Tyre & Alloy Wheel Insurance

Insurance Product Information Document

Company: MAPFRE ASISTENCIA

MAPFRE ASISTENCIA Compañía Internacional de Seguros y Reaseguros Sociedad Anonima incorporated and registered in Spain, registered as a foreign company in the United Kingdom with company number FC021974, acting through its UK branch with branch number BR008042. Authorised by Dirección General de Seguros y Fondos de Pensiones and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority FRN 203041

Product: Tyre & Alloy Wheel Insurance

This document contains important facts about MAPFRE ASISTENCIA's Tyre & Alloy Wheel Insurance, but does not describe the full terms of the policy. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

Tyre & Alloy Wheel Insurance is designed to contribute towards the cost of repairing or replacing the tyres and/or repairing the alloy wheels fitted to your vehicle in the event that they are damaged within the period of cover.

What is insured?

- ✓ You must be the registered keeper and/or owner of your vehicle in order to be covered
- ✓ If the tyres fitted to your vehicle sustain any damage, the policy will pay for the reasonable cost of the materials and labour that we deem to be fair to repair, balance and refit a tyre that can be repaired, or where a tyre cannot be repaired, the reasonable cost of the materials and labour that we deem to be fair to balance and fit a replacement tyre of similar make and quality
- ✓ This policy will cover 5 tyres and pay up to £250.00 to repair or replace a tyre
- ✓ If the alloy wheels fitted to your vehicle sustain any damage, the policy will pay for the cost of the materials and labour that we deem to be fair to repair the damage to the alloy wheel, or if, in the opinion of the approved repairer, an alloy wheel can only be repaired using a lathe skim or is damaged beyond repair, we will contribute up to £150.00 toward the cost of repair or replacement
- ✓ This policy will cover 10 alloy wheels and pay up to £150.00 to repair an alloy wheel

What is not insured?

- ✗ Any costs to repair or replace tyres and/or alloy wheels not fitted to your vehicle, or that we do not authorise in advance/provide an authority number for
- ✗ Tyres that do not carry the European 'E' mark; specialist wheel constructions or finishes, including but not limited to split rim; chrome rim; multi-piece, chrome finished or ball polished alloy wheels; steel wheels or hub caps
- ✗ VAT if your vehicle is registered to a business, used for business purposes, or in connection with your occupation where you are self-employed
- ✗ Tyres used at the incorrect pressure; where there has been an attempt to remove the serial number or other identifying marks, or that have a tread pattern depth on or below 1.6mm across the full width of the damaged tyre(s)
- ✗ Damage caused by wear and tear due to age and/or usage; fire or theft; a road traffic accident where there is a motor insurance claim that involves another vehicle; lack of maintenance; corrosion or pitting; cleaning/polishing; improper adjustment, modification, alteration, tampering, or; carrying out general maintenance; manufacturing defects or faulty design; incorrect wheel balancing, defective steering geometry/tracking, or defective suspension
- ✗ Damage that occurs while your vehicle is driven while a tyre is deflated or that would not result in failure of an MOT test, for example any claim for cosmetic repair of the tyre(s) only; where any welding is required; defective, failing or peeling paint or lacquer; abuse or intentional damage; theft of wheel nuts or of your vehicle itself, or cracking, buckling, breakage or distortion of alloy wheel(s)

Are there any restrictions on cover?

- ! The policy does not cover motorcycles; quad bikes; tricycles; mopeds; sidecars; kit cars; buses; coaches; motorhomes; stretched limousines or touring caravans; grey or parallel imports, or vehicles not built for sale in the United Kingdom
- ! Vehicles that have registered more than 100,000 miles on the odometer on the date you purchase the policy; that are named on a contract hire agreement, or that weigh more than 3,500kg
- ! Vehicles insured on any type of motor trade insurance policy; used for commercial purposes; used in a dispatch or public service capacity, such as a Military, Police or Ambulance vehicle; for driving instruction purposes in connection with your occupation, or competition; rally; racing; track days; speed testing; off road; pacemaking, or reliability trials

Where am I covered?

✓ England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

What are my obligations?

- You must provide us with honest, accurate and complete information
- You must inform us without delay of any changes in your circumstances
- In the event of a claim you must contact the claims department within 30 days of any damage occurring
- An authority number must be obtained before any repairs/replacements take place
- Malicious damage must be reported to the Police and you must obtain a crime reference number

When and how do I pay?

You must pay the premium as a one-off payment prior to the start of the policy. Payment can be made by bank transfer, direct debit or debit/credit card.

When does the cover start and end?

Cover starts on the start date and lasts until the earliest of the following:

a. the end of the period of cover shown on your certificate of insurance
b. the date on which your vehicle is written off
c. the date the policy is cancelled
d. the date your vehicle is sold, transferred to another party who is not an immediate family member (i.e., parent; spouse; civil partner; son or daughter), or repossessed, or;
e. the date a claim for the maximum number of tyre(s) and alloy wheel(s) specified on your certificate of insurance has been registered by us

How do I cancel the contract?

You have the right to cancel the policy and to receive a full refund of premium provided no claims are known or reported by giving notice of cancellation within 30 days of the date you receive your policy documents.

By email: cancel@mapfre.co.uk
By telephone: 0330 400 1681
In writing: In writing: Abraxas Insurance Administration Services Ltd, 1 Victoria Street, Bristol Bridge, Bristol, BS1 6AA

In addition to your statutory rights, if the policy is cancelled at any time after the 30 day cooling off period from the date you receive your policy documents, provided that no claims are known, pending or reported, you will be entitled to a refund of the unused portion of the premium paid to date, minus an administration charge of £20.00. Any refund due will be calculated on a daily pro-rata basis from the date we receive the letter, email or phone call of cancellation.