

**ABOUT YOUR TYRE PROTECTION****CUSTOMER COPY – PLEASE RETAIN THIS DOCUMENT FOR YOUR RECORDS**

This document does not contain the full terms and conditions of the Tyre insurance. The information given in this leaflet is only a summary of the cover and does not override the terms and conditions set out in the certificate that you will receive once

your application has been accepted and you have paid the relevant premium.

Tyre insurance will contribute towards the cost of the repair or replacement of the tyres fitted to your vehicle that have sustained either accidental damage or malicious damage.

If you purchase Tyre insurance the period of cover will be specified on the schedule.

**ELIGIBILITY**

You are eligible for cover under the certificate if at the start date:

- you are residing in England, Scotland, Wales, Northern Ireland or the Channel Islands or if you are a partnership, company or other legal entity you are registered in England, Scotland, Wales, Northern Ireland or the Channel Islands and remain so throughout the period of insurance;

- your application has been accepted;
- you have paid the single premium including applicable taxes;
- your vehicle is not an excluded vehicle.

Please refer to Section 2 of your policy document for full details.

**WHO PROVIDES THIS INSURANCE**

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.

**COVER PROVIDED**

Tyre insurance contributes to the cost of repairing or replacing the tyres fitted to your vehicle that have sustained either accidental or malicious damage during the period of cover.

In the event of multiple cases of accidental or malicious damage caused by the same incident, each case of damage will constitute a separate claim and a separate excess (if applicable) will be payable.

The maximum number of claims you may make during the period of cover is four (4) claims in a 12 month policy, eight (8) claims in a 24 month policy or twelve (12) claims in a 36 month policy.

You may not make more than four (4) claims in any one 12 month period.

Please refer to Section 4 of your policy document for full details.

**CANCELLATION AND COOLING OFF PERIOD**

You have the right to cancel your Tyre insurance within fourteen (14) days of receiving the certificate and schedule without giving any reason.

If you do your premium will be refunded in full unless you have made a claim that has been paid by us.

If you cancel after the first fourteen (14) days of receipt of the certificate and schedule irrespective of whether or not you have made a claim you will not receive a premium refund.

Please refer to Section 8 of your policy document for full details.

**HOW TO MAKE A CLAIM**

If you become aware of any damage that could lead to a claim you must call the administrator on 0114 321 9877 within 30 days following the event.

You must comply with the claims procedure as explained in the certificate wording and by the administrator.

In the event of a claim that involves a call out you will have to pay the call out charge stated in your schedule. If a call out charge is paid the excess will be waived.

Please refer to Section 10 of your policy document for full details.

## WHAT IS NOT COVERED

You will not be compensated for damage :

- that has occurred due to wear and tear;
- caused by improper use of the vehicle, incorrect tyre pressure, wheel alignment, tyre imbalance, defective steering or suspension;
- caused by faulty manufacture or design;
- caused by a road traffic accident or where the vehicle is a total loss;
- that occurred before the start date or after the end date;

You will not be compensated for:

- claims reported more than 30 days after the damage occurred;
- the excess stated in your schedule, unless a call out charge has been paid;

- claims in excess of the maximum number of claims permitted during the period of insurance;
- damage to tyres that do not carry an "E" mark;
- theft of the tyres;
- damage covered under any other insurance, warranty or guarantee;
- for any costs involved in the disposal of the tyres;
- any liability to any other party;
- any other costs that are indirectly caused by the event which led to your claim, unless specifically stated as covered in the certificate;
- any repair work carried out without prior authorisation being given by us.

Please refer to Section 5 of your policy document for full details.

## 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 by telephone: 0114 321 9876 or email: customerservices@tobell.co.uk

The administrator will acknowledge your complaint within five (5) business days of receiving it and will do its best to resolve the matter within two (2) weeks.

If you are dissatisfied with the response you receive in relation to your complaint or your complaint is not resolved within eight (8) weeks you have the right to refer your complaint to the Financial Ombudsman Service:

The Financial Ombudsman Service (FOS), Exchange Tower, London, E14 9SR or by telephone on 08000 234 567 (free for people phoning from a fixed line) or 0300 123 9 123 (free for mobile phone users who pay a monthly charge for calls to numbers starting 01 or 02), or email: complaint.info@financial-ombudsman.org.uk

You have six (6) months from the date of our final response in which to refer the matter to the FOS.

Referral to the FOS does not affect your right to take legal action against us.

Please refer to Section 11 of your policy document for full details

## CONSUMER INSURANCE ACT

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.

## DATA PROTECTION ACT

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

## DATA PROTECTION ACT

c. 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.

## CUSTOMER COMPENSATION

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 .

# Tyre Insurance

## Insurance Product Information Document



**Company: Tobell Automotive Limited**

**Product: Tyre Insurance**

**Insurer:** Acasta European Insurance Company Limited Registered Office: 5/5 Crutchett's Ramp, Gibraltar, GX11 1AA. Company reg. 96218. Acasta European Insurance Company Limited 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.

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 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 tyre(s) which have sustained accidental or malicious damage.
- ✓ Up to 4 claims in each 12 month period of cover.
- ✓ 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.
- ✗ caused by improper use of your vehicle
- ✗ 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



#### 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, 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.



## Where am I covered?

- ✓ In the United Kingdom and any country in the EU outlined in your own main motor policy.



## 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.
- 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 Tobell Automotive Ltd on 0114 321 9881 and we will provide you with the contact details of your selling broker. If you cancel within 14 days of purchasing the policy you will be entitled to a full refund. After 14 days you may cancel your policy but you will not be entitled to any refund.