# 1. ABOUT YOUR ALLOY WHEEL PROTECTION

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

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

The **Schedule** is subject to the terms of this Certificate and it shows the **Vehicle** that is covered by this **ALLOY WHEEL** insurance.

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

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

We have listed the **Exclusions** that apply to **Your ALLOY WHEEL** insurance below.

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

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

**ALLOY WHEEL** insurance is underwritten by Qudos Insurance A/S.

# 2. ELIGIBILITY

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

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, Scotland or the Channel Islands;

# 3. DEFINITIONS

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

**Administrator**: Tobell 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** during 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 repair or replacement of **Your Alloy Wheel(s)** **You** can make during the Period of Cover. **You** can make 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.

**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.

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

**Repairer**: a company authorised by **Us** to carry out a repair to **Your Alloy Wheel(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** insurance starts as noted on **Your Schedule**.

**Territorial Limits**: United Kingdom or the Channel Islands.

**Vehicle**: the vehicle described in **Your Schedule** Please note this **ALLOY 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.
3. DEFINITIONS (CONT.)

We/Us/Our means Qudos Insurance A/S. Qudos Insurance A/S is authorised and regulated by Finanstilsynet (The Danish FSA); Danish FSA number 53112. As an insurance company authorised within the European Union Qudos Insurance A/S is permitted to conduct business in the United Kingdom. You can check this by visiting the Financial Conduct Authority website. Qudos Insurance A/S is registered in Denmark under company number 33956967 at registered office, Kongevejen 371, DK 2840 Holte, Denmark.

4. COVER PROVIDED

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

ALLOY WHEEL insurance will contribute towards the cost of 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 Accidental or Malicious Damage repair will constitute a separate claim and a separate Call Out Charge or Excess will be payable.

Repairs can only be carried out on the United Kingdom mainland, Jersey and Guernsey.

Malicious Damage

If Your Alloy Wheel(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);

5.1.5 caused by faulty manufacture or design of Your Alloy Wheel(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;

5.2 Claims in excess of the Claims Limit;

5.3 The Excess of £10 per repair unless You have paid 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);

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, Jersey or Guernsey.

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.

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

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.

You/Your/Yourself: the person named on Your Schedule.
6. GENERAL CONDITIONS

You must fulfil certain obligations in order to ensure that Your ALLOY 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 ALLOY WHEEL insurance.

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

7. CANCELLATION AND COOLING OFF PERIOD

7.1 We trust that You will be happy with Your ALLOY 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 that You wish to cancel Your ALLOY WHEEL insurance within the fourteen (14) day period please contact Your supplying dealer who will arrange for the refund.

7.2 If You cancel after the first fourteen (14) days of receipt of Your Certificate, irrespective of whether or not You have made a claim no premium refund will be given.

7.3 We reserve the right to cancel Your ALLOY WHEEL insurance in the event You do not pay the premium.

7.4 We reserve the right to cancel Your ALLOY 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.

8. AUTOMATIC TERMINATION

Your ALLOY 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 Certificate expires as per Your Schedule;

8.4 You cease to be resident in the United Kingdom or the Channel Islands; 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 9877 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@tobell.co.uk

9.4 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.

9.5 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.

9.6 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.

9.7 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.

9.8 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. HOW TO MAKE A CLAIM

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

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

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.

ALLOY 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 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 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, telephone: 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

Making a complaint to the Financial Ombudsman Service does not affect Your rights under this ALLOY 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.

11. TRANSFERRING YOU COVER

If You sell Your Vehicle during the Period of Cover, You may transfer the benefits of this insurance 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.

12. DATA PROTECTION ACT 1998

We record and hold data in accordance with the Data Protection Act 1998 and follow strict security procedures in the storage and disclosure of information provided to prevent unauthorized access or loss of such information.

We may find it necessary to pass data to other firms or businesses that supply products and services associated with this insurance cover.

Further, by accessing and updating various databases We may share information with other firms and public bodies, including the police, in order to substantiate information and prevent or detect fraud. If false or inaccurate information is provided and fraud is suspected this fact will be recorded and the information will be available to other organisations that have access to the databases. Details of databases accessed or contributed to are available on request.

13. 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 at the following address:

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