

# Tyre Insurance

## Policy Summary

ProtectandCare



# Introduction

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**Your new car is probably your pride and joy. We want to help you keep it that way and Tyre Insurance can help save you money.**

## **How can Tyre Insurance help?**

Accidental tyre damage is an everyday reality. Driving over glass or a nail, hitting a pothole or kerb, or even where a tyre suffers from malicious damage can result in a tyre having to be replaced. Keeping your tyres in perfect condition is vital to your safety, as well as to your budget.

## **Modern tyres can be expensive**

Although sometimes a tyre can be repaired, it isn't always an option which is why Tyre Insurance is the perfect way to keep your car on the road.

## **Defaqto 5 star rated**

Your ProtectandCare Tyre Insurance policy provides an exceptionally high level of cover and has received the top 5-star rating by Defaqto, the UK's leading independent financial services rating agency.

This rating can be verified on the Defaqto.com comparison website under the All Star Ratings Motor Section for Tyre Insurance.



# Tyre Insurance Policy Summary



This document contains some important facts about Tyre Insurance. It is to be regarded as only a summary of cover to help assist you in making an informed purchase decision. When cover is purchased a full policy document will be provided which contains all the terms and conditions of the policy. Please take the time to read the policy document to make sure you understand the cover it provides. (Terms and conditions within the full policy document are available on request prior to sale.)

## Who is the Insurer?

This policy is provided 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.

## Who is the Policy administrator?

The scheme is administered by Car Care Plan Ltd. Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG.

## What Cover Does The Policy Provide?

This policy, for which you will pay either a single premium or monthly instalments, is for the period agreed at the time of purchase. It

covers your vehicle for up to five tyres which require replacement as a result of damage incurred during the period of insurance. There is a maximum claim limit per tyre, depending on which policy type has been chosen, of either £125 or £250 including VAT for standard tyres, or either £300 or £450 including VAT for prestige or run-flat tyres.

Cover will be subject to the terms and conditions provided in your policy document.

Please note this policy is not transferable to another vehicle.

## Who can apply? (see “Eligibility” section of the policy document)

You are eligible for this cover if at the start date of the policy:

- Your vehicle is less than 10 years old and has fewer than 100,000 miles on the odometer at the start of the policy;
- The Tyres fitted to Your Vehicle are of the original manufacturers specification, are ‘E’ marked and have a minimum of 2mm tread depth across all tread of the Tyre.

Cover can be purchased within 30 days of the delivery date of your vehicle.

## Policy exclusions (see “Exclusions” section of your policy document)

This insurance will not cover the following:

- Where your vehicle is used as an emergency vehicle, taxi, or bus, for driving school tuition, dispatch, commercial travel that is not covered under motor insurance Business Use Classes 1 and 2, hire or reward of whatsoever nature, off road use (including all Quad Bikes), road racing, track day participation, rallying, pace-making, speed testing or any other competitive event, or is a commercial vehicle in excess of 3.5 tonnes Gross Vehicle Weight (GVW) or a motorcycle
- Where your vehicle is owned temporarily or otherwise (resulting from trade-in or acquisition for the purposes of resale) by a business formed for the purposes of selling or servicing motor vehicles
- Wear and Tear, including any unevenly worn tyres caused by defective steering geometry outside manufacturer’s recommended limits, or wheel balance; failure of a suspension component or shock absorber or which in the opinion of a qualified engineer was caused wholly or partly from a lack of maintenance e.g. incorrect tyre pressure
- Tyres which have been modified in any way from the manufacturer’s specification
- Any damage:
  - where the fault or damage occurred before the start date of the policy, or incurred due to the vehicle being driven following the initial failure.
  - caused by fire, any road traffic accident, or where the vehicle is a total loss.
  - where damage is caused to any other part of the vehicle by the same incident which is part of a road traffic accident or road risk insurance claim.
- Theft of your tyre(s).
- Any claim where at the time of damage the tyre tread depth is less than 2mm across any tread area of the tyre.
- Manufacturing defects or faults including manufacturer’s recall.
- Tyre(s) which are not ‘E’ Marked and any claim where there has been an attempt to remove the serial number or other identifying marks from the tyre(s)
- Where it is discovered that this policy was purchased more than 30 days following the delivery date of your vehicle

These are examples of the main exclusions. For complete details please refer to the full policy document.

## **Making a claim (see “How to Claim” in your policy document)**

In the event of any loss or damage which may give rise to a claim, you must follow this procedure:

- Telephone the tyre insurance claims line on 0344 573 8005
- Please take your vehicle in the first instance to your supplying dealer, who will complete the tyre replacement and process the claim on your behalf
- Outside of normal claims office hours, where you are also unable to arrange for your supplying dealer or another authorised dealer to assess and replace your tyre, you must retain the damaged tyre/s for inspection for one calendar month to allow inspection by a qualified engineer
- For malicious damage, report the incident to the police and obtain a crime reference number

## **Cancellation and cooling-off period**

You have the right to cancel this policy within 30 days from receipt of your policy documentation or from the start date whichever is the later, by contacting the person from whom you purchased the policy. You are eligible for a refund of any premium you have already paid, unless you have already made a successful claim under your policy.

If you wish to cancel after 30 days, provided you have not made a successful claim, you may cancel your policy at any time and receive a pro rata refund of your premium based on the number of whole months remaining subject to the deduction of a cancellation fee of £35. Requests for cancellations should be made by contacting the administrator on 0344 573 8005, or in writing to:

Car Care Plan Limited, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG.

Please allow up to 28 days for your cancellation and refund to be processed.

For full details please refer to your Policy Document.

## How to make a complaint

We hope that you will be pleased with the service we provide. In the unlikely event of a complaint, you should contact the Administrator in the first instance on 0344 573 8005, or in writing to:

The Customer Services Manager, Car Care Plan Limited,  
Jubilee House, 5 Mid Point Business Park, Thornbury,  
West Yorkshire BD3 7AG.

You can also email us at [complaints@carcareplan.co.uk](mailto:complaints@carcareplan.co.uk)

If it is not possible to reach an agreement, you also have the right to ask the Financial Ombudsman Service to review your case. The right to apply to the Ombudsman must be exercised within six months of the date of our final decision. For more information you can visit the Financial Ombudsman Service website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or write to: The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Telephone: 0800 023 4567 or 0300 123 9123

This complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority trading standards service or Citizens Advice Bureau.

We abide by the Motor Industry Vehicle Warranty Products Code of Practice which can be found on The Motor Ombudsman website at [www.TheMotorOmbudsman.org](http://www.TheMotorOmbudsman.org).

The Motor Ombudsman will offer free impartial information and if appropriate an alternative dispute resolution process in the event that you are not satisfied with the outcome of a concern.

For further information, you can visit The Motor Ombudsman website at [www.TheMotorOmbudsman.org](http://www.TheMotorOmbudsman.org) or call their Information Line on 0345 241 3008.



Motor Industry Code of Practice for

**Vehicle Warranties**

## Governing Law

This policy is subject to English law unless otherwise agreed.

## Language

All communication between you and us will be conducted in English. For policyholders with disabilities the Administrator is able to provide, upon request, audio tapes and large print documentation. Please advise the Administrator if You require any of these services to be provided so the Administrator can communicate with You in an appropriate manner.

## 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 the Insurer is unable to meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim amount, without any upper limit.

For further information about the scheme (including the amounts covered and eligibility to claim) please refer to the FSCS website [www.FSCS.org.uk](http://www.FSCS.org.uk) or call 0800 6781100 or 0207 741 4100, or write to: Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU.

## Data Protection Authorisation Statement

In processing and managing this policy, the Administrator will collect and store the information You have provided in their secure servers based in the United Kingdom.

In compliance with the Data Protection Act 1998, You are entitled to ask the Administrator to amend their records about You if they are not correct, and You may request a copy of the information the Administrator holds about You by applying to them in writing addressed to:

Compliance Officer, Car Care Plan Ltd, Jubilee House,  
5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG  
or by emailing [CCPH\\_DPA@carcareplan.co.uk](mailto:CCPH_DPA@carcareplan.co.uk).

The Administrator may charge You a fee of £10 for this service.

**If you would like a large print version of this information  
please contact us on:**

**0344 573 8005**

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Tyre Insurance is administered by Car Care Plan Limited.  
Car Care Plan, Jubilee House, 5 Mid Point Business Park, Thornbury,  
West Yorkshire BD3 7AG

**[www.carcareplan.co.uk](http://www.carcareplan.co.uk)**

Phone: 0344 573 8005

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