AutoTrust Alloy Wheel Repair Insurance

Insurance Product Information Document

Company: AutoTrust

Product: Alloy Wheel Repair Insurance

This insurance is provided by AutoTrust, a trading style of Car Care Plan Limited, a company registered in the UK. Car Care Plan Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register number: 309268.

This document contains some important facts about AutoTrust Alloy Wheel Repair Insurance. It is to be regarded as only a summary of cover to help assist you in making an informed purchase decision. Full terms and conditions of the policy are provided in your policy document. Please take time to read this policy document to make sure you understand the cover it provides.

What is this type of insurance?

Alloy Wheel Repair Insurance is designed to protect customers from the costs of repairs to an alloy wheel fitted to their vehicle following accidental or malicious damage.

This insurance is underwritten by Motors Insurance Company Limited which is registered in the UK. Motors Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Financial Services Register number: 202875.

What is insured?

✓ Provided your vehicle:

- Is eight years old or under and has covered less than 80,000 miles at the start date of the policy;

Then during the period of insurance, we will pay for the cost of repairs resulting from accidental or malicious damage which has occurred to your alloy wheels up to the claim limit shown in the Validation Certificate.

✓ In the event your alloy wheel is damaged beyond a point whereby a reasonable cosmetic repair can be carried out then the policy provides two options:

1) If the damage to the alloy wheel is such that a lathe skim repair can be carried out, then the policy will contribute a maximum amount of £125 including VAT towards allowing you to have this repaired locally at your choice;
2) If the damage to the alloy wheel is such that no kind of repair can be carried out, the policy will contribute a maximum amount of £150 including VAT towards the replacement of the alloy wheel.

Both options will count as 1 claim under your policy.

What is not insured?

✗ Alloy wheels that are aftermarket fitment or not of the original specification for the vehicle.

✗ General wear and tear, corrosion, pitting, discolouration, tar staining, neglect or cracked or buckled wheels.

✗ Theft of the alloy wheel(s).

✗ Damage present on an alloy wheel prior to the commencement of the policy.

✗ Alloy wheel(s) of split rim construction, with a machine polished (chrome effect) finish, or with a recessed, rebated or raised profile to the rim section. Plastic trims attached to the alloy wheel are also excluded (and must be removed prior to any repair to any covered alloy wheel).

✗ Damage caused by driving the vehicle while the tyre is deflated; or a replacement tyre being fitted to the alloy wheel.

✗ Any claim which is the subject of fraud, false actions or dishonesty; where the loss is covered by any other insurance; or where it is discovered that the policy was purchased more than 30 days following the original purchase date of the vehicle.

Are there any restrictions on cover?

! The following claim limits apply depending on which policy duration is chosen.

Policy Duration	Maximum Number of Claims
12-month policy	6 claims
24-month policy	12 claims
36-month policy	18 claims

This policy does not cover the following:

! Where the 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 light commercial vehicle (LCV), panel van or a commercial vehicle in excess of 3.5 tonnes Gross Vehicle Weight (GVW) or a motorcycle;

! Failure of the Approved Repairer to match the cosmetic finish of any other alloy wheels on your vehicle.

Where am I covered?

✓ To purchase this cover, you must be resident in:

- The United Kingdom (which includes England, Scotland, Wales and Northern Ireland), the Channel Islands or the Isle of Man.

✓ Our Approved Repairer can only carry out repairs on vehicles that are located in the United Kingdom, excluding Islands of Scotland (including the Shetland, Orkney, Inner Hebrides and Outer Hebrides Islands), the Channel Islands and the Isle of Man.

What are my obligations?

- **If you need to make a claim:** Check that the damage is covered by this policy and call the administrator on 0344 573 8129 within 30 days of the damage occurring supplying the following information: Your policy number (found on your Validation Certificate), your vehicle registration number, details of the damage to your alloy wheels, when it occurred and how the damage was caused and dates when your vehicle could be inspected and repaired, if your claim is covered. In certain circumstances, you may need to supply photos to the administrator to help validate your claim. **Failure to claim within 30 days of the damage occurring could result in the onset of corrosion and the claim being subsequently rejected as per the terms & conditions**.
- You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.

When and how do I pay?

You can pay your premium as a single payment prior to the start of cover or in monthly instalments.

When does the cover start and end?

Your cover will take effect and end on the dates stated in your Validation Certificate.

The period of insurance will end earlier if:

- You, or anyone representing you, defrauds or deliberately misleads the insurer or the administrator; or
- The alloy wheels are modified following purchase of your vehicle; or
- The vehicle is sold or transferred to a new owner; or
- The claim limit has been reached.

How do I cancel the contract?

To cancel your policy within the first 30 days, please contact the introducer who sold you this policy to obtain a full refund. For cancellations after the first 30 days, please contact the administrator on 0344 573 8129 and you will receive a pro-rata refund (subject to an administration fee).

Please note you will not receive a refund where you have already made a successful claim on the policy.