



## **Alloy Wheel Insurance – Is this product right for you?**

### **Summary of Cover**

This summary of cover is provided for ease of reference. It does not contain the full terms and conditions of the policy. For full details of all your policy benefits and the complete terms and conditions, please refer to the policy document.

### **What is Alloy Wheel Insurance**

Alloy Wheel Insurance covers the cost of repairs resulting from accidental damage to alloy wheels.

### **Name of Insurer**

The insurer is AmTrust Europe Limited registered office 10<sup>th</sup> Floor, Market Square House, St James's Street, Nottingham NG1 6FG. AmTrust Europe Limited is authorised and regulated by the Financial Services Authority. You can check this information on the FSA register by visiting [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register), or by contacting the FSA on 0845 606 1234.

### **Key Features and Benefits**

Covers accidental damage to the vehicles alloy wheels caused by kerbing, scuffing, chips and scratches. Repairs up to £100 per wheel.

### **Conditions:**

- You should take all reasonable steps to maintain the alloy wheels on your vehicle.
- The policy is non transferable.
- You will be responsible for;
  - (1) any repair commenced or carried out without prior authorisation;
  - (2) costs incurred in the event the reported damage exceeds the claim limits, and
  - (3) any repair work completed by the repairer that falls outside the scope of this policy.

### **Exclusions:**

- Vehicles over 5 years old
- Vehicles over 3,500kg Gross Vehicle Mass
- Damage caused by a third party whilst carrying out general maintenance including tyre changing, damage present at the commencement of policy and damage which cannot be repaired due to a previous repair
- Wear and tear and neglect
- Any commercial vehicle, any vehicle used for business use (other than to and from a permanent place of work), emergency vehicles, taxi, bus, truck, heavy goods vehicle, motorcycle or any vehicle used for hire and reward, rental, dispatch, road racing, rallying pace making, speed testing or any other competitive event
- Theft of alloy wheels
- Claims made more than 4 working days of the accidental damage occurring
- Alloy Wheels with chrome effect finish, diamond cut or split rim construction or painted with custom, individual colours;

### **Claim limit:**

Maximum individual claim limit £100 per individual wheel. Please see proposal/schedule for aggregate claims limit.

### **Duration of Cover:**

As quoted on the proposal/policy schedule. NB Policy schedule/proposal form **must** be signed and dated.

### **Cancellation**

If this policy is cancelled within 14 days of purchase or policy start date (whichever the sooner) and no claim has been registered, the Dealer supplying the AutoProtect product will refund the premium paid in full. If a claim has been made on the policy NO refund will be issued. **This policy has no surrender value and in all other circumstances, cancellation is without refund.**

### **What to do in the event of a claim**

Telephone the claims line number of **0871 384 0090** within 4 working days of the damage occurring

Please have your policy type and number ready to quote, full details of the damage and confirmation that the damage is within the parameters of the policy template (15cm diameter). This will ensure that your enquiry will be dealt with promptly.

### **Complaints**

If you wish to complain to AmTrust Europe Limited please contact: The Managing Director, AmTrust Europe Limited, 10<sup>th</sup> Floor, Market Square House, St James's Street, Nottingham NG1 6FG. You retain the right to refer your complaint to the Financial Ombudsman Service. This policy is subject to the laws of England and Wales.

### **Customer Compensation**

AmTrust Europe Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their obligations. This depends upon the type of insurance and circumstances of the claim. Most insurance contracts are covered for 90% of the claim. Further information about compensation scheme arrangements is available from the FSCS on the web at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting the FSCS on 0207 892 9300.



## **SMART (Small Motor Accident Repair Technology) - Is this product right for you?**

### **Summary of Cover**

This summary of cover is provided for ease of reference. It does not contain the full terms and conditions of the policy. For full details of all your policy benefits and the complete terms and conditions, please refer to the policy document.

### **What is SMART?**

SMART stands for Small Motor Accident Repair Technology and is a policy designed to assist in maintaining the appearance of your vehicle as at the time of purchase.

### **Name of Insurer**

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### **Key Features and Benefits**

Covers minor repair damage to your vehicle to a metal body panel not exceeding 15cm in diameter and where such panel has not been ripped, perforated or torn. Minor repair damage means chips (not exceeding 1.5cm in diameter), minor dents and light scratches to your vehicle during the period of insurance caused by day to day motoring. The repair can be carried out at your home or work address.

### **Conditions**

- You should take all reasonable steps to maintain the vehicle in an efficient and roadworthy condition.
- This policy is non-transferable.
- You will be responsible for: (1) any repair commenced or carried out without prior authorisation (2) costs incurred in the event the reported damage exceeds the template parameters (3) any repair work completed by the repairer that falls outside the scope of this policy.

### **Exclusions**

- This product is not available for non UK residents, vehicles exceeding 3500kg gross vehicle mass, business use vehicles that exceed 20,000 miles per annum, motorcycles, scooters, three wheeled vehicles, quad bikes, caravans or motorhomes, trailers, boats, hire or reward (e.g. taxis, self-drive hire or driving schools), delivery courier fleet users or vehicles used in any sort of rally, speed-testing, racing of any kind or competition or trial.
- Damage reported more than 14 working days after discovery.
- Any damage caused by or to stickers or decals.
- Damage caused by third party which caused bodily injury.
- Beading, moulding, locks and handles and any repair involving wheels, accessories, door mouldings, window mouldings, lamps of any sort or any window panel, cracked or dented bumpers.
- Consequential loss.
- Damage incurred prior to inception or damage resulting in replacement of any body panel of vehicle.
- Damage caused to matt finish, custom and individual paintwork.
- For any individual claim made in excess of £3,000 the whole of the claim will be excluded.

### **Claim limit**

Maximum individual claim limit £3,000 inclusive of VAT. Total aggregate claim limit £3,000.

### **Duration**

As quoted on the proposal/policy schedule. NB Policy schedule/proposal form **must** be signed and dated.

### **Cancellation**

If this policy is cancelled within 14 days of purchase or policy start date (whichever the sooner) and no claim has been registered, the Dealer supplying the AutoProtect product will refund the premium paid in full. If a claim has been made on the policy **NO** refund will be issued. **This policy has no surrender value and in all other circumstances, cancellation is without refund.**

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