

Alloy Wheel and Tyre Insurance Policy

Insurance Product Information Document

Company: Financial & Legal Insurance Company Limited **Product: Alloy Wheel and Tyre**

The Insurance provided in this policy is underwritten by Financial & Legal Insurance Company Limited. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority. The Prudential Regulation Authority and Financial Conduct Authority firm reference number is 202915. Financial & Legal Insurance Company Limited are registered in England and Wales under the Company number 03034220.

This document provides only a policy summary of the key information. It does not contain the full terms and conditions of the Policy, which can be found in the Alloy Wheel and Tyre Insurance Policy.

What is this type of insurance?

Tyre & Alloy Insurance helps cover the cost of repairing or replacing tyres and alloy wheels damaged by accidental or malicious incidents. It supports vehicle safety and appearance while reducing the need to claim on your main motor insurance.



What is Insured?

- ✓ **Accidental Damage** - Sudden and unforeseen deflation or other damage to the tyre itself, valve and alloy wheel caused by accidental damage
- ✓ **Malicious Damage** - malicious damage to the tyre itself, valve and/or alloy wheel.

***Please refer to Your Policy Wording and Certificate for full terms and conditions.**



What is not Insured?

- ✗ **Prior Claims** - You can't claim for anything that already happened or that you knew might happen before your insurance started.
- ✗ **Dishonesty, Violence and Fraud** – Any claim which involves actual or alleged dishonesty or violence by You or a statement which is overstated, false or fraudulent.
- ✗ **Other insurance** - Any costs, which can be recovered by you under any other insurance or which would have been covered if this insurance did not exist, except for any amount in excess of that which would have been payable under such insurance(s). We will only pay our share of any claim.
- ✗ **Territorial limits** - Any claim which occurs outside the territorial limits shown in this policy.
- ✗ **Loss in Value** - Any reduction in the value of the vehicle caused by repairs or work carried out under this policy.
- ✗ **Manufacturer faults** - Any claim arising from manufacturing defaults or manufacturer's recall concerning your vehicle
- ✗ **Deliberate Damage** - Any claim for damage caused deliberately by you or due to something you failed to do



Are there any restrictions on cover?

- ! Non-standard, aftermarket alloy wheels are not covered.
- ! Alloy wheels with split rim construction or with chrome effect are not covered.
- ! The amount we will pay is subject to the overall claim limit and the limit per alloy wheel repair.
- ! Wear and tear, corrosion, pitting, discolouration, tar staining, neglect or any defect not caused by accidental damage.
- ! A tyre that is below 2mm tread depth across any part of the tread pattern.
- ! General wear and tear or deterioration from normal use, where the tyre(s) have reached the end of their effective working life and should be replaced
- ! Loss of use of your vehicle or any other related or incidental losses



Where am I Covered?

- ✓ United Kingdom, (England, Wales, Scotland and Northern Ireland)



What are my obligations?

Advice - You must follow the advice of the advice line at all times.

Cooperation - You must cooperate fully with Us and provide within a reasonable time any requested information and documentation we ask for.

You must have provided **us** with at least four photographs - one of each alloy wheel and tyre on **your** vehicle within 14 days of the **policy** start date for cover to apply.



When and how do I pay?

You should make payment to your broker, this may be by making a one off payment or your broker may be able to arrange credit facilities if required.



When does cover start and end?

Your Policy covers You for upto the maximum of 48 months from the date you request Your Policy to be started. The dates will be shown on Your Certificate of Insurance.



How do I cancel the contract?

You may cancel this Policy within 14 days of its inception and the premium paid will be returned provided that there have been no claims. Thereafter you may cancel the policy at any time however no refund of premium will be available. If you wish to cancel the policy you must contact your insurance retailer.