

MotorEasy Alloy Wheel Repair Insurance

Insurance Product Information Document

Company:
Helvetia Swiss Insurance Company in
Liechtenstein Ltd

Product: Alloy Wheel Repair Insurance

The Insurer (Helvetia Swiss Insurance Company in Liechtenstein Ltd) is authorised and regulated by the Liechtenstein Financial Market Authority and is deemed authorised by the Prudential Regulation Authority and subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

This insurance is provided by MotorEasy Services Limited, a company registered in the UK. MotorEasy Services Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register number: 724690.

This document contains some important facts about MotorEasy Alloy Wheel Repair Insurance. It is to be regarded as only a summary of cover to help assist you in making an informed purchase decision. Full terms and conditions of the policy are provided in your policy document. Please take time to read this policy document to make sure you understand the cover it provides.

What type of insurance is it?

Alloy Wheel Repair Insurance is designed to protect customers from the costs of repairs to an alloy wheel fitted to their vehicle following accidental or malicious damage.



What is insured?

- ✓ **Provided:**
 - You are a private individual and the registered owner and keeper of the vehicle;
 - Your vehicle is five years old or under and has covered less than 60,000 miles at the start date of the policy;
 - Your vehicle has been inspected by a local repair agent at a date and time to suit you. This vehicle inspection is arranged for you by MotorEasy, is free of charge and must be completed before a policy can be issued; and
 - Your vehicle has no existing alloy wheel damage. Any issues identified during the inspection must be rectified before any policy can be issued and a further inspection may be required. If your vehicle has no existing alloy wheel damage a policy must be taken up within 30 days of completion of the inspection.
- ✓ In the event your alloy wheel is damaged beyond a point whereby a reasonable cosmetic repair can be carried out then the policy will pay the cash equivalent of the cosmetic repair cost (up to £100 including VAT) to put towards a lathe skim or repair.



What is not insured?

- ✗ Alloy wheels that are aftermarket fitment, not of the original specification for the vehicle.
- ✗ General wear and tear, corrosion, pitting, discolouration, tar staining, neglect or cracked or buckled wheels.
- ✗ Theft of the alloy wheel(s).
- ✗ Damage present on an alloy wheel prior to the commencement of the policy.
- ✗ Alloy Wheel(s) of split rim construction, with a machine polished (chrome effect) finish, or with a recessed, rebated or raised profile to the rim section or any two-toned painted alloy. Plastic trims attached to the alloy wheel are also excluded (and must be removed prior to any repair to any covered alloy wheel).
- ✗ Damage caused by driving the vehicle while the tyre is deflated; or a replacement tyre being fitted to the alloy wheel.
- ✗ Any claim which is the subject of fraud, false actions or dishonesty or where the loss is covered by any other insurance.
- ✗ Where it is discovered that this policy was purchased more than 30 days following the completion of the inspection of your vehicle or where a free of charge vehicle inspection facilitated under this policy has not been carried out before the policy was activated.



Are there any restrictions on cover?

The following claim limits apply depending on which policy duration is chosen.

Policy Duration	Maximum Number of Claims
Up to 18-month policy	4 claims
24-30 month policy	8 claims
36+ month policy	12 claims

Allowable claims capped at 4 per policy year.

This policy does not cover the following:

- ! Where the vehicle is used as an emergency vehicle, delivery vehicle, taxi, or bus, for driving school tuition, dispatch, commercial travel that is not covered under motor insurance Business Use Classes 1 and 2, hire or reward of whatsoever nature, off road use (including all Quad Bikes), road racing, track day participation, rallying, pace-making, speed testing or any other competitive event, or is a commercial vehicle in excess of 3.5 tonnes Gross Vehicle Weight (GVW) or a motorcycle or a motorhome;
- ! Failure of the Approved Repairer to match the cosmetic finish of any other alloy wheels on your vehicle.
- ! An excess of £25 applies to this policy.



Where am I covered?

- ✓ To purchase this cover, you must be a resident in the United Kingdom, excluding the Isle of Wight and the Islands of Scotland (including the Shetland, Orkney, Inner Hebrides and Outer Hebrides Islands). Please note that this means the Isle of Man is also excluded.
- ✓ Our Approved Repairer can only carry out repairs on vehicles that are located in the Territorial Limits.



What are my obligations?

- You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.
- **If you need to make a claim:** Check that the damage is covered by this policy and call the administrator on 0800 131 0001 within 30 days of the damage occurring supplying the following information: Your policy number (found on your Schedule of Cover); your vehicle registration number; details of the damage to your alloy wheels, when it occurred and how the damage was caused and dates when your vehicle could be inspected and repaired, if your claim is covered. In certain circumstances, you may need to supply photos to the administrator to help validate your claim.



When and how do I pay?

You can pay your premium as a one-off payment prior to the start of cover or in monthly instalments.



When does the cover start and end?

Your cover will take effect and end on the dates stated in your Schedule of Cover.

The period of insurance will end earlier if:

- You, or anyone representing you, defrauds or deliberately misleads the insurer or the administrator; or
- The alloy wheels are modified following purchase of your vehicle; or
- The alloy wheels are no longer fitted to your vehicle; or
- The vehicle is sold or transferred to a new owner; or
- The claim limit has been reached.



How do I cancel the contract?

To cancel your policy please make contact via your MotorEasy account or call MotorEasy on 0800 131 0001. Cancellations made within the first 30 days of purchase receive a full refund, thereafter a pro-rata refund can be obtained subject to an administration fee.

Please note you will not receive a refund where you have already made a successful claim on the policy.