

Complete Wheel Insurance

Insurance Product Information Document

Company: Red Sands Insurance Insurance Company (Europe) Limited, registered in England and Wales number 87598. Registered office Level 3 Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority register number 231635.

Product: **Complete Wheel Insurance**

This document summarises the key features of your insurance policy. It is not tailored to your individual needs and so may not provide all the information relevant to your cover requirements. It is not the full terms and conditions - they are detailed in your policy document and insurance schedule.

What is this type of insurance?

This insurance provides cover for your tyres and alloy wheels as a result of accidental or malicious damage.



What is insured?

- ✓ This insurance provides cover for your tyres and wheels as a result of accidental or malicious damage.
- ✓ Wheels and Tyres up to 22" in diameter.
- ✓ Vehicles up to 7 years and 80,000 miles.
- ✓ **TYRES:** If during the period of insurance Damage occurs within the Geographical Area to a Tyre fitted to the Vehicle, We will cover the Cost of repair or replacement of the Tyre (including TPMS within the individual claim limit) by an Approved Repairer. In addition, We will pay the Cost to repair any punctures up to a maximum of £50 inclusive of VAT, all subject to the individual claim limit per tyre up to the aggregate claims limit as specified in Your policy schedule.
- ✓ **ALLOY WHEELS:** If during the period of insurance Damage occurs within the Geographical Area to a Wheel or Wheels fitted to the Vehicle, We will cover the Cost of repair to the Wheel. Repairs will be undertaken by an Approved Repairer as agreed by your dealer, who will attempt repairs to Your Wheel to their best endeavours. In addition, in the event that the Wheel is damaged beyond repair, We will pay up to £100 towards the Cost of the replacement Wheel, subject to the individual claim limit per Wheel up to the aggregate claims limit as specified in Your policy schedule.



Are there any restrictions on cover?

- ! Claims are payable up to the maximum stated in the policy schedule.
- ! You must be the owner and keeper of the vehicle which must be registered and principally used in the UK.
- ! This policy does not cover you for vehicle use relating to hire and reward such as a taxi and the policy is not transferable.
- ! **All Tyre(s) must be "E" marked and have a minimum of 2mm tread depth over the width of the Tyre**
- ! **A Maximum of 5 Tyre and 5 Alloy claims can be made during the period of Insurance.**



What is not insured?

- ✗ **Ineligible vehicles:** There are certain vehicles we can't cover such as commercial Vehicle, emergency Vehicles, taxi, bus, truck, motorcycle or Vehicle used for dispatch, driving schools, road-racing, rallying, pace-making, speed testing or any other competitive event
- ✗ Where the cost of repair for a tyre or replacement of wheel or tyre is recoverable under any other insurance or warranty.
- ✗ Any damage which was incurred prior to the inception of the policy.
- ✗ Where the damage to your tyre or wheels is deemed to be a manufacturing defect or where manufacturer recommendations of use have not been followed
- ✗ Damage caused by incorrect wheel balancing, defective steering tracking or defective suspension or by a third party for general maintenance to your vehicle.
- ✗ Where the alloy wheel is pitted or corroded.
- ✗ Any claims made in excess of the total maximum claim limit.
- ✗ Any wheel or tyre that has been modified in any way from the manufacturer's specification.
- ✗ Any vehicle used for racing, pace making, speed testing, reliability trials, rallying, or vehicles used for any other competitive event.
- ✗ Wheels of chrome finish or split rim construction.
- ✗ Following circumstances are not covered: Where the cost of repair or replacement is recoverable under any other insurance or warranty. Where the Damage to Your Wheels is deemed to be a manufacturing defect or where manufacturer recommendations of use have not been followed. General wear and tear, corrosion or neglect or a defect which is deemed not to be damage. Damage which is the subject of fraud, false actions or dishonesty or any act or omission which is willful or unlawful.



Where am I covered?

- ✓ The policy is effective in United Kingdom, the Isle of Man and the Channel Islands.



What are my obligations?

- You must take reasonable care to give us and your retailer complete and accurate answers to any questions we ask – whether you're taking out, or making changes to your policy.
- You must notify the claims administrator of any possible claim as soon as reasonably possible but within a maximum of 30 days via the claims line on 01279 456 500.
- You must pay any premium when due otherwise cover will cease from the premium due date.
- You should notify us immediately of any changes to your vehicle via our Customer Services Team on 01279 456500.



When and how do I pay?

- You will need to pay your retailer for this policy at the time you purchase your vehicle. They may offer different payment options.



When does the cover start and end?

- The start and end dates are shown on your policy schedule.



How do I cancel the contract?

- You have the right to cancel your policy within 30 days - If you paid for the policy in full please contact the retailer who sold you the policy, If you purchased this product using monthly instalments please contact AutoProtect (MBI) Limited, Warwick House, Roydon Road, Harlow CM19 5DY Tel: 01279 456500. Email: customersupport@autoprotect.net

Following the expiry of the 30 day cooling off period - After 30 days please contact AutoProtect (MBI) Limited, Warwick House, Roydon Road, Harlow CM19 5DY. Tel: 01279 456500. Email: customersupport@autoprotect.net