Tyre & Alloy Insurance

Insurance Product Information Document

Company: Financial & Legal Insurance Company Ltd

Product: Tyre & Alloy Wheel Insurance

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. Financial & Legal Insurance Company Limited are registered in England and Wales under the Company number 03034220.

This document provides a summary of key information and benefits relating to your Insurance Policy. Full details of cover levels, including the sum insured and any additional benefits, are available in the policy documentation.

What is this type of insurance?

This insurance covers the cost of repairing or replacing tyres and alloy wheels damaged by accidental or malicious incidents, helping maintain your vehicle's safety and condition.

What is insured?

- ✓ Accidental damage
  - Sudden and unforeseen damage to tyres or alloy wheels
- ✓ Malicious damage
  - Damage caused intentionally by a third party (must be reported and supported by evidence)
- ✓ Tyre and alloy wheel repairs
  - Repairs carried out using approved repair techniques where possible
- ✓ Replacement
  - Provided only where repair is not possible or would be unsafe
- ✓ Claims
  - Each tyre or alloy wheel is treated as a separate claim
  - Multiple claims allowed, subject to policy limits
- ✓ Claim settlement
  - Repairs arranged by us or costs reimbursed where authorised

What is not insured?

- ✗ Pre-existing damage
- ✗ Wear and tear, corrosion or deterioration
- ✗ Tyres below 2mm tread depth
- ✗ Non-standard, aftermarket, split rim or chrome-effect alloy wheels
- ✗ Theft or attempted theft
- ✗ Fire damage
- ✗ Manufacturer defects or recalls
- ✗ Damage caused by driving on a deflated or unsafe tyre
- ✗ Damage occurring outside the United Kingdom
- ✗ Costs recoverable from another insurance, warranty or third party
- ✗ Repairs carried out before claim approval
- ✗ Consequential losses (e.g. loss of use or inconvenience)
- ✗ Deliberate damage or fraudulent claims

Are there any restrictions on cover?

- ! Claims are limited by number as shown on your policy schedule
- ! Each tyre or alloy wheel counts as a separate claim
- ! Vehicle must:
  - Be no more than 7 years old
  - Be purchased from a VAT-registered dealer
  - Be for private use
- ! You must:
  - Provide photos within 7 days of tie policy start date
  - Maintain motor insurance
- ! Repairs must be authorised and like-for-like

Where am I covered?

✓United Kingdom

What are my obligations?

- Take reasonable care of your vehicle and avoid further damage
- Do not continue driving if unsafe
- Report damage as soon as possible
- Do not start repairs before approval (unless required for safety)
- Provide photographs, invoices and supporting evidence
- Pay any applicable excess

When and how do I pay?

- You pay your premium through your insurance retailer.

When does the cover start and end?

- Your cover starts and ends on the dates shown in your policy schedule.

How do I cancel the contract?

You may cancel this insurance at any time.

- If you cancel within 14 days of the policy start date and no claim has been made, you will receive a full refund.
- If you cancel after 14 days, you may receive a pro-rata refund provided no claim has been made.
- We may cancel this policy by giving you 7 days' notice where there is a valid reason.

To cancel, please contact your broker.