

COMBINED TYRE & ALLOY INSURANCE POLICY

INSURANCE PRODUCT INFORMATION DOCUMENT

INSURER

International Insurance Company of Hannover SE is registered in Germany, registration number HRB 211924. Registered Office: Roderbruchstraße 26, 30655 Hannover, Germany, acting through its UK branch whose office is located at: 10 Fenchurch Street, London EC3M 3BE, United Kingdom. Authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht and authorised and subject to limited regulation by the Financial Conduct Authority (FCA No. 659331).



What is insured?

Part 1 - Tyre/s

If during the **Period of Insurance Damage** occurs within the Geographical Area to a Tyre/s fitted to the **Vehicle**, **We** will cover the **Cost Of Repair/s** or **Replacement** of the Tyre/s by an **Approved Repairer**, up to the **Maximum Amount** and subject to the Claims Limit. **We** will also cover the **Cost of Repair/s** to punctures, up to a maximum of £50 including VAT, without limit to the number of claims, but subject to the **Maximum Amount** payable under this policy, as specified in **Your Policy Certificate**.

Part 2 – Alloy Wheel/s

If during the **Period of Insurance Damage** occurs within the Geographical Area to a Wheel/s fitted to the **Vehicle**, **We** will cover the **Cost of Repair/s** to the Wheel. Repairs will be undertaken by an **Approved Repairer** who will attempt repairs to **Your** Wheel to their best endeavours, up to the **Maximum Amount** and subject to the Claims Limit. In addition, in the event that the Wheel is **Damaged** beyond repair **We** will pay up to £150 including VAT towards the cost of the **Replacement** Wheel, subject to the Claims Limit



What is not insured?

Your policy does not cover any claim:

1. For **Wheel/s** of chrome finish or **Wheel/s** of split rim construction (unless selected).
2. The **Cost of Repair/s** or **Replacement** is recoverable under any other insurance or warranty.
3. In respect of any loss of use of **Your Vehicle** or any consequential loss of any kind.
4. Where **Damage** is caused by using the **Tyre** at the incorrect **Tyre** pressure or for costs relating to roadside assistance, towing etc.
5. Where the **Damage** to **Your Tyre/s** or **Wheel/s** is deemed to be a manufacturing defect.
6. Where loss or **Damage** to **Your Tyre** is caused by a road traffic accident, fire or theft.
7. **Damage** caused by incorrect **Wheel** balancing, defective steering tracking or defective suspension or by a third party for general maintenance to **Your Vehicle**.
8. Where the **Tyre/s** are below the legal tread limit at the time of **Damage** occurring.
9. Where the **Tyre/s** do not carry the 'European E' mark.
10. Which is the subject of fraud, false actions or dishonesty or any act or omission which is wilful or unlawful.
11. Where the **Damage** is deemed to be general wear and tear, corrosion or neglect.
12. Any costs not covered by, or in excess of, the terms of **Your** policy, or VAT, where **You** are registered for VAT, are **Your** responsibility and are not covered by this insurance.
13. If **You** are claiming due to malicious **Damage**, any incident not reported to the Police and for which the Police have not issued a Crime Reference Number which must be quoted is excluded.



Are there any restrictions on cover?

You can apply for cover under this policy if at the date of commencement of the **Period of Insurance**:

- **Your Vehicle** is less than 10 years old with a maximum mileage of 100,000.
- **You** are the owner or the registered keeper of the **Vehicle**, or in respect of contract hire, contract purchase and any leasing contracts, the authorised User for the **Vehicle**.
- **Your Vehicle** as specified on the **Policy Certificate** has not been modified and has the correct alloy **Wheel/s** and **Tyre/s** as fitted
- from new unless agreed in advance with the **Administrator**.

- You are covered under a comprehensive **Motor Insurance Policy** for Your Vehicle.



Where am I covered?

Your policy covers you for a sudden and unforeseen damage within the geographical location of Great Britain, Northern Ireland, the Isle of Man and the Channel Islands. Claims must be reported within 7 days of the incident occurring.



What are my obligations?

You must comply with the requirements set out in the policy General Conditions and the significant and unusual Exclusions or Limitations section.



Where and how do I pay?

Payments are made directly to the broker supplying the policy. Payments can be taken in the form of a one-off payments and when eligible through a monthly payment plan.



When does cover start and end?

The cover ends as stated on your Policy certificate. All claims must be received in full with a detailed and conclusive diagnosis received by the Claims Department prior to the policy end date. Any claims that fall outside of the policy expiry date will not be considered.



How do I cancel the contract?

You have the right to cancel this cover within 30 days of receipt of the policy document without giving any reason and receive a full refund. You should contact the Administrator by recorded delivery letter, fax or email who will arrange the refund. If You wish to cancel this policy after the 30 day cooling off period, You must send a recorded delivery letter to the Administrator. If You cancel this policy after the 30 day cooling off period, there will be no pro rata rebate available. We will cancel this policy with immediate effect if you are suspected of any fraudulent activity.

THE POLICY

Means the cover provided to **You** under the terms and conditions of this insurance contract.

CONTRACT OF INSURANCE

This **Policy Certificate** is evidence of a contract of insurance. This policy will only become effective when the **Administrator** has received payment in full for the policy.

THE INSURER

International Insurance Company of Hannover SE

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THE POLICY WORDING

The policy wording contains the terms, conditions and exclusions of this insurance.

LEGAL RIGHTS

This insurance is in addition to **Your** legal rights and is not to be substituted for the supplier's liability if the **Vehicle** is found to be unfit for the purpose for which it was intended, or is not as described or is not of satisfactory quality.

DEFINITIONS

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this insurance and will appear in bold with a capital letter.

WORD/EXPRESSION	DEFINITION
Administrator	TAG Insure Limited, Unit 8 Abbots Business Park, Primrose Hill, Kings Langley, Hertfordshire, WD4 8FR is an appointed representative of Phoenix Financial Consultants Limited, (FCA registration number 539195) which is authorised and regulated by the Financial Conduct Authority (FCA).
Approved Repairer	A repairer appointed by Us to undertake repairs or Replacement of the Tyre/s or repair to the Wheel/s.
Claims Administrator	TAG Insure Limited, Unit 8 Abbots Business Park, Primrose Hill, Kings Langley, Hertfordshire, WD4 8FR is an appointed representative of Phoenix Financial Consultants Limited, (FCA registration number 539195) which is authorised and regulated by the Financial Conduct Authority (FCA).
Claims Limit	For Tyre/s the maximum number of Tyre/s that can be replaced during the Period of Insurance is 5. There will be unlimited puncture repairs allowed subject to a maximum of £50 per claim inclusive of VAT up to the maximum claim limit of the policy. For Wheel/s the maximum number of Wheel/s that can be repaired during the Period of Insurance is 10.
Cost of Repair/s / Replacement	The usual and reasonable charges for Tyre/s and / or labour to repair or replace the Tyre/s , or repair the Wheel/s , exclusive of any part of such charges that may exceed the claim limit that applies to this policy.
Damage	A sudden and unforeseen event resulting in accidental Damage to Your Tyre/s , including punctures, or Wheel/s .
Geographical Limits	Means the areas in which this policy is effective and are Great Britain, Northern Ireland, the Isle of Man, the Channel Islands, member countries of the European Community and any other country for which an international motor insurance card ("Green Card") in respect of the Vehicle is effective at Date of Loss.
Ineligible Vehicles	Vehicles ineligible for this insurance, including any commercial Vehicle over 3.5 tonnes, emergency Vehicles , taxi, bus, truck, motorcycle or Vehicle used for dispatch, driving schools, road-racing, rallying, pace-making, speed testing or any other competitive event, any Vehicle not in Glass's Guide, any Vehicle with Wheel/s of chrome finish or Wheel/s of split rim construction.
Maximum Amount	For Tyre claims this is the Maximum Amount payable per individual Tyre and the Maximum Amount payable in total as specified in Your Policy Certificate . For Wheel claims this is the Maximum Amount payable per Wheel per claim which is £150 (inclusive of VAT) and the Maximum Amount payable is £1,500 (inclusive of VAT).
Motor Insurance Policy	Means a comprehensive policy of motor insurance which covers the Vehicle in respect of damage, fire and theft, and which is maintained throughout the Period of Insurance .
Period of Insurance	Means the dates shown in the Policy Certificate .

Policy Certificate	Means the document accompanying this policy which confirms the Period of Insurance , Cover and policy type, Vehicle model and make which You have applied for and which We have accepted.
Start Date	The date cover commences as specified in the policy schedule. Normally this will be the date You take delivery of the Vehicle .
Tyre/s	The Tyre/s fitted to the Vehicle which must be of the same rating and make as at the Start Date of this policy, including the spare Tyre .
Vehicle	Means only the Vehicle as identified in the Policy Certificate for private or business Use (excluding taxis, private hire, courier services and haulage) for Use on the public highway.
We/Us/Our	International Insurance Company of Hannover SE is registered in Germany, registration number HRB 211924. Registered Office: Roderbruchstraße 26, 30655 Hannover, Germany, acting through its UK branch whose office is located at: 10 Fenchurch Street, London EC3M 3BE, United Kingdom. Authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht and authorised and subject to limited regulation by the Financial Conduct Authority (FCA No. 659331).
Wheel/s	Alloy Wheel/s declared to Us at the time You purchase Your Vehicle as detailed in Your Policy Certificate .
You/Your/Yourself	Means the person named in the Policy Certificate who must be the registered keeper of the Vehicle in respect of contract hire, contract purchase or any leasing contract and the authorised User of the Vehicle and (if applicable) who is named in the Finance Agreement.

EXCLUSIONS

Your policy does not cover any claim:

14. For **Wheel/s** of chrome finish or **Wheel/s** of split rim construction.
15. The **Cost of Repair/s** or **Replacement** is recoverable under any other insurance or warranty.
16. In respect of any loss of use of **Your Vehicle** or any consequential loss of any kind.
17. Where **Damage** is caused by using the **Tyre** at the incorrect **Tyre** pressure or for costs relating to roadside assistance, towing etc.
18. Where the **Damage** to **Your Tyre/s** or **Wheel/s** is deemed to be a manufacturing defect.
19. Where loss or **Damage** to **Your Tyre** is caused by a road traffic accident, fire or theft.
20. **Damage** caused by incorrect **Wheel** balancing, defective steering tracking or defective suspension or by a third party for general maintenance to **Your Vehicle**.
21. Where the **Tyre/s** are below the legal tread limit at the time of **Damage** occurring.
22. Where the **Tyre/s** do not carry the 'European E' mark.
23. Which is the subject of fraud, false actions or dishonesty or any act or omission which is wilful or unlawful.
24. Where the **Damage** is deemed to be general wear and tear, corrosion or neglect.
25. Any costs not covered by, or in excess of, the terms of **Your** policy, or VAT, where **You** are registered for VAT, are **Your** responsibility and are not covered by this insurance.
26. If **You** are claiming due to malicious **Damage**, any incident not reported to the Police and for which the Police have not issued a Crime Reference Number which must be quoted is excluded.

Any **Damage** or loss:

1. That occurred before the inception of this insurance.
2. Arising directly or indirectly, in whole or in part, due to any act or omission which is wilful, unlawful or negligent on **Your** or the user of the **Vehicles** part.
3. Caused by or contributed to by or arising from: Ionising radiations or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel, The radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or of its nuclear component. Occasioned by or happening through war, invasion, act of foreign enemy hostilities (whether war is declared or not) civil war, rebellion, revolution, insurrection or military or usurped power. Arising directly or indirectly from pollution or contamination. Directly or indirectly caused or occasioned by or happening through or in consequence of terrorism or any action taken in controlling preventing or suppressing any acts of terrorism or in any way relating thereto. For the purpose of this exclusion "terrorism" means the use of biological, chemical and/or nuclear force or contamination and/or threat thereof by any person or group of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the

public or any section of the public in fear. However, losses caused by or resulting from riot, riot attending a strike, civil commotion and malicious **Damage** are not excluded hereunder.

GENERAL CONDITIONS

You must comply with the following conditions to have the full protection of **Your** policy. If **You** do not comply with them **We** may at **Our** discretion cancel the policy or refuse to deal with **Your** claim or reduce the amount of any claim payment.

Duty of Care: **You** must not continue to drive the **Vehicle** after any damage or incident if this could cause further damage to **Your Vehicle**.

Fraud: **You** must not act in a fraudulent manner. If **You**, or anyone acting for **You**, makes a claim under the policy knowing the claim to be false, or fraudulently exaggerated in any respect; or makes a statement in support of a claim, knowing the statement to be false in any respect; or submits a document in support of a claim, knowing the document to be forged or false in any respect; or makes a claim in respect of any loss or damage caused by **Your** wilful act, or with **Your** connivance,

Then:

1. **We** shall not pay the claim
2. **We** may declare the policy void
3. **We** shall be entitled to recover from **You** the amount of any claim already paid under the policy
4. **We** shall not make any return of premium
5. **We** may inform the police of the circumstances.
6. **We** reserve the right to examine the **Vehicle** and subject the **Tyre/s** and or **Wheel/s** to independent expert assessment during the **Period of Insurance**.

The policy is not transferable to any subsequent owner of the **Vehicle** or to any other **Vehicle**.

The policy has been issued based upon information which **You** have given to **Us** about **Yourself**, and **Your Vehicle**. **You** have a duty to tell **Us** immediately of any changes to this information in particular any of the following: change of address, or use of the **Vehicle**, failure to do so may invalidate **Your** cover under this policy. **We** will then advise **You** of any changes in terms.

The law applicable to this policy: **Your** policy will be governed by the law of England and Wales unless **You** and **We** have agreed otherwise.

CLAIMS CONDITIONS

You must comply with the following conditions to have the full protection of **Your** policy. If **You** do not comply with them, **We** may, at **Our** discretion, cancel the policy or refuse to deal with **Your** claim or reduce the amount of the claims payment.

Making a claim

All claims **MUST** be made within thirty days of the damage occurring.

1. Contact the **Claims Administrator**.
2. Protect the damaged **Vehicle**. **You** must take all reasonable steps to safeguard the **Vehicle** in the event of any damage occurring to **Your Vehicle**.
3. Malicious damage and theft. **You** must report the incident to the Police and advise **Us** of **Your** valid crime reference number.
4. Claims Procedures. A detailed claims procedure is given in this policy. **You** must follow this procedure, failure to do so may result in non-payment of **Your** claim.
5. Use of Assessors. At notification of any claim **We** reserve the right to instruct an independent engineer to inspect **Your Vehicle** before authorising any claim. Any decision on liability will be withheld until this report is received. When this right is exercised **We** shall have no liability for any loss to **You** arising from any possible delay.
6. Subrogation. **We** may at **Our** sole discretion take any steps in **Your** name against any person.
7. **IMPORTANT – LASER CUT / DIAMOND CUT REPAIRS**
For laser cut rims / diamond cut alloy **Wheel/s** it may be necessary for the alloy **Wheel/s** to be removed from the **Vehicle** and sent to a specialist repairer for re-manufacture, a process that can take up to 10 working days. Under these circumstances the insurance does not provide for any other costs incurred whilst the alloy **Wheel** is being repaired.
8. For **Tyre/s** the maximum number of **Tyre/s** that can be replaced during the **Period of Insurance** is 5. There will be unlimited
9. puncture repairs allowed subject to a maximum of £50 per claim up to the maximum claim limit of the policy.
10. For **Wheel/s** the maximum number of **Wheel/s** that can be repaired during the **Period of Insurance** is 10.

How to make a claim

If **Damage** occurs, please help the **Claims Administrator** by reporting **Your** claim according to the following procedure.

Contact the **Claims Administrator**

In the unfortunate event that **You** experience an issue with either **Your Wheel/s** or **Tyre**, please contact the **Claims Administrator**, Unit 8 Abbots Business Park, Primrose Hill, Kings Langley, Hertfordshire, WD4 8FR or call 0333 323 0383.

For Tyre Claims

- **You** must contact the **Claims Administrator** on 0333 323 0383 IMMEDIATELY following **Damage** occurring to **Your Tyre/s** and BEFORE **You** have the **Tyre/s** repaired or replaced.
- The **Claims Administrator** will explain the claims process to **You** and send **You** a claim form to complete.
- The **Claims Administrator** will advise **You** to take **Your Vehicle** to an **Approved Repairer**. **You** must also take this policy document and **Your** policy Schedule.
- There is a section on the claim form which must be completed by the **Approved Repairer**.
- **You** must settle the cost of the repair or **Replacement** of the **Tyre/s** directly with the **Approved Repairer**.
- **You** must then send the **Administrator** the completed claim form together with the original car invoice and the **Tyre** repair invoice that **You** received from the **Approved Repairer**. **You** may also be required to provide photographs of the **Damaged Tyre/s**.

For Wheel Claims

- **You** must contact the **Administrator** on 0333 323 0383 IMMEDIATELY following **Damage** occurring to **Your Wheel/s**, and at the very latest no later than 30 days after the incident – failure to do this will mean that **We** will be unable to properly assess the claim which will result any claim being declined.
- The **Administrator** will explain the claims process to **You** and send **You** a claim form to complete.
- **You** must complete the claim form and return it to the **Administrators**. **You** will also be required to provide photographs of the **Damaged Wheel/s** at **Your** own expense.
- The **Administrator** will then assess **Your** claim and subject to the terms and conditions will authorise an **Approved Repairer** to undertake repairs to the **Wheel/s** to their best endeavours.

FRAUDULENT CLAIMS or MISLEADING INFORMATION

We take a robust approach to fraud prevention. If any claim under this insurance is fraudulent or intended to mislead, or if any misleading or fraudulent means are used by **You** or anyone acting on **Your** behalf to obtain benefit under this insurance, **Your** right to any benefit under this insurance will end, **Your** cover will be cancelled and **We** will be entitled to recover any benefit paid and costs incurred as a result of any such fraudulent or misleading claim. **We** may also inform the Police.

TRANSFERRING YOUR POLICY

This policy cannot be transferred to another **Vehicle** or to any subsequent owner of the **Vehicle**.

CANCELLING YOUR POLICY

You have the right to cancel this cover within 30 days of receipt of the policy document without giving any reason and receive a full refund. **You** should contact the selling agent by recorded delivery letter, fax or email who will arrange the refund. If **You** wish to cancel this policy after the 30 day cooling off period, **You** must send a recorded delivery letter to the **Claims Administrator**. If **You** cancel this policy after the 30 day cooling off period, there will be a proportionate refund provided there have been no claims, if there has been any claim, no refund will be given. **We** may cancel this policy by giving **You** 30 days' notice posted to the address shown on the **Policy Certificate**. Unless the reason for cancellation is, in **Our** opinion, for fraudulent activity, **You** will be entitled to a pro-rata return of premium after the deduction of a £35.00 administration fee.

CUSTOMER ENQUIRIES

We will always try to give **You** a quality service. If **You** think **We** have let **You** down, please write to:

TAG Insure Limited,
Unit 8 Abbots Business Park,
Primrose Hill, Kings Langley,
Hertfordshire, WD4 8FR

Alternatively, **You** can contact them by email at: complaints@taginsure.co.uk.

Details of **Our** internal complaint-handling procedures are available on request. If **You** are still not satisfied, **You** can contact the Insurance Division of the Financial Ombudsman Service at:

Exchange Tower,
London, E14 9SR

You can also contact them on 0800 023 4567 or 0300 123 9123. Website: www.financial-ombudsman.org.uk

You have the right to refer **Your** complaint to the FOS, free of charge, but **You** must do so within six months of the date of **Our** final response letter.

If **You** do not refer **Your** complaint in time, the Ombudsman will not have **Our** permission to consider **Your** complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

COMPENSATION SCHEME

We are covered by the Guarantee Fund for Non-Life Insurance Companies. **You** may be entitled to compensation from the scheme if **We** cannot meet **Our** obligations. Insurances are covered for 100% of the claim without any upper limit subject to a £125 Excess contribution. Contact telephone no: 00 45 3343 5500 for further information.

If **We** are unable to meet **Our** obligations under this insurance, **You** may be entitled to compensation from the Financial Services Compensation Scheme, depending on the type of insurance and circumstances of claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. Further information can be obtained from the Financial Services Compensation Scheme at 7th Floor Chambers, Portsoken Street, London E1 8BN. Data Protection Act 1998

LANGUAGE AND LAW

This insurance is written in English and all communications about it will be in English.

The law which applies to this insurance is the law applicable in the part of the United Kingdom, Channel Islands or Isle of Man in which **You** live and any legal proceedings between **You** and **Us** in connection with this contract will take place in the courts of the part of the United Kingdom, Channel Islands or Isle of Man in which **You** live. This insurance is a legally binding contract between **You** and **Us** and does not give, or intend to give, rights to anyone else. Only **You** or **Us** can enforce the terms of this contract. **We** will not provide any benefit under this contract of insurance if doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

DATA PROTECTION ACT

Any personal information provided by **You** may be held by the insurer in relation to **Your** insurance cover. It may be used by the insurer's 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 motor engineers, 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. **We** will check **Your** details with fraud prevention agencies. 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 legal expense 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.

Under Data Protection legislation, **You** can ask **Us** in writing for a copy of certain personal records held about **You**. A charge may be made for this service.

We may contact **You** by letter, email or phone during the course of the claim and at the conclusion of the claim to complete any customer satisfaction surveys.

We will not make **Your** details available to any other company to Use for their own marketing purposes.