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## Section 1 – Policy details

These terms and conditions together with the **Policy Schedule** sets out **Your** insurance cover. Please note the following:

- This is a contract of insurance (“**Policy**”) between **You**, the purchaser named on the **Policy Schedule**, and **Us**, Fortegra Europe Insurance Company SE. **Your Statement of Demands and Needs**, which includes the signed declaration and the undertaking to pay the premium, forms the basis of the **Policy**.
- The **Administrator** (Alternative Propositions Limited) and **Us** do not provide advice or a personal recommendation about the suitability of this **Policy**. It is **Your** responsibility to ensure the **Policy** meets **Your** needs.
- Please check that the information contained in the **Policy Schedule** is correct and that it meets **Your** requirements. If it doesn't, please contact the **Policy Retailer** or the **Administrator**.
- Please read these terms and conditions carefully, in conjunction with the **Policy Schedule** and **Statement of Demands and Needs**, and make sure **You** understand and fully comply with them, as failure to do so may jeopardise the payment of any claim which might arise and could lead to the **Policy** becoming void.
- Please note that as in **Section 14 - Misinformation**, **You** have an obligation to provide **Us** with any facts which may be relevant to this insurance.
- Fortegra Financial Corporation (“Fortegra US”), a company organised under the laws of the State of Delaware, registration number 4885848 with its main principal office located at 10751 Deerwood Park Blvd., Suite 200, Jacksonville, FL 32256, do not have direct or indirect holding in Alternative Propositions Limited.
- Words that have special meanings are in bold, and the definitions can be found in **Section 2 - Definitions**.

## Section 2 - Definitions

### Administrator:

**Alternative Propositions Limited**, St. Christopher House, 217 Wellington Road, Stockport, SK2 6NG.

Customer Services telephone 0161 388 2520.

Customer Services email info@alternativepropositions.co.uk.

Alternative Propositions Limited is Authorised and Regulated by the Financial Conduct Authority No. 602443 for the conduct of general insurance.

This information can be checked on the Financial Services Register by visiting the FCA's website <https://register.fca.org.uk/s> or by contacting the FCA on 0800 111 6768. Additional details on the extent of Alternative Proposition's Limited authorisation and regulation by the Financial Conduct Authority are available from the **Administrator** on request.

### Alloy Wheel(s):

The alloy wheels fitted to the **Vehicle** when **You** purchased it, which must not be of chrome finish or split rim construction.

### Approved Repairer:

A repairer appointed by the **Administrator** or **Us** to undertake repairs or replacements.

### Date of Loss:

The date of the incident where damage has occurred to the **Tyre** or **Alloy Wheel**.

### Day-To-Day Motoring

The use of **Your Vehicle** for social, domestic and pleasure purposes only, including journeys to and from a permanent place of work.

### Family Member:

**Your** spouse or civil partner, or a parent, grandparent, child, grandchild, brother, or sister.

### Policy Retailer:

The company that arranged this insurance for **You**.

### Policy Schedule:

The schedule provided to **You** when **You** purchased this **Policy**, which contains **Your** details, details of the **Vehicle** and the **Policy** term.

### Statement of Demands and Needs:

Any signed Statement of Demands and Needs and declaration together with any additional information **You** may have supplied to **Us** in support of **Your** application for this **Policy**.

### Supplying Dealer:

The **Retailer** that the **Vehicle** was purchased from.

### Territorial Limits:

The United Kingdom, Isle of Man and the Channel Islands. Territorial limits will include the countries of the European Economic Area for a period of up to sixty (60) days for any one single trip.

### Tyre/Tyres:

The tyres fitted to the **Vehicle**, including the spare tyre (if any), which at the start date must:

- be DOT \*\* marked; and
- be E marked \*\*\*; and
- contain a serial number; and

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- be in a legal, roadworthy condition.

**\*\*** A series of letters and numbers which starts with the letters “DOT”, meaning the **Tyre** exceeds Department of Transport safety standards.

**\*\*\*** A combination of the letter “e” and a numeric code, meaning the **Tyre** meets all ECE (Economic Commission for Europe) regulations that appear in its description.

### Vehicle:

The vehicle purchased by **You** which meets the eligibility criteria set out in this **Policy**.

### We/Us/Our:

Fortegra Europe Insurance Company SE UK Branch, a branch of Fortegra Europe Insurance Company SE (Financial Conduct Authority registration number 805770).

Fortegra Europe Insurance Company SE has its registered office and principal place of business at Office 13, SOHO Office The Strand, Fawwara Building, Triq I-lmsida, Gzira, GZR 1401, Malta (Malta Company registration number SE 17), is authorised under the Insurance Business Act 1998 of the laws of Malta to carry out general business of insurance, and is regulated by the Malta Financial Services Authority of Triq I-Imdina, Zone 1, Central Business District, Birkirkara, CBD 1010, Malta.

Together with its UK Branch, Fortegra Europe Insurance Company SE is authorised by the Prudential Regulation Authority, is subject to regulation by the Financial Conduct Authority, and limited regulation by the Prudential Regulation Authority.

Fortegra Europe Insurance Company SE has a registered branch in the UK with its registered address at Fifth Floor, 20 Fenchurch Street, London, United Kingdom, EC3M 3BY (UK Branch registration number BR021916).

Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Annual reports on our solvency and financial position can be found at <https://www.fortegra.eu/solvency-and-financial-condition-report>.

### You/Your:

Any individual who is detailed on the **Policy Schedule** and who has applied for this **Policy** and has agreed to pay the premium under this **Policy**.

## Section 3 - Eligibility

**You are eligible for cover from the start date of this Policy if:**

- **You** are applying as an individual; and
- **You** are resident in the United Kingdom, Channel Islands or the Isle of Man; and
- **You** have purchased this **Policy** from the **Policy Retailer** no later than ninety (90) days after purchasing the **Vehicle**; and
- The **Vehicle** is not older than seven (7) years / 100,000 miles at the start date of this **Policy**.
- **You** can provide one image per alloy/tyre, showing the condition of the full wheel.  
Images to be provided within fourteen (14) days of the **Policy** commencement.

**The Vehicle is eligible for this cover if:**

- It is a private vehicle or light commercial vehicle not exceeding 3.5 tonnes used for **Day-to-Day Motoring**
- It is registered in the United Kingdom, Channel Islands or the Isle of Man; and
- It has been purchased from the **Supplying Dealer**.

**Please Note: The following vehicles and vehicle uses are NOT eligible for cover:**

- Any vehicle that is not a right hand drive vehicle; and
- Emergency vehicles, commercial vehicles over 3.5t, taxis, courier vehicles, buses, minibuses, coaches, trucks, motor homes, trailers, heavy goods vehicles, licensed private hire vehicles, daily rental vehicles, breakdown and recovery vehicles; and
- Vehicles used for hire and reward, driving school tuition, chauffeuring, road racing, track days (timed or untimed), rallying, pace-making, speed testing or any other competitive event.

## Section 4 – Policy term

This **Policy** is for the chosen term, up to thirty-six (36) months, as detailed on the **Policy Schedule**. **Your** cover will end at the earliest of any of the below:

- **You** failing to pay **Your** premium when due; or
- **You** or the **Vehicle** no longer meeting the eligibility criteria for **Your Policy**; or
- The **Vehicle** being sold or transferred to a new owner, other than under **Section 9 - Transferring your policy**; or
- The number or value of claims settled by **Us** having reached the limits, as defined in **Section 5 – What is covered**; or
- The **Policy** being cancelled by either **You** or **Us**; or
- The expiry date of the **Policy** as detailed on the **Policy Schedule**.

## Section 5 - What is covered

Cover	Benefit Limit
<p><b>Tyre Cover</b></p> <p>In the event of accidental or malicious Damage within the <b>Territorial Limits</b>, <b>We</b> will repair (where possible) or replace the <b>Tyre</b> with one of the same or similar specification.</p>	<p>A maximum of five (5) replacement <b>Tyres</b>, being the amounts detailed on the <b>Policy Schedule</b>, during the <b>Policy</b> term.</p> <p>Unlimited puncture repairs up to a maximum of £50 per repair including VAT, during the <b>Policy</b> term, but limited to the maximum amount detailed on the <b>Policy Schedule</b>.</p>
<p><b>Accidental Damage</b></p> <p>The sudden and unforeseen damage to the <b>Tyre</b> or valve, caused accidentally, which would result in a MOT failure and which requires repair or replacement before normal use can be resumed.</p>	
<p><b>Malicious Damage</b></p>	

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<p>The sudden and unforeseen damage to the <b>Tyre</b> or valve, caused intentionally by a third party, which would result in a MOT failure and which requires repair or replacement before normal use can be resumed.</p> <p><b>Note:</b></p> <p><b>The repair or replacement includes, where necessary, the cost of a replacement valve, wheel balancing and environmental disposal.</b></p> <p><b>In the event of Malicious Damage, You must notify the police and obtain a crime reference number.</b></p>	
<p><b>Transferrable cover</b></p> <p>You may transfer <b>Your Policy</b> subject to the conditions in <b>Section 9 -Transferring your policy</b>, where a <b>Family Member</b> takes ownership of the <b>Vehicle</b>.</p>	

<p><b>The repair or replacement includes, where necessary, the cost of wheel balancing.</b></p> <p><b>In the event of Malicious Damage, You must notify the police and obtain a crime reference number.</b></p>	
<p><b>Transferrable cover</b></p> <p>You may transfer <b>Your Policy</b> subject to the conditions in <b>Section 9 -Transferring your policy</b> where a <b>Family Member</b> takes ownership of the <b>Vehicle</b>.</p>	

### Section 6 - What is not covered

#### What You are not covered for:

1. Any claim where the **Date of Loss** is before the **Policy** start date.
2. Any **Alloy Wheel** or **Tyre** damage which is not reported within thirty (30) days of the **Date of Loss**.
3. Any **Alloy Wheel** or **Tyre** damage where the damage has been accumulated over an extended period, which **We** or the **Administrator** or the **Claims Handler** deem to be wear and tear.
4. Any claim where the **Tyre** tread depth does not comply with UK road traffic regulations at the **Date of Loss**.
5. Any claim where it is evident that damage is as a result of uneven wear and tear to the **Tyre** caused by, but not limited to, the **Tyre** not being maintained at the correct air pressure, incorrect wheel balancing, defective steering geometry/tracking or defective suspension.
6. Any claim for Malicious Damage that is not accompanied by a crime reference number.
7. Any claim relating to a road traffic accident or as a result of fire, theft or flood.
8. Where no accidental or malicious damage has occurred, but due to general wear and tear and deterioration under normal use, the **Tyre** has reached the end of its normal effective working life.
9. Any claim arising from manufacturing defects, inherent design faults or where the **Tyre** or **Alloy Wheel** are subject to recall or replacement by the manufacturer.
10. Any claim relating to damage caused by neglect or a deliberate, careless act or omission by **You**.
11. Any amount that exceeds the benefit level per claim or in total, as detailed in **Section 5 – What is covered**.
12. Any amount which is payable by **You** directly to the **Approved Repairer**.
13. If during the **Policy** term the **Vehicle** is used for any of the excluded uses that appear in **Section 3 - Eligibility**.
14. Any claim relating to a **Tyre** or **Alloy Wheel** that is not fitted to the **Vehicle**.
15. Any damage to an **Alloy Wheel** showing evidence of rust or corrosion or any defect which is not deemed to be caused by accidental or malicious damage.
16. The cost of any routine maintenance or adjustments.
17. Any VAT where **You** are VAT registered and able to reclaim the VAT element.
18. For consequential damage of any kind or any consequential loss, injury or damage.

Cover	Benefit Limit
<p><b>Alloy Wheel Cover</b></p> <p>In the event of accidental or malicious damage within the <b>Territorial Limits</b>, <b>We</b> will repair the <b>Alloy Wheel</b> or contribute towards a replacement if it is beyond repair.</p> <p><b>Accidental Damage</b></p> <p>The sudden and unforeseen damage to the <b>Alloy Wheel</b>, caused accidentally.</p> <p><b>Malicious Damage</b></p> <p>The sudden and unforeseen damage to the <b>Alloy Wheel</b>, caused intentionally by a third party.</p> <p><b>Note:</b></p>	<p>A maximum of five (5) <b>Alloy Wheel</b> repairs, the maximum amount per repair being £150 including VAT and £750 including VAT in total, during the <b>Policy</b> term.</p> <p>In the event that an <b>Alloy Wheel</b> is damaged beyond repair, <b>We</b> will contribute a maximum of £150 including VAT towards the cost of a replacement.</p>

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19. Any damage that occurs within 14 days of the Policy start date.

### Section 7 – How to make a claim

Stage	Explanation
Step 1	Contact the <b>Administrator</b> as soon as <b>You</b> become aware of an incident that has resulted in damage: - <ul style="list-style-type: none"> <li>• by telephone on 0114 551 2910; or</li> <li>• by emailing: ALBclaims@spectrumcover.co.uk</li> </ul>
Step 2	Complete the claim form, ensuring any sections to be completed by others are filled in.  The <b>Administrator</b> will provide <b>You</b> with instructions on who to submit the claim form to and how.  Please note: - <ul style="list-style-type: none"> <li>• The <b>Administrator</b> will require photographs of the damage in order to assess <b>Your</b> claim.</li> <li>• Where <b>Your Tyre</b> or <b>Alloy Wheel</b> has suffered Malicious Damage, <b>You</b> must obtain a crime reference number from the police and provide this to the <b>Administrator</b>.</li> <li>• The claim form and any other information the <b>Administrator</b> may reasonably require must be received within thirty (30) days of the <b>Date of Loss</b>.</li> </ul>

#### Points to note about the claims process

- The **Administrator** will appoint an **Approved Repairer** who will be responsible for completing the necessary work in the event of a successful claim.
- **We** reserve the right to subject the **Vehicle** to an independent assessment.
- For **Tyre** claims **You** must pay for the repair or replacement in the first instance and send the **Claims Handler** a copy of the relevant invoice along with **Your** claim form.
- **We**, the **Administrator**, may obtain and share information concerning any claim **You** may make against this **Policy** with the **Policy Retailer** of the **Vehicle** or any **Approved Repairer**, for the purposes of administering **Your Policy** and claim.

### Section 8 – Policy conditions

- The maximum benefit payable by **Us** is detailed in **Section 5 – What is covered** and on the **Policy Schedule**.
- If **You** are covered by any other insurance or warranty for the same or similar benefit(s) provided under this **Policy**, then **We** will only be responsible for paying a fair proportion of any benefit which **We** would otherwise be due to pay.
- **You** will be responsible for payment of any repair work completed by the **Approved Repairer** that falls outside of the scope of this **Policy**.
- This **Policy** shall not acquire a surrender value.
- It shall not be possible for **You** to assign or change the benefits of the **Policy** in any way whatsoever, other than as specified in **Section 9 - Transferring your policy**.

- **We** have the right to take proceedings in **Your** name, in order to recover for **Our** benefit, the amount of any payment made under this **Policy**.
- **You** must notify the **Policy Retailer** as soon as possible if any of **Your** details change during the **Policy** term.

### Section 9 – Transferring your policy

This **Policy** cannot be transferred to another **Vehicle** or to any subsequent owner of the **Vehicle** except where ownership of the **Vehicle** is transferred to a **Family Member**.

Cover may be transferred to that **Family Member** by contacting the **Policy Retailer** within ninety (90) days of change of ownership, so long as that **Family Member** meets the eligibility criteria in **Section 3 - Eligibility**.

### Section 10 – Cancelling your policy

**You** have the right to cancel **Your Policy** at any time. Please see the below table for **Your** refund rights.

Where **You** wish to cancel **Your Policy** within the thirty (30) day period specified below, please notify the **Policy Retailer**.

If **You** wish to cancel after the thirty (30) day period, please contact the **Policy Retailer**:

Time period	Refund rights
Cancellation within thirty (30) days of the start date on the <b>Policy Schedule</b> or receipt of the <b>Policy</b> terms (whichever is later)	If <b>You</b> cancel within thirty (30) days and have not made a successful claim on <b>Your Policy</b> , <b>You</b> will be entitled to a full refund of premium paid.
Cancellation after thirty (30) days from the start date on the <b>Policy Schedule</b> or receipt of the <b>Policy</b> terms (whichever is later)	If <b>You</b> cancel after thirty (30) days and have not made a successful claim on <b>Your Policy</b> , <b>You</b> will be entitled to a pro rata refund, based on the number of fully unexpired months remaining on <b>Your Policy</b> minus a fixed amount of £35 to cover <b>Our</b> costs incurred in relation to <b>Your</b> cancelled <b>Policy</b> .  A pro rata refund example is as follows: - <ul style="list-style-type: none"> <li>• 36-month <b>Policy</b> term.</li> <li>• £360 total premium paid for <b>Policy</b>.</li> <li>• Cancellation in month twelve (12) leaves twenty-four (24) full months remaining.</li> <li>• Pro rata refund of £240 less £35 administration fee.</li> <li>• Amount of refund due to <b>You</b> is £205.</li> </ul>

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### Section 11 – Complaints procedure

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If **You** wish to make a complaint about the conduct of the sale of this **Policy**, including any information provided as part of the sale, please contact the **Policy Retailer**.

The **Administrator** handles all other complaints relating to this **Policy** on **Our** behalf. If **You** wish to make a complaint, please do so by:

- by telephone on 0161 388 2520; or
- by writing to the Customer Outcome Manager at [info@alternativepropositions.co.uk](mailto:info@alternativepropositions.co.uk)

The **Administrator** will acknowledge **Your** complaint promptly and will aim to resolve it within eight (8) weeks from first notification.

If the **Administrator** cannot resolve **Your** complaint within this period, they will notify **You** in writing to confirm the reasons why. In this case, or if **Your** complaint is not resolved to **Your** satisfaction, the **Administrator** will advise **You** of **Your** rights to refer **Your** complaint to The Financial Ombudsman Service, free of charge:

- by submitting **Your** complaint online – please see [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk); or
- by email at [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk); or
- by telephone on 0207 964 1000; or
- by writing to the Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, Isle of Dogs, London, E14 9SR UK.

**IMPORTANT:** The Financial Ombudsman Service will expect **You** to have followed the above procedure before they accept **Your** case.

Following this complaints procedure does not affect **Your** legal rights.

### Section 12 – Sanctions

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**We** shall not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

### Section 13 – Third Party Rights

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Except where otherwise required by law, **You** and **We** have agreed that:

- it is not intended for any third party to this **Policy** to have the right to enforce the terms of this **Policy**; and
- **You** and **We** can rescind or vary the terms of this **Policy** without the consent of any third party to this **Policy**, who might seek to assert that they have rights under this **Policy**.

### Section 14 – Misinformation

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When applying for insurance, varying **Your** cover, or submitting a claim, **You** or anyone acting on **Your** behalf must take reasonable care to answer all questions honestly and to the best of **Your** knowledge. Failure to do so may affect the validity of **Your** policy or the payment of **Your** claim.

### Section 15 – Applicable law

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This **Policy** shall be subject to the law of England and Wales, unless **We** and **You** agree otherwise.

### Section 16 – Compensation scheme

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**You** may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) in the UK if, in the unlikely event, Fortegra Europe Insurance Company SE cannot meet its liabilities under this **Policy**. The level and extent of compensation provided will depend on the location of the risk, the type of insurance and on the circumstances of the claim.

Further information about the Financial Services Compensation Scheme is available from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk).

The FSCS can be contacted:

- online by completing the form on the FSCS website [www.fscs.org.uk/contact-us/](http://www.fscs.org.uk/contact-us/); or
- by calling 0800 678 1100; or
- by writing to Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY; or
- by live chat via the FSCS website [www.fscs.org.uk/contact-us/](http://www.fscs.org.uk/contact-us/).

### Section 17 – Privacy and data protection notice

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#### Data Protection

Fortegra Europe Insurance Company SE (the Data Controller) is committed to protecting and respecting **Your** privacy in accordance with the current Data Protection Legislation (“Legislation”). Below is a summary of the main ways in which **We** process **Your** personal data.

#### How We Use Your Personal Data

**We** may use the personal data **We** hold about **You** for the purposes of performing **Your** contract of insurance, this includes providing insurance that **You** request of **Us** and administering the same; including handling claims and any other related purposes, underwriting (which may include underwriting decisions made via automated means), offering renewal terms, pricing or statistical purposes. **We** may collect and use special categories of data from **You** for the purpose of identifying vulnerable customer based on substantial public interest under Schedule 1(20) of the Data Protection Act 2018. **We** may also use **Your** data to safeguard against fraud and money laundering and to meet **Our** general legal and regulatory obligations.

#### Disclosure of Your Personal Data

**We** may disclose **Your** personal data to third parties involved in providing products or services to **Us**, or to service providers who perform services on **Our** behalf. These include **Our** group companies, affinity partners, brokers, agents, third party administrators, other insurers, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, fraud detection agencies, loss adjusters, external law firms, external accountants and auditors, regulatory authorities, and as may be required by law.

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### International Transfers of Data

**We** may transfer **Your** personal data to destinations outside of the United Kingdom or the European Economic Area ("EEA"). Where **We** transfer **Your** personal data outside of the United Kingdom or the EEA, **We** will ensure that it is treated securely and in accordance with the Legislation.

### Your Rights

**You** have the right to ask **Us** not to process **Your** data for marketing purposes, to see a copy of the personal information **We** hold about **You**, to have **Your** data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to restrict the processing of **Your** data, to ask **Us** to provide a copy of **Your** data to any controller and to lodge a complaint with the local data protection authority.

### Retention

**Your** data will not be retained for longer than is necessary and will be managed in accordance with **Our** data retention policy. In most cases the retention period will be for a period of seven (7) years following the expiration of the **Policy**, or **Our** business relationship with **You**, unless **We** are required to retain the data for a longer period due to business, legal or regulatory requirements.

If **You** require more information or have any questions concerning **Our** use of **Your** personal data, **Our** full Privacy Policy can be found at <https://www.fortegra.eu/privacy-policy>.

Alternatively, please contact The Data Protection Officer, Fortegra Europe Insurance Company SE, Office 13, SOHO Office The Strand, Fawwara Building, Triq I-lmsida, Gzira, GZR 1401, Malta or via email at [dpofficer@fortegramalta.com](mailto:dpofficer@fortegramalta.com).