

Tyre and Alloy Wheel Insurance

Insurance Product Information Document

Company: Spectrum Insurance Services Limited

Product: Tyre and Alloy Wheel Insurance

Insurer: Helvetia Global Solutions Ltd, UK Branch. Helvetia Global Solutions Ltd is incorporated in Liechtenstein, registration number 0002191766-9. Legal form: Public company (limited). Helvetia Global Solutions Ltd's UK branch is registered in England & Wales under UK Establishment number: BR024650. UK Establishment address: 6 Bevis Marks, London, EC3A 7BA. Helvetia Global Solutions Ltd is authorised and regulated by the Liechtenstein Financial Market Authority. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Registered on the Financial Services Register under the firm reference number 454140

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

This insurance provides cover against the cost of repairing or replacing the Alloy Wheel(s) and Tyre(s) fitted to your vehicle that have sustained damage during the period of cover.



What is insured?

- ✓ The cost of repair or replacement of your Alloy wheel(s) or tyre(s) which have sustained accidental or malicious damage.
- ✓ Up to 8 claims in each 12-month period of cover consisting of a maximum of 4 Tyre and 4 Alloy Wheel.
- ✓ £150 contribution (per alloy) towards replacement wheel(s) if they are not repairable.
- ✓ Accidental or Malicious Damage.
- ✓ Puncture repairs.
- ✓ Contribution of up to £35 towards recovery costs (only as part of a valid claim).
- ✓



What is not insured?

You will not be compensated for:

Any damage:

- ✗ Caused by wear and tear
- ✗ Caused by faulty manufacture or design
- ✗ Caused by road traffic accident or where your vehicle is written off
- ✗ Caused by improper use of the vehicle, tyre pressures, wheel alignment, defective steering or suspension.
- ✗ To alloy wheels other than the original Alloy Wheel(s).
- ✗ caused by improper use of your vehicle
- ✗ Specialist alloy wheels such as: Chrome finish wheels, multi piece wheels ("split rims"). Powder-coated, Magnesium, Flange-cut, Hydro-dipped and anodised wheels, Pinstripe and powder coated finishes.
- ✗ To Tyre(s) that do not carry an 'E' mark
- ✗ Not reported within 30 days of occurrence
- ✗ The theft of any Tyre(s)
- ✗ Any repair/replacement work carried out without prior authorisation being given
- ✗ Any liability to any other party
- ✗ Accidental or Malicious Damage caused outside the Territorial Limits
- ✗ The Excess or Call out fee
- ✗ Any loss resulting from a Cyber Loss.



Are there any restrictions on cover?

- ! The vehicle must be used for personal purposes; including commuting and travelling to and from a place of work, or class 1 business use and you must be a resident in the UK.
- ! The vehicle must not be an excluded vehicle and must not exceed 3500KG in weight.
- ! The vehicle is not subject to a business contract hire or lease agreement with an annual mileage allowance of more than 20,000 miles.



Where am I covered?

✓ In the United Kingdom and Northern Ireland.



What are my obligations?

- To supply accurate and complete answers to all the questions we may ask as part of your application for cover under the policy.
- You must provide clear and recent photographic images of your alloy wheels to enable a Pre-Cover Assessment to be completed by the administrator.
- Observe the terms, conditions and exclusions of this policy and your motor Insurance.



When and how do I pay?

You must pay the total premium in one full payment before the policy starts unless your broker has provided you the option of paying for this insurance over time using a credit facility.



When does the cover start and end?

This policy will run for a set period from the start date listed on your insurance schedule, terminating on the end date listed on your schedule, or should you have made the maximum number of claims under this policy.



How do I cancel the contract?

To cancel the policy, you must give notice to the broker who provided you with this insurance. If you are unable to find which broker set this insurance up for you, please contact Spectrum Insurance Services Ltd on 0114 321 9876 and we will provide you with the contact details of your selling broker. If you cancel within 30 days of purchasing the policy you will be entitled to a full refund. Any cancellation after 30 days will be calculated on a pro-rata basis based on remaining unexpired months subject to the deduction of a cancellation fee of £35.00.

Pre-Cover Condition Assessment Image Submission Guide

Thank you for purchasing a Spectrum administered cosmetic insurance policy.

Under the terms and conditions of your policy, you must provide pre-cover condition assessment images of your alloy wheels within fourteen (14) days of the policy purchase date.

These images allow us to assess the condition of your alloy wheels and confirm if they are eligible for cover.

If the required images are not provided within this timeframe, the policy may be cancelled, in line with the policy terms and conditions. Details on what images are required and how to submit them are below.

1. IMAGES REQUIRED

Please submit a minimum of four (4) clear and recent photographs showing the following:

- Front nearside alloy wheel
- Rear nearside alloy wheel
- Front offside alloy wheel
- Rear offside alloy wheel
- Spare wheel (if this is a full size alloy wheel)

Each image must:

- Show the **entire side or section** of the alloy wheel in a single frame
- Be **clear, well-lit, and in focus**
- Accurately show the alloy wheel's condition at the time the images are taken

2. IMAGE QUALITY GUIDELINES

To help avoid delays or resubmission requests please:

- Ensure the wheel is clean
- Take images in good natural lighting where possible
- Avoid shadows, glare or reflections
- Do not edit or apply filters to the images

3. HOW TO SUBMIT YOUR IMAGES

Please send one email with all required images attached to: imagesubmission@spectrumcover.co.uk

Please include the following details in the body of the email:

- Full Name
- Policy Number
- Vehicle Registration Number

4. WHAT HAPPENS NEXT

You will receive an automatic acknowledgement confirming that your submission has been received.

Your images will then be reviewed by our team. We aim to complete this review and confirm the outcome **within one (1) working day**, although this may take longer during busy periods or if additional information is required. If we need further images or clarification, we will contact you.