect the approved repairer considers not to be accidental damage,
- ✗ Theft of Alloy Wheels.
- ✗ Cracked or buckled alloy wheels
- ✗ Any repair that in the opinion of the approved repairer cannot be repaired using a smart repair and requires a bodyshop repair,
- ✗ Damage caused by the vehicle being driven while the tyre is deflated or has been operated at the incorrect pressure
- ✗ Damage caused by the fitment of a replacement tyre,



Are there any restrictions on cover?

- ! Vehicle must have been purchased from a VAT registered motor dealer within 30 days of purchasing this policy,
- ! Cover is only available for Mainland Britain,
- ! Cover is not available for vehicles used for business use,
- ! Vehicles must be less than 7 years of age with mileage less than 70,000 miles at the commencement of this policy,
- ! Claims must be reported within 14 days of the damage occurring,
- ! Cover is not available for light commercial vehicles, motorhomes and motorcycles or for any vehicle that has been modified, unless we have agreed this before the policy start date,



Where am I covered?

- ✓ Mainland UK only.



What are my obligations?

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.

You and the vehicle must be available on the day and time slot allocated for the approved repairer to attend.



When and how do I pay?

The company from whom you have purchased this insurance will advise you the methods by which you can pay your premium



When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



How do I cancel the contract?

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.

Important Information

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:

Complaints regarding the **SALE OF THE POLICY**

The Managing Director

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

Tel: 01438 870615

Complaints regarding **CLAIMS**

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

Tel: 0191 258 8151

UNRESOLVED COMPLAINTS

If they are unable to resolve your complaint before the end of the third working day they will pass it to:

Customer Relations Department

UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds LS10 1RJ

Tel: 0345 218 2685

Email: customerrelations@ukgeneral.co.uk

On all correspondence please tell us you are insured by Car2Cover.co.uk and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.

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

The Financial Ombudsman Service

Exchange Tower, London E14 9SR

Tel: 0800 023 4 567 or 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.

What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its 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.