

Motoreasy Alloy Wheel Insurance

Insurance Product Information Document

Company: AmTrust Specialty Limited

Product: Alloy Wheel Insurance

AmTrust Specialty Limited, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register 202189. Registered office is Exchequer Court, 33 St. Mary Axe, London, EC3A 8AA, registered in England number 01229676.

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.

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.



What is insured?

- ✓ This policy will pay for a repairer in our network to:
 - repair a damaged alloy wheel
 - replace a damaged alloy wheel that cannot be repaired.
- ✓ There are three options for the period of insurance:
 - 1) 24 months
 - 2) 36 months
 - 3) 48 months.



What is not insured?

- ✗ Wheels on any car that:
 - ✗ is over 5 years old at the start date.
 - ✗ has covered over 60,000 miles at the start date.
- ✗ Any car used for business in any way, except for commuting and travelling to meet customers.
- ✗ Any car used in any way for racing.
- ✗ Commercial vehicles over 3.5 tonnes, motorhomes, motorbikes or quadbikes.
- ✗ Damage:
 - ✗ caused by wear and tear corrosion, pitting, discolouration, tar staining, neglect.
 - ✗ caused by fire, any road traffic accident, or if a motor insurer decides that the car is a write-off.
 - ✗ caused by your negligence.
 - ✗ that happened before you bought the policy.
- ✗ Any wheel:
 - ✗ of split rim construction
 - ✗ with a machine polished (chrome effect) finish
 - ✗ with a recessed, rebated or raised profile to the rim section.



Are there any restrictions on cover?

- ! You can make up to a maximum of eight claims on a 24-month policy or 12 claims on a 36-month and 48-month policy. A maximum of four claims can be submitted each year.
- ! You must live in the United Kingdom, but not the Isle of Wight or the islands of Scotland (including the Shetland Islands, Orkney Islands, Inner Hebrides and Outer Hebrides).



Where am I covered?

- ✓ We can only repair or replace tyres in the United Kingdom, but not the Isle of Wight or the islands of Scotland (including the Shetland Islands, Orkney Islands, Inner Hebrides and Outer Hebrides).

What are my obligations?



- You must:
 - give us accurate and complete answers to all questions we ask you.
 - give us the information and photos we need for the pre-cover assessment.
 - tell us about any changes to your personal details.
 - tell us about any incident which might lead to a claim within 30 days of it happening.
 - report any malicious damage to the Police and get a crime reference number.

When and how do I pay?



You can pay the premium in full or by monthly instalments at no extra cost. Payable via Debit Card and Credit Card.

When does the cover start and end?



This is a fixed-term policy. It starts when you buy it – this must be within 30 days of our accepting the pre-cover assessment. You can choose whether it lasts for 24, 36 or 48 months. The cover will also end if you have reached the cover limits, or if you commit fraud or give us misleading information.

How do I cancel the contract?



You can cancel at any time by contacting MotorEasy Services Ltd.

- call: 0800 254 5074 or
- email: info@motoreasy.com

If you cancel this cover within 30 days of the start date (or the date you receive the policy document, if that is later)

You will get a full refund of any premium paid provided that you have not made, and do not intend to make, a claim.

If you cancel after 30 days

You will get a refund of the premium for the time between the date you cancel and the date the policy is due to end. We will deduct a £35 administration charge from the refund.

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. In any case, if you have made a claim before you cancel, you will have to pay the full premium.