

COMPLETE WHEEL PROTECTION

This policy is a contract between you and the **Insurer**, Acasta European Insurance Company Limited, 5/5 Crutchett's Ramp, Gibraltar, GX11 1AA (registered no. 96218), which is authorised and regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority for the conduct of UK

business. Details about the extent of our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from Acasta European Insurance Company Limited on request.

1. ABOUT YOUR COMPLETE WHEEL PROTECTION

Your Complete Wheel insurance is designed to keep the **Alloy Wheel(s)** and **Tyre(s)** fitted to **Your Vehicle** in good condition throughout the **Period of Cover**.

Complete wheel insurance provides repairs or replacement **Alloy Wheel(s)** or **Tyre(s)** for unavoidable **Accidental** or **Malicious Damage** without affecting **Your** motor insurance.

The **Schedule** is subject to the terms of this document and it shows the **Vehicle** that is covered by this Complete Wheel insurance.

You should read **Your Schedule** and this document together.

We have listed words with special meanings in **Definitions** below. These words are printed in bold whenever they appear in this document.

We have listed the **Exclusions** that apply to **Your** Complete Wheel insurance below.

Please read this document carefully as **Your** failure to comply with any of its terms may render **Your** Complete Wheel insurance invalid and could jeopardise the payment of any claim which might arise.

This document tells **You** what is covered, how Spectrum Insurance Services Limited will administer claims and other important information.

This Complete Wheel Insurance is underwritten by Acasta European Insurance Company Limited
CONSUMER INSURANCE (Disclosure and Representations) Act 2012

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take reasonable care to:

I. Supply accurate and complete answers to all the questions **We** or the **Administrator** may ask as part of

Your application for cover under the policy;

II. To make sure that all information supplied as part of **Your** application for cover is true and correct;

III. Tell **Us** of any changes to the answers **You** have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that **Your** policy is invalid and that it does not operate in the event of a claim.

2. ELIGIBILITY

You are eligible for Complete Wheel insurance if at the **Start Date** and during the **Period of Cover**:

2.1 **You** reside in the United Kingdom or the Channel Islands, or if **You** are a partnership, company or other legal entity **You** are registered in England and Wales, Northern Ireland or Scotland;

2.2 **We** have accepted **Your** application;

2.3 **You** have paid the premium including applicable taxes; and

2.4 **Your Vehicle** is not an excluded vehicle and does not exceed 3,500kg in weight.

2.5 **Your Vehicle** is insured for social, domestic or pleasure purposes only, including commuting and travelling to and from a place of work, or class1 business use; and

3. DEFINITIONS

The following words will have the meanings described below wherever they appear in this document.

Administrator: Spectrum Insurance Services Limited.
Whenever **You** contact them please quote the policy number which is on **Your Schedule**.

Accidental Damage: sudden and unforeseen damage.

Alloy Wheel(s): the original alloy wheels that were fitted to **Your Vehicle** on the date **You** purchased **Your Vehicle** and that remain on **Your Vehicle** throughout the **Period of Cover**.

Call Out Charge: a non refundable £10 fee payable to the **Repairer** to attend **Your Vehicle** to assess the **Accidental** or

Malicious Damage.

Claims Limit: the maximum number of claims for repairs to or replacements of **Your Alloy Wheel(s)** or **Tyre(s)** **You** can make during the **Period of Cover** is shown on your **Policy Schedule**. A separate **Claims Limit** applies to **Alloy Wheel(s)** and **Tyre(s)**. The first 12 month period begins on the inception date of the period of cover and each consecutive 12 month period on its anniversary date. **You** cannot carry over unused claims to a following year.

Data Controller – The **Insurer**, who determines the purposes and means of processing **Your** personal data.

'E' mark: the European recognised quality mark for tyres.

3. DEFINITIONS (CONT.)

Excess: the first £10 of any claim payable by **You**. If **You** pay a **Call Out Charge** in respect of a repair, the **Excess** will be waived for that repair. If the **Repairer** repairs more than one case of **Accidental** or **Malicious Damage** during a call out **You** will be charged an **Excess** for each additional repair.

Incident: the event that gave rise to the **Accidental** or **Malicious Damage**.

Malicious Damage: deliberate and intentional damage caused by a third party.

Minor Damage: scratched or kerbed **alloy wheel**, perforation, tear or scratch to interior that is repaired by a mobile repair technician, using recognised small to medium area repair techniques which restores an eligible area that has suffered **Minor Damage** to as near as is possible the condition it was in before the **Minor Damage** occurred.

Period of Cover: the period as noted on **Your Schedule** for which **We** have agreed to provide Complete Wheel insurance in accordance with this document.

Repairer: a company authorised by **Us** to carry out a repair to **Your Alloy Wheel(s)** and **Tyre(s)**.

Schedule: a document **We** will issue to **You** containing important information about **You**, **Your Vehicle**, the **Start Date**, the expiry date and the premium.

Start Date: the date on which **Your** Complete Wheel insurance starts as noted on **Your Schedule**.

Territorial Limits: means the area in which this insurance cover is effective being UK Mainland and Northern Ireland only.

Tyre(s): the four tyres fitted to **Your Vehicle** plus the spare, including winter tyres.

Vehicle: the vehicle described in **Your Schedule**. Please note this Complete Wheel insurance does not cover the following vehicles in any circumstances; light commercial vehicles, delivery vehicles, panel vans and vehicles exceeding 3,500kg. The following types of vehicles are also excluded: motor cycles, scooters, three wheeled vehicles, kit-cars, quad bikes, caravans or motor homes, trailers, boats, vehicles used for hire or reward (for example taxis, self-drive hire or driving schools), delivery courier or a vehicle used in any sort of rally, speed testing, 4x4

off-roading, racing or any kind of competition or trial or any purpose in connection with the motor trade.

We/Us/Our: The insurer, Acasta European Insurance Company Limited.

Wear & Tear - Alloy Wheel(s): general pitting, corrosion, discolouration, tar staining, neglect or a defect which the repairer advises is not the result of **Accidental** or **Malicious Damage**.

Wear & Tear - Tyre(s): a tyre has reached the end of its normal working life due to age, usage, defective steering, tyre imbalance, lack of maintenance or where the tread is less than 2mm across the full width of the tyre.

You/Your/Yourself: the person named on **Your Schedule**.

4. COVER PROVIDED

In return for the payment of the appropriate premium, **We** will provide Complete Wheel insurance subject to the terms of this Certificate up to the **Claims Limit** during the **Period of Cover**.

Complete Wheel insurance will contribute towards the cost of:

4.1 Tyre(s)

The repair to or replacement of **Your Tyre(s)** that sustain **Accidental** or **Malicious Damage**; and

4.2 Alloy Wheel(s)

The repair of **Your Alloy Wheel(s)** that sustain **Accidental** or **Malicious Damage**.

If **Your Alloy Wheel(s)** are not repairable **We** will pay **You** a contribution towards the replacement of **Your Alloy Wheel(s)** 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**.

In the event of multiple cases of **Accidental** 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.

Repairs to **Alloy Wheel(s)** can only be carried out on the United Kingdom mainland, Jersey and Guernsey.

Punctures

The maximum **We** will pay to repair **Your Tyre(s)** is £50 including VAT.

Malicious Damage

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.

Recovery

If **Your Vehicle** needs recovering after the **Incident** **You** can claim up to £35 including VAT towards **Your** recovery costs only as part of a valid claim.

5. EXCLUSIONS

You will not be compensated for:

5.1 Damage:

5.1.1 that cannot be defined as **Accidental or Malicious Damage**;

5.1.2 to alloy wheels other than the original **Alloy Wheel(s)** fitted to **Your Vehicle**;

5.1.3 that occurs before the **Start Date**;

5.1.4 caused by **Wear & Tear - Alloy Wheel(s)** or **Tyre(s)**;

5.1.5 caused by faulty manufacture or design of **Your Alloy Wheel(s)** or **Tyre(s)**;

5.1.6 caused by a road traffic accident or where **Your Vehicle** is a total write off;

5.1.7 caused by improper use of **Your Vehicle**, incorrect tyre pressure or wheel miss-alignment;

or 5.1.8 to **Tyre(s)** that do not carry an 'E' mark;

5.2 Claims in excess of the **Claims Limit**;

5.3 The **Excess** of £10 per repair unless **You** have paid a unless a **Call Out Charge**;

5.4 Any liability to any other party;

5.5 Any other costs that are indirectly caused by the **Incident** unless specifically stated as covered in this Certificate;

5.6 The theft of **Your Alloy Wheel(s)** or **Tyre(s)**;

5.7 **Accidental or Malicious Damage** covered by another insurance policy, warranty or guarantee;

5.8 Any repair work carried out without prior authorisation being given by the **Administrator** or **Us**;

5.9 **Accidental or Malicious Damage** caused outside the **Territorial Limits** or repairs required outside the United Kingdom mainland;

5.10 Any consequence of war, invasion, terrorism, acts of foreign enemies, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, military or usurped power, confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority;

5.11 Any legal liability of whatsoever nature, directly or indirectly caused by or contributed to by or arising from ionizing radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;

5.12 **Accidental or Malicious Damage** directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at supersonic speeds; or

5.13 **Accidental or Malicious Damage** reported more than thirty (30) days after the **Incident**.

6. GENERAL CONDITIONS

You must fulfil certain obligations in order to ensure that **Your Complete Wheel** insurance remains valid:

6.1. **You** must report **Your** claim within thirty (30) days of the **Incident**;

6.2. **You** must use all reasonable care to maintain **Your Vehicle** in an efficient and roadworthy condition and take all reasonable precautions to prevent or minimise loss or damage;

6.3. **You** must give **Us** true and complete information;

6.4. **You** must comply with **Our** reasonable requests;

6.5. **You** must follow the prescribed claims procedure as explained in this Certificate or by the **Administrator**;

6.6. **You** must inform **Us**, via the **Administrator**, if any of the details in **Your Schedule** are incorrect or need updating;

6.7 **You** must tell **Us** about anything that **You** have not yet disclosed but which may affect **Our** decision in accepting **Your Complete Wheel** insurance; and

6.8 **You** must tell **Us**, via the **Administrator**, about any changes which may be important for **Us** to continue providing **Your Complete Wheel** insurance.

Please note that **We** reserve the right to charge an administration fee for any changes to **Your** Certificate. This will be communicated to **You** by the **Administrator** at the time such changes are made.

6.9 If any claim or statement made by **You** is in any respect deliberately or recklessly overstated, false or fraudulent, **We** may have the right to refuse any claim on this policy or to avoid this insurance in its entirety.

6.10 The **Insurer** reserves the right to take legal proceedings in **Your** name, at their own expense and for their own benefit, to recover any costs or damages they have paid out under this insurance to anyone else. If any **You** recover any costs or damages previously paid under this insurance from any other party, such costs or damages must be immediately repaid to **Us**.

6.11 If any dispute between **You** and **Us** arises from this policy, **You** can make a complaint to **Us** as described on the back page of this policy and **We** will try to resolve the matter. If **We** are unable to satisfy **Your** concerns **You** can ask the Financial Ombudsman Service to arbitrate over the complaint.

6.12 This insurance is between and binding upon the **Insurer** and **You** and their/**Your** respective successors in title, but this insurance may not otherwise be assigned by **You** without the **Insurer's** prior written consent.

6.13 If the **Insurer** or **You** fails to exercise or enforce any rights

conferred on them by this insurance, the failure to do so will not be deemed to be a waiver of such right, nor will it bar the exercise or enforcement of, such rights at any subsequent time.

6.14 This insurance is governed by English law.

6.15 Unless expressly stated in this insurance, nothing in this insurance will create any rights in favour of any person pursuant to the Contracts (Rights of Third Parties) Act 1999. This Condition does not affect any right or remedy, of any person, which exists or is available otherwise than pursuant to that Act.

6.16 **Cyber Loss Absolute Exclusion Clause** **Exclusion**

1. Notwithstanding any provision to the contrary within this contract, this contract excludes any Cyber Loss.

2. Cyber Loss means any loss, damage, liability, expense, fines or penalties or any other amount directly or indirectly caused by:

2.1 the use or operation of any Computer System or Computer Network;

2.2 the reduction in or loss of ability to use or operate any Computer System, Computer Network or Data;

2.3 access to, processing, transmission, storage or use of any Data;

2.4 inability to access, process, transmit, store or use any Data;

2.5 any threat of or any hoax relating to 2.1 to 2.4 above;

2.6 any error or omission or accident in respect of any Computer System, Computer Network or Data.

3. Computer System means any computer, hardware, software, application, process, code, programme, information technology, communications system or electronic device owned or operated by the Insured or any other party. This includes any similar system and any associated input, output or data storage device or system, networking equipment or back up facility.

4. Computer Network means a group of Computer Systems and other electronic devices or network facilities connected via a form of communications technology, including the internet, intranet and virtual private networks (VPN), allowing the networked computing devices to exchange Data.

5. Data means information used, accessed, processed, transmitted or stored by a Computer System.

7. CANCELLATION AND COOLING OFF PERIOD

7.1 **We** trust that **You** will be happy with **Your** Complete Wheel insurance. However, **You** have the right to cancel it within fourteen (14) days of receiving the Certificate without giving any reason. If **You** do so **We** will refund **Your** payment in full less the cost of any repairs undertaken.

In the event **You** wish to cancel **Your** Complete Wheel insurance within the fourteen (14) day period please contact **Your** supplying dealer who will arrange a refund.

7.2 If **you** cancel after the first fourteen (14) days of receipt of **your Policy**, **you** are entitled to a pro rata refund provided that **you** have not made any claims. An administration fee of £35 applies.

or not **You** have made a claim no premium refund will be given.

7.3 **We** reserve the right to cancel **Your** Complete Wheel insurance in the event **You** do not pay the premium.

7.4 **We** reserve the right to cancel **Your** Complete Wheel insurance by giving **You** thirty (30) days notice at any stage

during the **Period of Cover**. In this event **We** will refund **You** for the unexpired portion of **Your** premium.

7.5 **We** may cancel this insurance if in **Our** opinion **You** have at any time:

7.5.1 given **Us** false or incomplete information

7.5.2 agreed to help anyone try to take money from **Us** dishonestly, or failed to meet the terms and conditions of this insurance or

7.5.3 failed to act honestly towards **Us**.

7.3.5 failed to pay the policy premium.

We can cancel this insurance at any time by giving **You** at least 14 days' written notice at **Your** last known address.

8. AUTOMATIC TERMINATION

Your Complete Wheel insurance will automatically terminate on the earliest date one of the following events happen:

8.1 **You** dispose of, or transfer ownership of **Your Vehicle** to another party, and **You** do not inform **Us**; or

8.2 **You** dispose of, or transfer ownership of **Your Vehicle** to a garage, motor trader, auctioneers or similar company; or

8.3 **Your** policy expires as per **Your Schedule**;

8.4 **You** cease to be resident in the United Kingdom; or

8.5 The number of claims **You** have made reaches the **Claims Limit**.

9. HOW TO MAKE A CLAIM

9.1 When **You** become aware of any damage that could lead to a claim **You** must call the **Administrator** on 0114 321 9878 within thirty (30) days of the **Incident**. **You** must comply with the claims procedure as explained in this Certificate and by the **Administrator**.

9.2 In order to authorise a claim the **Administrator** will require:

9.2.1 **Your** personal and **Vehicle** details;

9.2.2 full details of the damage; and

9.2.3 confirmation that the damage falls within the definition of **Accidental** or **Malicious Damage**.

9.3 **You** may be requested to provide the **Administrator** with a digital photo of the damage and documentation to support **Your** claim. **Your** photos can be emailed to claims@spectrumcover.co.uk

9.4 The **Administrator** has a nationwide network of nominated repairers who are familiar with our claims and billing procedures. The **Administrator** shall recommend these repairers wherever possible. If a suitable approved repairer cannot be located the **Administrator** will agree a suitable alternative with you. Costs accepted for repairs in these circumstances will be no more than those charged by our repairers.

9.5 If a repair involves a call out **You** will have to pay the **Call Out Charge**. If **You** pay a **Call Out Charge** the **Excess** for that repair will be waived.

9.6 If the **Repairer** repairs more than one case of **Accidental** or **Malicious Damage** during a call out **You** must pay the **Excess** for each additional repair.

9.7 If **Your Vehicle** is not available for inspection at the time arranged with the **Repairer** an additional **Call Out Charge** will be payable for any subsequent appointment.

9.8 Upon receipt of the information requested in 9.2 and 9.3 the **Administrator** will review **Your** claim. If **Your** claim is covered by this Certificate the **Administrator** will authorise **Your** claim. Only **We** or the **Administrator** are mandated to authorise or reject claims.

9.9 **You** must allow the **Administrator** or **Us** (or **Our**

authorised **Repairer**) access to inspect **Your Vehicle** if it is the subject of a claim.

9.10 If **You** are not satisfied that the repair has been properly completed do not sign the release form and contact the **Administrator** immediately.

9.11 **We** reserve the right to settle **Your** claim in cash in lieu of arranging a repair of **Your Alloy Wheel(s)** or **Tyre(s)**.

In some cases it may be necessary to send an independent consulting engineer to inspect your vehicle and the wheels that are damaged, before we can authorise a repair or replacement. We will make every effort to ensure this happens with the least delay and inconvenience to you, however we will not be liable for any losses you incur through any delay caused.

Emergency Tyre Repairs

In the event **You** must repair or replace **Your Tyre(s)** in an emergency **You** must retain the damaged **Tyre(s)** and receipts for the **Administrator's** inspection.

Diamond/Laser Cut Alloy Wheel(s)

It may be necessary for **You** to remove **Your Alloy Wheel(s)** from **Your Vehicle** so that **We** can collect them and send them to a specialist **Repairer**. The repair may take up to ten (10) working days.

Complete Wheel insurance does not cover **You** for any other costs **You** incur whilst **Your Alloy Wheel(s)** are being repaired, or as a result of **Your Alloy Wheel(s)** being removed from **Your Vehicle**.

10. ENQUIRIES OR COMPLAINTS

We always aim to provide a first class standard of service. However, if **You** are dissatisfied **You** should in the first instance address **Your** enquiry to the **Administrator** quoting **Your** policy number. Telephone: 01143 219680.

email: customerservices@spectrumvover.co.uk.

The **Administrator** will acknowledge **Your** complaint within 5 business days of receiving it and it will do its best to resolve the matter within 2 weeks.

If **You** are still not satisfied, **You** can contact the Insurance Division of the Financial Ombudsman Service at:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR

You can also contact the Financial Ombudsman Service on 0800 023 4567. Website: www.financial-ombudsman.org.uk

(Using this service does not affect **Your** right to take legal action.)

11. TRANSFERRING YOUR COVER

To a New Owner:

If **You** sell **Your Vehicle** during the **Period of Cover**, **You** may transfer the benefits of this **S.C.I** to the new owner of **Your Vehicle**, provided that **You** sell **Your Vehicle** privately and not through a garage, motor trader, auctioneers or similar company.

The transfer will be subject to a £35 administration fee. The transfer will be subject to the **Administrator's** approval and the fee will be returned in the event of non-acceptance.

To a New Vehicle:

If **You** sell **Your Vehicle**, **You** may transfer the remaining cover

to the eligible replacement Vehicle, subject to **Our** agreement.

The first transfer is free of charge, subsequent transfers will be subject to a transfer fee of £35. Proof that the vehicle is free from damage may be required prior to acceptance of any transfer. If the new vehicle does not meet the eligibility requirements of this insurance, the transfer will be declined and any transfer fee paid will be refunded.

All transfer requests must be made within 30 days of the date of sale of **your** vehicle.

12. DATA PROTECTION

We are the **Data Controller** for the data **You** provide to **Us**. **We** need to use **Your** data in order to arrange **Your** insurance and associated products.

You are obliged to provide information without which **We** will be unable to provide a service to **You**. Any personal information provided by **You** may be held by the **Insurer** in relation to **Your** insurance cover. It may be used by **Our** relevant staff in making a decision concerning **Your** insurance and for the purpose of servicing **Your** cover and administering claims.

Information may be passed to loss adjusters, solicitors, reinsurers or other service providers for these purposes. **We** may obtain information about **You** from credit reference agencies, fraud prevention agencies and others to check **Your** credit status and identity. The agencies will record **Our** enquiries, which may be seen by other companies who make their own credit enquiries. If **You** provide false or inaccurate information and **We** suspect fraud, **We** will record this.

We and other organisations may use these records to:

- Help make decisions on insurance proposals and insurance claims, for **You** and members of **Your** household
- Trace debtors, recover debt, prevent fraud, and manage **Your** insurance policies
- Check **Your** identity to prevent money laundering, unless **You**

furnish **Us** with satisfactory proof of identity.

We process all data in the UK but where **We** need to disclose data to parties outside the European Economic Area (EEA) **We** will take reasonable steps to ensure the privacy of **Your** data. In order to protect **Our** legal position, **We** will retain **Your** data for a minimum of 7 years. **We** have a Data Protection regime in place to oversee the effective and secure processing of **Your** data. Under GDPR legislation, **You** can ask **Us** for a copy of the data **We** hold, have it corrected, sent to a third party or deleted (subject to **Our** need to hold data for legal reasons). **We** will not make **Your** personal details available to any companies to use for their own marketing purposes. If **You** wish to complain about how **We** have handled **Your** data, **You** can contact **Us** and **We** will investigate the matter. If **You** are not satisfied with **Our** response or believe **We** are processing **Your** data incorrectly **You** can complain to the Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF Tel: 0303 123 1113.

13. COMPENSATION SCHEME

The **Insurer** is covered by the Financial Services Compensation Scheme, established under the Financial Services and Markets Act 2000 (the "Compensation Scheme"). If the **Insurer** is unable

to meet their obligations under this insurance, an **Insured Person** may be entitled to compensation from the Compensation Scheme.