

## Complete Wheel Insurance Product Information Document

Company: Acasta European Insurance Company Limited

Product: Complete Wheel

This document is a summary of the key information relating to this insurance product. Complete pre-contractual and contractual information on the product is provided separately.

### What is this type of insurance?

This insurance provides cover for the cost of repairing or replacing the alloy wheels and/or tyres fitted to your vehicle that have sustained accidental or malicious damage during the period of cover.



#### What is insured?

- ✓ The cost of repair or replacement of your alloy wheel(s) which have sustained accidental or malicious damage.
- ✓ If your alloy wheel is not repairable we will pay you a contribution towards the replacement of your alloy wheel of up to £150 per alloy wheel. If we make a contribution towards the replacement of your alloy wheel(s) each such contribution will count as two claims towards the claims limit.
- ✓ The cost of repair or replacement of your tyre(s) which have sustained accidental or malicious damage.
- ✓ Puncture repairs.
- ✓ A contribution of up to £35 towards recovery costs (only as part of a valid claim).
- ✓ See your schedule for details of the number of claims allowed per annum.



#### What is not insured?

- ✗ Any loss that occurs outside the territorial limits.
- ✗ Any claims in excess of the claims limit stated in the schedule.
- ✗ Claims made or incidents occurring within the first 30 days of the policy, unless the vehicle was new and awaiting delivery prior to the inception of the policy.
- ✗ Damage caused by wear and tear.
- ✗ Damage caused by faulty manufacture or design.
- ✗ Damage caused by a road traffic accident or where your vehicle is written off.
- ✗ Damage caused by improper use of the vehicle, tyre pressures, wheel alignment, defective steering or suspension.
- ✗ Tyres that do not carry an 'E' mark.
- ✗ Claims not reported within 30 days of occurrence.
- ✗ Theft of tyres or alloy wheels.
- ✗ Any repair/replacement work carried out without prior authorisation from us.
- ✗ Any liability to any other party.



#### Are there any restrictions on cover?

- ! In the event of multiple cases of accidental damage or malicious damage being caused by the same incident, each repair or replacement will constitute a separate claim towards the claims limit and a separate call out charge or excess will be payable.
- ! In the event of a puncture, the maximum we will pay to repair your tyre is £50 including VAT.
- ! Repairs can only be made in mainland UK.



#### Where am I covered?

- ✓ You are covered in the United Kingdom.



## What are my obligations?

- If your alloy wheel(s) or tyre(s) suffer malicious damage you must report the incident to the Police and obtain a crime reference number.
- You must pay the premium on time.
- You should take reasonable care to give us complete and accurate answers to any questions we reasonably ask whether you are taking out or making changes to your policy.
- You should also tell us about any changes to the policy that may require us to change the terms.
- You should tell us about any incident that may result in a claim as soon as possible so we can tell you what to do next and help resolve any claim.
- If you need to make a claim, you must give us all the information we need.



## When and how do I pay?

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



## When does the cover start and end?

The start and end dates of your cover will be shown on your insurance policy schedule.



## How do I cancel the contract?

If you wish to cancel this policy, please contact the Administrator. You may cancel the policy within the first 30 days and receive a full premium refund (provided that no claims have been made during this time). You may cancel the policy at any time after the first 30 days and receive a proportionate premium refund (based on the remaining period of insurance) less an administration fee which is shown on your insurance policy schedule, provided that you have not made any claim during the period of insurance.