

## ABOUT YOUR COMPLETE WHEEL PROTECTION

COMPLETE WHEEL insurance is underwritten by Qudos Insurance A/S.

### CUSTOMER COPY – PLEASE RETAIN THIS DOCUMENT FOR YOUR RECORDS

This document does not contain the full terms and conditions of COMPLETE WHEEL insurance.

The information given in this leaflet is a summary of COMPLETE WHEEL insurance and does not override the terms and

conditions set out in the certificate you will receive once your application has been accepted and you have paid the relevant premium.

COMPLETE WHEEL insurance is designed to keep the wheels on your vehicle in good condition throughout the period of cover. It replaces or repairs tyres or alloy wheels that sustain accidental or malicious damage.

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

## ELIGIBILITY

You are eligible for COMPLETE WHEEL insurance if at the start date and during the period of cover:

- 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, Scotland or the Channel Islands;

- your application has been accepted;
- you have paid the single premium including applicable taxes; and
- your vehicle is not an excluded vehicle and does not exceed 3,500kg in weight.

## COVER PROVIDED

COMPLETE WHEEL insurance contributes to the cost of repairing or replacing the tyres or alloy wheels 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.

A separate limit applies to your tyres and alloy wheels.

## WHAT IS NOT COVERED

You will not be compensated for damage caused by:

- wear and tear;
- improper use of your vehicle, incorrect tyre pressure, wheel alignment, tyre imbalance, defective steering or suspension;
- faulty manufacture or design of your tyres or alloy wheels; or
- a road traffic accident or where your vehicle is a write off.

You will not be compensated for:

- damage reported more than 30 days after the incident;
- that occurs before the start date or after the end date of the period of cover;
- the excess (if applicable) stated in the certificate unless you pay a call out charge (if applicable);
- theft of your tyres or alloy wheels;
- claims in excess of the maximum number permitted during the

period of cover;

- any liability to any other party;
- damage covered under any other insurance policy, warranty or guarantee;
- damage to tyres that do not carry an 'E' mark;
- any other costs that are indirectly caused by the incident which led to your claim, unless specifically stated as covered in the certificate;
- any other costs incurred by you whilst your alloy wheels are being repaired;
- any costs incurred disposing of damaged tyres;
- any repair work carried out without prior authorisation from the administrator; or
- damage caused outside the Territorial Limits or alloy wheel repairs required outside mainland United Kingdom, Jersey or Guernsey.

## CANCELLATION AND COOLING OFF PERIOD

You have the right to cancel COMPLETE WHEEL 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.

## 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 9878 within thirty (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 the claim that involves a call out you will have to pay the call out charge stated in the certificate (if applicable). If a call out charge is paid the excess (if applicable) will be waived.

## 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 9879, or by email: [customerservices@tobell.co.uk](mailto:customerservices@tobell.co.uk)

The Administrator will acknowledge your complaint within five (5) business days of receiving it and it 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, Exchange Tower, London, E14 9SR, 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 by email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Making a complaint to the Financial Ombudsman Service does not affect your rights under this COMPLETE WHEEL insurance.

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

## IMPORTANT NOTES

### Financial Services Compensation Scheme

Qudos Insurance A/S is covered under the Forsikrings Garantifond and this is your first point of claim for financial compensation in the event of our financial failure.

You may also be entitled to compensation under the Financial Services Compensation Scheme. This provides compensation in case any of its members are unable, in specified circumstances, to meet any valid claims under their policies. Under this scheme 90% of the total claim will be met.

Compensation is only available to commercial customers in limited circumstances.

Further information can be obtained from the Insurer or from the Financial Services Compensation Scheme:

The Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU, telephone: 0800 678 1100 or 0207 741 4100.