

Alloy Wheel Insurance

Insurance Product Information Document

Company: Red Sands Insurance Company (Europe) Limited is registered in Gibraltar Reg. No: 87598. Registered office: Level 3 Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar. Red Sands Insurance Company (Europe) Limited is authorised and regulated by the Gibraltar Financial Services Commission and is subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority in respect of business underwritten in the UK (No: 231635). Red Sands Insurance Company (Europe) Limited is a member of the UK's Financial Services Compensation Scheme and Association of British Insurers.

Product: Alloy Wheel Insurance – With Contribution

This document summarises the key features of your insurance policy. It is not tailored to your individual needs and so may not provide all the information relevant to your cover requirements. It is not the full terms and conditions - they are detailed in your policy document and insurance schedule.

What is this type of insurance?

This insurance provides cover for the cost of repairs as a result of accidental or malicious damage to alloy wheels.



What is insured?

- ✓ If, during the period of insurance, damage occurs within the geographical area, to a wheel or wheels fitted to the vehicle, we will contribute to the cost of repair to the wheel subject to the individual claim limit per wheel up to the aggregate claim limit as specified in your policy schedule.
- ✓ Wheels up to 23" in diameter.
- ✓ Aerodynamic wheels, diamond cut and laser cut finished alloy wheels are covered under this insurance.
- ✓ Vehicles up to 3,500kg gross weight.
- ✓ Vehicles up to 10 years old and up to 100,000 miles at the inception of the policy.
- ✓ The maximum amount the insurer will pay for any alloy wheel repair per individual wheel is shown on your policy schedule.
- ✓ The maximum amount the insurer will pay for any alloy wheel replacement per individual wheel is shown on your policy schedule.



What is not insured?

- ✗ Ineligible vehicles: There are certain vehicles we can't cover such as taxis, couriers, commercial or emergency vehicles or vehicles used for racing, pace making, speed testing, reliability trials, or any other competitive event. Please refer to the full terms and conditions.
- ✗ Any damage which was incurred prior to the inception of the policy.
- ✗ Any damage caused by a third party whilst carrying out general maintenance including tyre changing and any damage which cannot be repaired due to a previous repair.
- ✗ Where the cost of repair for a wheel or replacement wheel is recoverable under any other insurance or warranty.
- ✗ Theft of alloy wheels.
- ✗ General wear and tear, where the wheel is pitted or corroded or neglect.
- ✗ Any claims made in excess of the total maximum claim limit.
- ✗ Any wheel that has been modified in any way from the manufacturer's specification.
- ✗ Wheels of chrome finish or split rim construction.
- ✗ The following circumstances are not covered; General wear and tear; corrosion, neglect or any defects deemed not to be damage. Damage which is the subject of fraud, false actions or dishonesty or any act or omission which is wilful or unlawful.



Are there any restrictions on cover?

- ! Claims are payable up to the maximum stated in the policy schedule.
- ! You must be the vehicle owner or insured person named on the comprehensive motor insurance policy for the vehicle.
- ! You must be a permanent resident of the United Kingdom.
- ! The policy is not transferable.
- ! A maximum of 10 alloy wheel claims can be made during the period of insurance.



Where am I covered?

- ✓ The policy is effective in United Kingdom, the Isle of Man and the Channel Islands.



What are my obligations?

- You must take reasonable care to give us and your retailer complete and accurate answers to any questions we ask – whether you are taking out, or making changes to your policy.
- You must notify the claims administrator of any possible total loss as soon as reasonably possible but within a maximum of 30 days. The quickest and most effective way to notify us of your claim is by using the AutoProtect claims app, available for iOS and android. You can obtain the app by searching for AutoProtect Claims in the app store. Alternatively, you may notify us via the claims line on 01279 456 500.
- You must pay any premium when due otherwise cover will cease from the premium due date.
- You should notify us immediately of any changes to your vehicle via our customer services team on 01279 456 500.



When and how do I pay?

- You will need to pay your retailer for this policy at the time you purchase your vehicle. They may offer different payment options.



When does the cover start and end?

- The start and end dates are shown on your policy schedule.



How do I cancel the contract?

- 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. If the policy is cancelled within the first 30 days of receiving it (cooling off period) you will be entitled to a full refund of the premium as long as you have not made a claim and do not intend to make a claim.
- 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, unless an authorised claim has been made under the policy. This will be calculated monthly and is paid for each full month left to run, and an administration fee of £35 will be charged to reflect the administrative cost of cancelling the policy. Should you wish to cancel your policy, you will be required to submit the request and make the payment via the AutoProtect claims app or online. Should you wish to cancel your policy, you will be required to submit your request via the AutoProtect claims app or online.
- Download the AutoProtect claims app by searching your app store with the words AutoProtect Claims, or visit www.apapp.co.uk. Alternatively, contact our customer services team on 01279 456 500.