Motoreasy Alloy Wheel Insurance

Insurance Product Information Document

Company: Helvetia Global Solutions Ltd UK Branch, 6 Bevis Marks, London, EC3A 7BA. Authorised and regulated by the Liechtenstein Financial Market Authority and subject to regulation by the Financial Conduct Authority (FCA).. The Administrator is MotorEasy Services Ltd, registered address is 60 Portman Road, Reading RG30 1EA. Registered in England No: 10109424. They are authorised and regulated by the Financial Conduct Authority. Firm Reference number: 747890.

Product: Alloy Wheel Insurance

This document is a summary of the policy and does not contain the full terms and conditions of the cover which can be found in the policy document. It is important that you read the policy document along with your schedule carefully. The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us.

What is this type of insurance?

This product is designed to protect you if your alloy wheels are damaged and require a repair or a replacement. There are three options for the period of insurance 24, 36 or 48 months.

What is insured?

- ✓ Alloy wheels which need cosmetic repair as a result of damage.
- ✓ You can make up to a maximum of 8 claims on a 24 month policy or 12 claims on a 36 or 48 month policy. We will pay a maximum of 4 claims in a 12-month period.

What is not insured?

- ✗ Alloy wheel(s) of split rim construction
- ✗ Alloy wheels with a recessed, rebated or raised profile to the rim section.
- ✗ Alloy wheels with any two-tone painted alloy.
- ✗ Any vehicle if it is over 5 years old at the start date;
- ✗ Any vehicle if it has covered over 60,000 miles at the start date;
- ✗ Any vehicle or vehicle use shown in the exclusions in the policy document
- ✗ Any claim for malicious damage if the incident has not been reported to the police, damage caused by fire, any road traffic accident, or where the vehicle is classed as a total loss by a motor insurer;
- ✗ Any costs related to the repair or replacement of an Alloy Wheel after we have made a cash contribution for that Alloy Wheel.
- ✗ Alloy wheels that are buckled.
- ✗ Damage from driving with a deflated tyre.
- ✗ Plastic trims or decals attached to the Alloy Wheels.
- ✗ Any vehicle over 3,500kgs.

Are there any restrictions on cover?

- ! The alloy wheels must be the original specification and fitted at the time.
- ! The vehicle must be less than 5 years old when the policy starts.
- ! The vehicle must have covered less than 60,000 miles when the policy starts.
- ! The Claim Limit differs depending on Term, please see 'What is Covered' above for full details
- ! Vehicles cannot be used for commercial purposes, Vehicles used within the motor trade are excluded , Vehicles used for racing, off-roading, or other competitive activities are excludeds
- ! The maximum claim amount for an Alloy Repair is £100 plus VAT. The maximum claim contribution to a new Alloy is £150 plus VAT. Please see Policy for full details
- ! Your vehicle must be used for 'private use' (as defined in the policy).

Where am I covered?

✔ The vehicle is covered within the United Kingdom, EEA and Switzerland, please note excluding the Isle of Wight and the Islands of Scotland (including The Shetlands, Orkneys, Scilly Isles, Anglesea, Inner Hebrides and Outer Hebrides Islands).

What are my obligations?

- You must give us accurate and complete answers to all questions we may ask you.
- You must provide the information requested for the pre-cover screening assessment.
- You must tell us about any changes to your personal details.
- You must report any claim to us within 30 days.
- Any malicious damage must be reported to the police.
- You must pay the insurance premium for the period of cover.
- You must be the registered keeper and/or owner of your vehicle.
- You must be a resident of the United Kingdom for the duration of this policy.
- You must provide the insurer and administrator with honest, accurate, and complete information.
- You should contact the administrator as soon as you become aware of any incident causing damage.
- You must provide details of the damage, including two photographs (one close-up and one wider shot) of the affected area when making a claim.
- You must notify the administrator as soon as possible of any changes to your circumstances that may affect this insurance, including but not limited to changes of address or name, registration number, vehicle use, or ownership. You will then be advised of any changes to the terms.

When and how do I pay?

The premium can be paid in full or by monthly instalments at no extra cost.

When does the cover start and end?

The policy start and end date are shown on your schedule of cover. The cover will also end if you have reached the limit of cover as shown in the policy or if you commit fraud or provide misleading information.

How do I cancel the contract?

You're covered from the start date listed on your certificate of insurance until the earliest of the following;

- The end of the period of cover shown on your certificate of insurance.
- The date on which the aggregate claim limit is reached.
- The date this policy is cancelled.
- The date your vehicle is sold, repossessed, or transferred to another party who isn't an immediate family member (i.e., parent; spouse; civil partner; son or daughter).

You can cancel the policy at any time by contacting: Intelligent Motoring Ltd, 0800 254 5074 or by mail: infor@intelligentmotoring.com
An administration fee of £35.00 will be deducted from the refund if you cancel after the cooling off period.
If you cancel after the cooling off period and you have paid the premium in full you will get a refund for the remaining period of cover, provided that you have not made a claim.
If you pay by monthly instalments you will not receive a refund as you will only have paid for the cover you have already received. If you have made a claim before cancelling, the full premium will be due.