

Tyre Damage 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: Tyre Damage Insurance

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

What is this type of insurance?

This Tyre Damage Insurance policy is designed to contribute towards the cost of repairing or replacing the tyre(s) fitted to the insured vehicle in the event that they are damaged within the period of cover.



What is insured?

- ✓ The maximum number of tyres covered under the policy is 5
- ✓ The maximum amount that the policy will pay per tyre is £300.00



What is not insured?

- ✗ Hire and reward or courier or delivery services
- ✗ Vehicles used for driving instruction purposes in connection with your occupation
- ✗ Competition or rally; racing; track day; off road; speed testing; pacemaking, or reliability trials
- ✗ VAT if you are VAT registered
- ✗ Any costs to repair or replace tyre(s) that are not authorised in advance
- ✗ Tyre(s) used at the incorrect pressure
- ✗ Wear and tear due to age and/or usage
- ✗ Damage to tyres that would not result in failure of an MOT test
- ✗ Any claim where there has been an attempt to remove the serial number from the tyre(s)
- ✗ Tyre(s) that have a tread depth on or below 2.5mm (1.9mm in respect of motorcycles) on any part of the patterned surface of the damaged tyre(s)



Are there any restrictions on cover?

- ! You must be the registered keeper and/or owner of the insured vehicle
- ! Vehicles manufactured by AC; Bristol; DeTomaso; Ginetta; Jenson; Lotus; Morgan; Panther; TVR or any special performance vehicles are not covered
- ! Tyres must carry the European 'E' mark
- ! Split rim construction, chrome rim, multi-piece or chrome finished alloy wheels are not eligible for cover
- ! The insured vehicle must have registered no more than 100,000 miles (50,000 for motorcycles) on the odometer on the date you purchase the policy
- ! The insured vehicle must 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
- An authority number must be obtained before any repairs/replacements take place
- Malicious damage must be reported to the Police and a crime reference number obtained



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.



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 tyre(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.