

smart Alloy Wheel Insurance Policy Summary

This document does not form part of your contract of insurance but it shows the important aspects of your Alloy Wheel Insurance policy that we think should be brought to your attention. It is not the full terms and conditions - they are detailed in your policy schedule.

Type of Insurance

smart Alloy Wheel Insurance provides cover for the cost of replacing or repairing your Alloy Wheels as a result of accidental or malicious damage so long as you have paid the required premium.

Features and benefits

Within the period of insurance the insurer will pay for the cost of replacing or repairing your Alloy Wheel as a result of Accidental or Malicious Damage. You will be covered for the cost of up to 10 repairs or 4 replacements. The insurer will replace diamond cut alloy wheels and repair painted alloy wheels to smart specifications, your wheel will be repaired on a mobile basis subject to the information provided by you to us at the time of your claim. The maximum amount the insurer will pay is up to the aggregate limit of the policy inclusive of VAT as indicated on your policy schedule, dependant on the size of Your Alloy Wheel.

Limitations

- There is a maximum amount the insurer will pay which is up to the aggregate limit of the policy inclusive of VAT as indicated on your policy schedule, dependant on the size of your Alloy Wheel.
- The policy is not transferable
- Vehicle must be less than 7 years and 100,000 miles.
- Your Alloy Wheel diameter does not exceed 20".
- Your Alloy wheels are original equipment manufactured.

Main exclusions

Like all policies of this type there are some circumstances that this insurance does not cover. Importantly, these include:

- Motorcycles scooters, three wheeled vehicles, quad bikes, caravans or motorhomes, trailers, boats, commercial vehicles, emergency vehicles, vehicles used for hire or reward, taxis, self-drive hire, driving schools or delivery courier, or vehicles used in any sort of rally, speed-testing, racing or any kind of competition or trial.
- any damage caused by a third party for general maintenance to the vehicle, including tyre replacement or when the vehicle is in the charge of a third party and for which they are responsible for it.
- any damage incurred prior to the inception of the policy
- a claim where the loss is covered by another insurance and/or your motor insurance
- any damage or defect which is not accidental or malicious damage
- general wear and tear or neglect
- theft of the Alloy Wheel
- claims made in excess of the aggregate limit as shown on your policy schedule
- where You are not a permanent UK resident
- the £45 Excess for the replacement of Your Alloy Wheel
- any modification to the Alloy Wheel
- claims reported to the claims office more than 30 days after the incident

The full list of exclusions is shown in your policy document, in Section 4.

Cancelling the insurance

You have the right to cancel the policy at any time. If You wish to cancel the policy within the first 30 days, You must contact the Retailer who sold You the policy. You will be entitled to a full refund, providing no claims have been submitted.

If You wish to cancel Your policy after 30 days, You will be entitled to a pro-rata refund on the remainder of Your policy which will be calculated monthly and is paid for each full month left to run, providing no claims have been submitted. An administration fee of £35 will be applied if You decide to cancel Your policy after 30 days which reflects the administrative cost of arranging and cancelling the policy. Should You wish to cancel Your policy You will be required to send the request in writing to the Administrator AutoProtect (MBI) Ltd with a cheque for £35 made payable to AutoProtect (MBI) Ltd, a copy of Your original sales invoice confirming purchase of the policy and Your Cancellation will be processed and the refund will be paid by cheque made payable to You. If You have submitted any claims against Your policy You will not be able to request a refund. If the policy has not been paid in full, you will be entitled to a pro-rata refund on the amount you have paid under the Instalment Plan less the administration fee of £35.

How to claim

Read your policy and insurance schedule, and if you believe you have a valid claim please notify:

AutoProtect (MBI) Limited
Warwick House,
Roydon Road, Harlow,
Essex,
CM19 5DY
Tel: 0871 384 3182

Full details about claiming can be found in the policy, in Sections 8.

Fraudulent Claims or Misleading Information

Please note: we take a robust approach to fraud prevention in order to keep premium rates down. If any claim under this insurance is fraudulent or is intended to mislead, or if any misleading or fraudulent means are used by you or anyone acting on your behalf to obtain benefit under this insurance, your right to any benefit under this insurance will end, your cover will be cancelled and we will be entitled to recover any benefit paid and costs incurred as a result of any such fraudulent or misleading claim. We may also inform the police.

Complaints and Contact Details

Complaints

Every effort is made to provide you with a high standard of service. However, occasionally disputes or misunderstandings can arise and you need to know what to do if they do. First you need to decide what your complaint is about, and to help we have listed below the types of complaint you may have. So that you are clear about what to do we have also listed the contact details of those who may deal with your complaints. Each will advise you of their internal complaints handling procedures when you contact them.

Complaints about the sale of your policy

If you wish to make a complaint about the conduct of the sale of this insurance, including any information or advice provided as part of the sale, please contact AutoProtect (MBI) Limited.

N.B. If you remain dissatisfied regarding a complaint about the **sale** of your policy you may refer it to the Financial Ombudsman Service. The contact details are shown below.

Complaints about policy administration matters including claims

If you wish to make a complaint about service matters such as general administration of your policy (other than about a claim) please also contact AutoProtect (MBI) Limited.

N.B. If you remain dissatisfied regarding a complaint about the general administration, or the terms and conditions of this policy, or about a claim, it can be referred to Lloyd's of London. Complaints that cannot be resolved by Lloyd's may be referred to the Financial Ombudsman Service (FOS). The contact details for both are shown below.

Contact Details

AutoProtect (MBI) Limited

Warwick House
Roydon Road
Harlow, Essex
CM19 5DY
Tel: 0871 384 1168
Email: info@autoprotect.net

Lloyd's of London

Policyholder & Market Assistance
Lloyd's Market Services
One Lime Street
London
EC3M 7HA
Tel: 020 7327 5693
Fax 020 7327 5225
E-mail complaints@lloyds.com

FOS

Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Tel 0800 0 234 567. Calls to this number are free if you are calling from a 'fixed line' (e.g. a landline at home) in the UK. If you are a mobile phone user who pays a monthly charge for calls to numbers starting 01 or 02, call free on 0300 123 9 123. If you are outside the UK the telephone number to use is +44 20 7964 0500. Further details will be provided at the appropriate stage of the complaints process. This complaints procedure does not affect your legal rights.

Compensation Scheme

The Insurer of this Excess Reimbursement (see below) is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if the Insurer is unable to meet its obligations to you under this contract. Further information can be obtained from The Financial Services Compensation Scheme, 7th Floor Lloyds Chambers, Portsoken Street, London, E1 8BN Tel: 020 7892 7300

Website: www.fscs.org.uk

The Insurer

This insurance is underwritten by Lloyd's Syndicate 5820 which is managed by ANV Syndicates Limited. The insurer is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

AutoProtect (MBI) Limited

This insurance is arranged and managed by AutoProtect (MBI) Limited who are authorised and regulated by the Financial Conduct Authority to carry out General Insurance mediation business.