

Tyre Insurance

Insurance Product Information Document

Company: Car2Cover.co.uk

Product: Tyre 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 contributes to the cost of repair or replacement of the tyres fitted to your vehicle that have sustained accidental or where supported by a crime reference number, malicious damage.



What is insured?

- ✓ Up to £50 per puncture repair and up to 5 punctures in the period of insurance (2 for motorcycles),
- ✓ Up to £150 or £300.00 per replacement tyre for damage to tyres that renders the tyre un-roadworthy and up to 5 replacements in the period of insurance (2 for motorcycles),
- ✓ Up to £30 toward the cost of roadside assistance,
- ✓ The cost of replacement valve and wheel balancing,
- ✓ Tyres to the manufacturer's specification,



What is not insured?

- ✗ Any claim in the first 14 days from the policy start date,
- ✗ Consequential loss,
- ✗ Damage caused by improper use of the vehicle, ie incorrect tyre pressure, wheel alignment, balance or defective steering or suspension,
- ✗ Cosmetic damage on a roadworthy tyre,
- ✗ Tyres that do not carry an 'E' mark,
- ✗ Tyres that are below the legal tread depth when the incident occurs,
- ✗ Repairs or replacements carried out before making a claim,
- ✗ Pre existing damage
- ✗ Theft of your tyres



Are there any restrictions on cover?

- ! Vehicle must have been purchased from a VAT registered motor dealer within 30 days of purchasing this policy,
- ! Vehicle must be under 7 years of age with mileage less than 70,000 at the commencement of this policy,
- ! Cover is not available for light commercial vehicles and motorhomes,
- ! Cover is not available for taxi or professional driving tuition or any vehicle that has been modified,



Where am I covered?

- ✓ England, Wales, Northern Ireland, Scotland, Isle of Man and the Channel Islands. The Geographic Area will be extended to Mainland Europe for up to a maximum of 60 days in any one trip.



What are my obligations?

If you need to make a claim you must contact the Claims Administrator before going ahead with any repair or replacement to the damaged tyre/s by telephoning 0191 258 815. You will be required to provide your policy number and vehicle details, a daytime contact telephone number and advise us of the cause of damage. Any additional information that may be required, such as the crime reference number in the event of malicious damage, must be provided.

Occasionally you may require emergency assistance out of hours where you are unable to contact the claims administrator and obtain a claim authority number. Under these circumstances 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.



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.

Where you purchase a new replacement Tyre Insurance policy from Click2Protect UK Limited, You will receive a pro-rata credit of the premium paid for each complete unexpired months cover, calculated at the date the cancellation request is received by Click2Protect UK Limited. The cancellation fee will not apply when the pro rata credit is applied to a new policy.

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.

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.