

Alloy Wheel Insurance

Insurance Product Information Document

Company: MAPFRE ASISTENCIA

MAPFRE ASISTENCIA Compañía Internacional de Seguros y Reaseguros Sociedad Anonima incorporated and registered in Spain, registered as a foreign company in the United Kingdom with company number FC021974, acting through its UK branch with branch number BR008042. Authorised by Dirección General de Seguros y Fondos de Pensiones and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority FRN 203041.

Product: Alloy Wheel Insurance

This document does not describe the full terms of the Alloy Wheel Insurance policy. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

This Alloy Wheel Insurance policy is designed to contribute towards the cost of repairing or replacing the alloy wheel(s) fitted to the insured vehicle in the event that they are damaged.



What is insured?

- ✓ The policy covers up to #{Noofwheels} alloy wheels
- ✓ The maximum amount the policy will pay to repair an alloy wheel is #{ MaxAlloyWheels }
- ✓ If an alloy wheel is damaged beyond economical repair, the policy will reimburse you up to £150 toward the cost of a replacement alloy wheel



What is not insured?

- ✗ Costs that the Claims Department do not authorise in advance and provide an authority number for
- ✗ VAT if you are VAT registered
- ✗ Costs to repair alloy wheel(s) where the damage is caused by wear and tear due to age and/or usage
- ✗ Structural damage resulting in cracking, buckling, breakage or distortion of the alloy wheel(s)
- ✗ Manufacturing defects or faulty design
- ✗ Welding
- ✗ Damage caused:
 - ✗ while the insured vehicle is driven while the tyre is deflated
 - ✗ by fire or theft
 - ✗ by a road traffic accident where there is a motor insurance claim that involves another vehicle
 - ✗ to alloy wheel(s) caused by lack of maintenance or corrosion
 - ✗ as a result of cleaning/polishing, improper adjustment, modification, alteration or tampering
 - ✗ by incorrect wheel balancing, defective steering geometry/tracking, or defective suspension



Are there any restrictions on cover?

- ! You must be the registered keeper and/or owner of the insured vehicle
- ! Split rim construction; chrome rim; multi-piece, or chrome finished alloy wheels are not covered
- ! Any vehicle manufactured by AC; Bristol; DeTomaso; Ginetta; Jensen; Lotus; Morgan; Panther; TVR or any special performance vehicles is not eligible for cover
- ! The insured vehicle must:
 - ! have registered no more than 100,000 miles on the odometer on the date you purchase the policy
 - ! weigh no more than 3,500kg



Where am I covered?

- ✓ England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.



What are my obligations?

- Prior to the start of the contract you must provide the Insurer with honest, accurate and complete information
- During the contract you must inform the Insurer without delay of any changes in your situation
- In the event of a claim you must contact the claims department within 7 days of any damage occurring
- You must obtain an authority number prior to any repairs taking place



When and how do I pay?

You need to pay the premium at the point that you purchase the policy. The premium must be paid as a one-off payment by bank transfer, direct debit or debit/credit card, or by direct debit in 12 monthly instalments where applicable.



When does the cover start and end?

Cover starts on the start date and lasts until the earliest of the following:

- a. The end of the policy period specified on your certificate of insurance
- b. The date on which the insured vehicle is written off
- c. The date the policy is cancelled
- d. The date the insured vehicle is sold, transferred to another party, or repossessed, or;
- e. The date a claim for the maximum number of alloy wheel(s) is registered by us



How do I cancel the contract?

To cancel the policy, please contact the Administrator on any of the below:

By email: cancel@mapfre.co.uk

By telephone: 0330 400 1657

In writing: In writing: Abraxas Insurance Administration Services Ltd, 1 Victoria Street, Bristol Bridge, Bristol, BS1 6AA

You have the right to cancel the policy and to receive a full refund of premium by giving notice of cancellation within 30 days of the date you receive your policy documents. If the policy is cancelled after the cooling off period provided that no claims are known, pending or reported, you will be entitled to a refund of the unused portion of the premium paid to date, minus an administration charge of £35.00.