

Insurance Product Information Document

Company: Pickles & Burns Ltd t/a GAPinsurance.co.uk

Product: Tyre insurance

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of Insurance?

Tyre insurance protects you against the unforeseen costs of having to replace or repair the tyres on your vehicle prematurely, as a result of accidental damage, puncture or malicious damage by a third party, resulting in sudden and unforeseen deflation of a tyre, or for sidewall damage that does not immediately lead to sudden deflation, provided that the tyre is deemed illegal by UK MOT testing standards, subject to the terms, exclusions and conditions as detailed in your policy document.



What is insured?

- ✓ You are covered up to the claim limit shown in your policy schedule for the cost of repairing or replacing up to four tyres fitted to your vehicle and one spare tyre.
- ✓ The replacement cost of a tyre is the cost of a like-for-like tyre of similar make and quality as the damaged tyre, including the cost of a new valve if necessary, and the reasonable labour cost of fitting and balancing of the new tyre.
- ✓ The tyre(s) must require repair or replacement as a result of damage caused by sudden and unforeseen deflation as a result of accidental or malicious damage to the tyre(s) or valve by a third party.
- ✓ The policy also covers for sidewall damage that does not immediately lead to sudden deflation, provided that the tyre is deemed illegal by UK MOT testing standards.
- ✓ The policy has a maximum claim limit per tyre of either £150, £300 or £450 including VAT, subject to the level of cover purchased – this will be shown on your policy schedule.



What is not insured?

- ✗ Any damage occurring or any claim made within the initial 14-day exclusion period.
- ✗ More than five tyre claims in the policy duration.
- ✗ Tyres over 20" in diameter.
- ✗ Theft of the tyres.
- ✗ Tyres which are not "E" marked.
- ✗ Damage caused by fire, any road traffic accident or where the vehicle is deemed a total loss.
- ✗ Any claim where at the time of damage the tread depth of the tyre(s) is less than 2mm across the full legal width of the tyre(s).
- ✗ Wear and tear, including any unevenly worn tyres caused by defective steering geometry outside of the manufacturer's recommended limits or wheel balance; failure of a suspension component or shock absorber; or which in the opinion of a qualified engineer was caused wholly or partly from a lack of maintenance, e.g. incorrect tyre pressure.
- ✗ Vehicles used as an emergency vehicle, taxi or bus, for motorsport, hire or reward, off road use, used by a driving school, for transportation of goods, delivery, courier, public service or any vehicle designed to carry more than eight passengers including the driver.
- ✗ Vehicles owned (temporarily or otherwise) by a business formed for the purposes of selling or servicing motor vehicles.
- ✗ Vehicles insured by any type of motor trade policy.



Are there any restrictions on cover?

- ! We will not pay any claims that occur within the first 14 days of the start date of the period of insurance.
- ! You must be a UK resident.
- ! You must be the registered owner and keeper of the vehicle or the person financing it on behalf of the owner or registered keeper.

- ! The vehicle must be less than ten years old from the date of first registration, with mileage under 100,000 at the start of the policy period of cover, and must have been purchased less than 60 days prior to the purchase of this policy.
- ! Claims should be reported within 30 days of the damage occurring.



Where am I covered?

Your policy will cover you in England, Scotland, Northern Ireland, Wales, Isle of Man and the Channel Islands. You would also be covered in the European Union, Croatia, Iceland, Norway, Switzerland, Liechtenstein and Andorra for a maximum of 30 days in any 12 months of cover.



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate, or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



When and how do I pay?

You can pay your premium as a one-off payment by debit or credit card. Alternatively, in most cases you can arrange to pay your premium over 6 or 10-monthly repayments, subject to a small arrangement fee.



When does the cover start and end?

Your cover will start and end on the dates specified on your policy schedule.



How do I cancel the contract?

If you decide that for any reason this policy does not meet your insurance needs, please contact us within 30 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full.

If you wish to cancel after the 30-day cooling-off period, so long as no claims have been made or are pending, you'll be entitled to receive a daily pro rata rebate of unused premium, which can either be refunded or used against the cost of purchasing a new policy for a replacement vehicle – an administration fee may apply.

If you elected to pay your policy premium by way of monthly payments and fail to make a monthly payment, you will be charged a default fee of £30, which will be collected at the same time as the missed payment. Your credit rating may be affected and your credit agreement may be cancelled, which could result in a cancellation fee of £15 being charged and your GAP insurance policy being cancelled.

If your GAP insurance policy is cancelled due to non-payment of premium, a daily pro-rata rebate of unused premium will be calculated as above and used against the cost of settling the finance agreement. Any excess funds will be returned to you.

Your Insurer

This insurance is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. This can be checked on the Financial Services Register at <https://register.fca.org.uk> or by calling them on 0800 111 6768 or 0300 500 8082.

Making a claim

If you need to make a claim, please contact Mechanical Breakdown & General Insurance Services Limited (MB&G), the claims handler acting on our behalf, as soon as possible:

Mechanical Breakdown & General Insurance Services Limited, Cobalt Business Exchange, Cobalt Park Way, Wallsend, Newcastle Upon Tyne, NE28 9NZ or 0191 258 8185.

On all correspondence please tell them you are insured by UK General Insurance Limited and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help them to validate your policy details and deal with your claim as quickly as possible.

Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the Complaints Procedure below:

Complaints regarding the SALE OF THE POLICY

In the first instance, please contact:

GAPinsurance.co.uk
First Floor, 132 Huddersfield Road
Holmfirth
West Yorkshire
HD9 3AS
Tel: 01484 490 095
Email: support@gapinsurance.co.uk

Complaints regarding CLAIMS

In the first instance, please contact:

Mechanical Breakdown & General Insurance Services Ltd
Cobalt Business Exchange
Cobalt Park Way
Wallsend
Newcastle Upon Tyne
NE28 9NZ
Tel: 0191 258 8185

If your complaint cannot be resolved by the end of the third working day it will be passed to:

Customer Relations Department
UK General Insurance Group Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ
Tel: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

On all correspondence please tell us you are insured by UK General Insurance Limited and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of up to €2million and fewer than ten employees. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower, London E14 9SR
Tel: 0800 023 4 567 or 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer.

What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk. You may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or you can write to: Financial Services Compensation Scheme, P O Box 300, Mitcheldean, GL17 1DY.