Motoreasy Tyre Protection 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: Tyre 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. 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 tyres 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?

- ✔ Your Tyres which require repair or replacement as a result of damage following an incident during the policy term
- ✔ There are two cover options a limit for each tyre of £150 including VAT or £250 including VAT depending on which option has been chosen
- ✔ There are three options for the period of insurance 24, 36 or 48 months. Aggregate claims limit should be a restriction on cover.s.
- ✔ During the period of insurance you may claim up to a maximum of 5 claims on a 24 month policy or 6 claims on a 36 or 48 month policy. A maximum of 4 claims can be submitted per policy year.

What is not insured?

- ✘ Tyres on any vehicle which is over 5 years old at the start date of this policy;
- ✘ Tyres on any vehicle which has covered more than 60,000 miles at the start date of this policy;
  - ✘ Any use of the vehicle other than for private use as defined in the policy.
  - ✘ Any claim for malicious damage if the incident has not been reported to the police
  - ✘ Any claim where the tyres are not as the manufacturer's specification.
  - ✘ Any claim where the tyre tread depth is less than 2mm across any tread area of the tyre.
  - ✘ Any claim where the damage is caused by wear and tear
  - ✘ Any damage which is caused by:
    - ✘ Your Vehicle being driven after an incident.
    - ✘ Failure of suspension component, fire or road traffic accident.
  - ✘ Any vehicle over 3,500kgs

Are there any restrictions on cover?

- ! The cover under this policy is limited to four claims in any year of cover, six claims in total for the whole cover period
- ! The vehicle must be used for private use only. 'Private Use means that the vehicle is used for social, domestic and pleasure use which includes travel to and from work and business travel to meet clients.
- ! 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 excluded

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 ensure that Your Vehicle has no existing tyre damage and a minimum of 2mm of tread across the full width of the tyre.
- You must tell us about any changes to your personal details.
- You must contact the administrator as soon as damage occurs.
- 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.