

# Alloy Wheel Repair Insurance

## Policy Document

This document explains how your Alloy Wheel Repair Insurance works.

Please make sure you fully understand the terms and conditions relating to the policy and in particular the process for requesting a repair under this policy. Please also take a couple of minutes to check your policy details and tell us immediately if there are any mistakes.

This Alloy Wheel Repair Insurance policy is administered by Pickles & Burns Ltd trading as "GapInsurance.co.uk".

33-35 Cross Green, Otley, West Yorkshire, LS21 1HD.

[www.gapinsurance.co.uk](http://www.gapinsurance.co.uk)

Phone: 01943 850999

Email: [support@gapinsurance.co.uk](mailto:support@gapinsurance.co.uk)

# Alloy Wheel Repair Insurance

## Introduction

Your Alloy Wheel Repair Insurance policy has been specially designed to cover the cost of repairs to the **Alloy Wheel(s)** on **Your Vehicle** within the **Geographical Limits** as a result of **Accidental Damage**. Our aim is to provide a quick and effective cosmetic repair carried out by **Our Approved Repairer** using pioneering repair and refurbishment techniques.

This Alloy Wheel Repair Insurance policy has been arranged by Pickles & Burns Ltd t/a GapInsurance.co.uk & underwritten by UK General Insurance Ltd 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.

Pickles & Burns Ltd is an appointed representative of Frank Pickles (Insurance Brokers) Ltd. Frank Pickles (Insurance Brokers) Ltd and UK General Insurance Limited are 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. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

## Understanding Your Policy

This insurance is only valid when accompanied by Your Schedule, which provides details of Your Vehicle and when the cover will begin and end. Please read this policy carefully and make sure You understand and fully comply with its terms and conditions as failure to do so may jeopardise the payment of any claim which might arise and could lead to the policy becoming void.

Your policy and Your Schedule should be kept in a safe place so You can read it again if You need to.

## Important numbers

To make a claim, please call 0191 258 8185.

For any other enquiries, please call the Administrator on 01943 850999 or email [support@gapinsurance.co.uk](mailto:support@gapinsurance.co.uk).

## Changing your mind

If You decide for any reason that You do not want this insurance policy, then please contact the Administrator that arranged Your policy for You.

- If You do this within 30 days of taking out this policy, or the date which You received Your documents if this is later and no claim has been made, the premium You have paid will be refunded in full. This is known as the 'cooling off period'.
- If You change Your mind after the 30 day cooling off period and You have paid Your premium in full, We will give You a pro-rata refund of Your premium, based on the number of whole days remaining between Your cancellation date and the end date of the policy shown on Your Schedule. If You have made a claim under this policy then You will not receive any refund.

On behalf of UK General Insurance Limited



Karen Beales

Managing Director.

# Alloy Wheel Repair Insurance

## Definitions

Certain words in this policy have a special meaning. These meanings are explained below and these include the singular or plural where appropriate:

**Alloy Wheel(s)** – The **Alloy Wheels** that are of original specification to the **Vehicle** that were present on the **Vehicle** at the time You purchased the **Vehicle**.

**Accidental Damage** – A sudden and unforeseen event that has resulted in damage to Your Alloy Wheels.

**Administrator** – GapInsurance.co.uk, 33-35 Cross Green, Otley, West Yorkshire, LS21 1HD provides policy registration services on behalf of the Insurer.

**Approved Repairer** – A company which has been authorised by the Claim Administrator to undertake repairs to Your car.

**Claim Administrator** – MB&G Insurance Services, Cobalt Business Exchange, Cobalt Park Way, Newcastle Upon Tyne, NE28 9NZ provides policy claims services on behalf of the Insurer. Tel no. 0191 258 8185.

**Geographical Limit** – Mainland Britain and a maximum of 30 days in the European Union during any twelve month period.

**Insured, You, Your** – A UK resident who has purchased or leased an eligible Vehicle and has paid the necessary premium under this policy.

**Insurer, We, Us, Our** – UK General Insurance Limited acting on behalf of Great Lakes Insurance SE.

**Period of Insurance** – means 12, 24, or 36 months from the start date shown on Your Schedule, subject to the duration of cover purchased.

**Schedule** – This document will be provided to You when You take out this policy and will contain details about You and the Vehicle upon which this policy will apply. It will also provide the effective start and expiry date of the policy.

**Vehicle** – The Vehicle that you own or have leased, that is shown on your Schedule and which is registered to you (or if leased, to a finance company) at an address in the mainland of either England, Scotland or Wales. Your vehicle must be less than 10 years old from the date of first registration, its mileage must be under 100,000 and you must have taken delivery of it no more than 60-days prior to the start of the Period of Insurance.

From this point onwards if a word or phrase appears in **bold type** it will have the meaning explained above.

## Period of Insurance Cover

The **Schedule** You have been provided with will provide details as to when this policy commences. Expiry of **Your** policy will occur in the event of the following:

- A. The expiry date, as shown on **Your Schedule**;
- B. **You**, or anyone representing **You**, defrauds or deliberately misleads the **Insurer**, the **Administrator** or the **Claim Administrator**;
- C. The **Alloy Wheels** are modified following purchase of the **Vehicle**;
- D. The **Vehicle** is sold or transferred to a new owner;
- E. The **Alloy Wheel(s)** are no longer fitted to the Vehicle stated on the **Schedule**;
- F. The maximum number of claims incidences has been reached; that being three (3) claims on a one year policy, six (6) claims on a two year policy or nine (9) claims on a three year policy.

## What is covered

Within the Period of Insurance, **We** will pay for the cost of repairs resulting from **Accidental Damage** which has occurred within the **Geographical Limit** to **Your Alloy Wheels**. Claims will be handled by the **Claim Administrator** and the repairs will be carried out by **Our Approved Repairer**, who will make all efforts to effect the repair to **Your** satisfaction.

**We** will pay for a maximum of three (3) claims on a one year policy, six (6) claims on a two year policy or nine (9) claims on a three year policy – subject to the duration of cover that **You** purchase.

Should the **Alloy Wheel** be damaged beyond a point whereby a reasonable cosmetic repair can be carried out, the policy will contribute a maximum amount of £150 including VAT towards the replacement of the **Alloy Wheel**. Each **Alloy Wheel** repair will be treated as a separate claim – e.g. if **You**

accidentally damage two of **Your Alloy Wheels**, this will count as two repairs during the **Period of Insurance**.

## What is not covered

**We** will not pay any claims that occur within the first 14 days of the start of the **period of insurance**. If a claim should occur within the first 14 days, please contact the **Administrator** that arranged **Your** policy for **You**, to arrange for **Your** policy to be cancelled with a full refund of premium.

In addition, this insurance will not cover the following:

- A. Damage to **Your Alloy Wheels** resulting from a fire, or a road traffic accident or collision, where other areas of **Your Vehicle** have also been damaged.
- B. If the **Alloy Wheels** are after-market fitment or not of original specification for the **Vehicle**;
- C. **Your Vehicle** if used as an emergency vehicle, taxi, bus, commercial vehicle in excess of 3.5 tonnes or is a motorcycle;
- D. **Your Vehicle**, if used for dispatch, road racing, track day participation, rallying, pace-making, speed testing or any other competitive event;
- E. General wear and tear, corrosion, pitting, discolouration, tar staining, neglect or a defect which is not deemed as resulting from **Accidental Damage**;
- F. Any damage which means that **Your Alloy Wheels** are cracked or buckled or where the structural integrity of the **Alloy Wheel** has been affected.

*This is because this policy will only cover cosmetic damage (scuffs and scratches). **Our Approved Repairer** is not able to repair structural damage;*

- G. Theft of **Your Alloy Wheel(s)**

*This is because **You** are able to cover these types of damage or loss under **Your motor insurance policy**;*

- H. Damage present on an **Alloy Wheel** prior to the commencement of the policy;
- I. **Alloy Wheel(s)** which are diamond or laser cut, of split rim construction or with a polished (chromed) finish;
- J. Damage to **Your Alloy Wheels** caused by fitting or changing a **tyre** or wheel.

*Any damage caused by fitting or changing a **tyre** should be rectified by the party who completed the work.*

- K. Any act or omission which is wilful or unlawful.

## Policy conditions do not cover any claim:

- A. Where the **Vehicle** is located outside of the **Geographical Limit** of this policy;
- B. Which is the subject of fraud, false actions or dishonesty;
- C. Where the loss is covered by any other insurance;
- D. Failure of the **Approved Repairer** to match the cosmetic finish of any other **Alloy Wheel** on the Vehicle.

## General Conditions

The conditions of this policy are set out below. This insurance is only valid if **You** agree to these conditions. Please take time to read them.

1. Repairs under this policy can only be carried out by the **Approved Repairer** appointed by the **Claim Administrator**.
2. If **You** need to make a claim, **You** must follow the procedures shown under the 'How to Claim' section below.
3. **You** must not continue to drive the **Vehicle** after any damage or incident if this could cause further damage to **Your Alloy Wheel(s)**. In such circumstances the damaged **Alloy Wheel** should be removed and replaced with a serviceable spare or arrangements made to have the **Vehicle** recovered.
4. This policy will only cover **You** and the **Vehicle** that is shown on **Your Schedule**. It may not be transferred to any other person or **Vehicle**.
5. **We** reserve the right to take over **Your** claim after **We** have paid it, in order to recover payment from a third party. This may include taking legal action against third parties in **Your** name. **You** must co-operate

# Alloy Wheel Repair Insurance

with **Us** if **We** choose to do this; any action **We** take will be at **our** expense.

6. **You** must not act in a fraudulent way. If **You** or anyone acting for **You**:

- fails to reveal or hides a fact likely to influence whether **We** accept **Your** proposal, **Your** renewal, or any adjustment to **Your** policy; or
- fails to reveal or hides a fact likely to influence the cover **We** provide; or
- makes a statement to **Us** or anyone acting on **Our** behalf, knowing the statement to be false; or
- sends **Us** or anyone acting on **Our** behalf a document, knowing the document to be forged or false; or
- makes a claim under the policy, knowing the claim to be false or fraudulent in any way; or
- makes a claim for any loss or damage **You** caused deliberately or with **Your** knowledge

Or if **Your** claim is in any way dishonest or exaggerated, **We** will not pay any benefit under this policy or return any premium to **You** and **We** may cancel **Your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **You** and inform the appropriate authorities.

6. **Duty of Disclosure:** The policy has been issued based upon information, which **You** have given to **Us** about Yourself, **Your Vehicle** and its **Alloy Wheel(s)**. **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** e.g. being used for private hire, as failure to do so may invalidate **Your** cover under this policy. **We** will then advise **You** of any changes in terms.

6. **The Law Applicable to this Policy:** Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which **Your** main residence is situated.

7. **You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:

- a) supply accurate and complete answers to all the questions **We** or the **Administrator** may ask as part of **Your** application for cover under the policy;
- b) to make sure that all information supplied as part of **Your** application for cover is true and correct;
- c) tell **Us** of any changes to the answers **You** have given as soon as possible.

**You** must take reasonable care to provide complete and accurate answers to the questions **We** ask when **You** take out, make changes to and renew **Your** policy. If any information **You** provide is not complete and accurate, this may mean **Your** policy is invalid and that it does not operate in the event of a claim or **We** may not pay any claim in full.

8. There are certain changes which **You** must tell **Your** broker about, as soon as they happen. These are:

- If **You** sell or dispose of **Your Vehicle**. **We** will only cover the **Vehicle** shown on **Your Schedule**.
- If **You** change **Your** permanent address.

If **You** do not tell **Your** broker about any of these changes, then this may mean that **We** cannot pay **Your** claim.

## General Exclusions

1. Any alteration, endorsement or amendment made to this policy unless **We** have specifically authorised this in writing. Any changes to the contents of this policy may only be authorised by **Us** as the **Insurer**.
2. Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority, terrorism.
3. Any direct or indirect consequence of:
  - Irradiation, or contamination by nuclear material; or

- The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
  - Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
4. Claims occurring before or after the **period of insurance**, or occurring outside the mainland of either England, Scotland or Wales. This is because **We** will only pay for claims which arise whilst **Your** policy is in force and **our approved repairer** does not operate outside of the mainland of the countries **We** have specified.

## How to claim

In all cases please adopt the following procedure:

- Check that the damage is covered by this policy (check 'What is Covered').
- Call the **Claim Administrator** on 0191 258 8185 within 14 days of the damage occurring.

If **You** delay reporting **Your** claim without good reason and this delay means that **We** cannot check the circumstances of **Your** claim, or that the amount of the claim is more than it would have been than if **You** had notified **Us** earlier, then this may mean that **We** do not pay part or all of **Your** claim.

If **You** are unsure what to do, please contact the **Claim Administrator** for advice. In all cases **You** must not arrange for any repairs, or dispose of damaged wheels or tyres, without specific authorisation from the **Claim Administrator**.

**You** will need to supply the following information:

- A. The policy number (found on the **Schedule**)
- B. **Your Vehicle** registration number
- C. Details of the damage to **Your Alloy Wheel(s)**, when it occurred and how the damage was caused
- D. Photographs which clearly show the damage and where it is located;
- E. Dates when the **Vehicle** could be inspected and repaired, if **Your** claim is covered.

## Important

- **You** should not allow any repair work to be carried out until **We** have inspected the **Vehicle** and authorised the claim.
- Repairs must be carried out by the **Approved Repairer** appointed by the **Claim Administrator**.
- If **Your** claim is authorised **We** will settle the claim directly with the **Approved Repairer**.

## Important telephone numbers

### Administration and Claims Helplines

General Administration: Tel. 01943 850999

Claim Administration: Tel. 0191 258 8185

To make sure that **You** receive the highest levels of service, telephone calls to the **Administrator** and/or **Claim Administrator** may be recorded.

UK General Insurance Ltd is an agent of Great Lakes Insurance SE and in the matters of a claim act on behalf of Great Lakes Insurance SE.

## Cancellation by You

If this policy does not meet **Your** needs, **You** have 30 days from the date **You** received **Your** policy documents to cancel the policy and obtain a full refund. If **You** wish to cancel **Your** policy after this 30-day period, **You** can cancel at any time and receive a pro rata refund.

To cancel **Your** policy please contact the **Administrator** by calling 01943 850999 or by emailing: support@gapinsurance.co.uk

Please note that **We** will not give **You** a refund if **You** have already claimed on **Your** policy.

If **You** have paid for **Your** policy in cash, as opposed to a credit agreement, provided **You** have not made a successful claim, the **Administrator** will provide **You** with a refund proportional to the length of time the policy has been in force and is calculated using the policy start date. The amount of refund **You** receive will be based on each full day remaining on **Your** policy.

If **You** have paid for **Your** policy by instalment payments through a credit

# Alloy Wheel Repair Insurance

agreement, any refund amount owed to **You** will be calculated in line with the following rules:

- Where **You** have paid all the instalment payments, **We** will calculate the refund as above. The refund will be paid directly to **You**.
- Where **You** have not paid all the instalment payments, **We** will calculate the refund as above and:
  - i. If the refund **You** are eligible for is in excess of the total outstanding instalment payments **You** owe, **We** will pay the difference directly to **You**; or
  - ii. If the refund **You** are eligible for is less than the total outstanding instalment payments **You** owe, **You** will not receive a cash refund. The refund will be applied as part payment of **Your** total outstanding instalment payments. **You** will continue to be responsible for paying the remaining outstanding payments on **Your** credit agreement until the balance calculated at the time of notice of cancellation received by the **Administrator** has been settled.

**We** will not give **You** a refund if **You** have successfully claimed on **Your** policy.

**You** must provide any instructions to cancel this policy by email to [support@gapinsurance.co.uk](mailto:support@gapinsurance.co.uk) or in writing to:

GAPinsurance.co.uk,  
33-35 Cross Green,  
Otley,  
West Yorkshire,  
LS21 1HD.

The refund will be calculated from the date of receipt of **Your** request to cancel. Please allow up to 28 days for **Your** cancellation and refund to be processed.

## Cancellation by Us

**We** shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **You** at **Your** last known address. Valid reasons may include but are not limited to:

- a) Where **We** reasonably suspect fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions
- e) **You** have not taken reasonable care to provide complete and accurate answers to the questions **We** ask.

Where **Our** investigations provide evidence of fraud or a serious non-disclosure, **We** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **You** provided us with incomplete or inaccurate information, which may result in **Your** policy being cancelled from the date **You** originally took it out.

If **We** cancel the policy and/or any additional covers **You** will receive a refund of any premiums **You** have paid for the cancelled cover, less a proportionate deduction for the time **We** have provided cover, unless the reason for cancellation is fraud and/or **We** are entitled to keep the premium under the Consumer Insurance (Disclosure and Representations) Act 2012.

## Complaints and Arbitration

### How to Make a Complaint

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:

Please contact the **Administrator** in the first instance on 01943 850999, or in writing to:

The Managing Director  
GapInsurance.co.uk  
33-35 Cross Green  
Otley  
West Yorkshire, LS21 1HD.

**You** can also email **Us** at [support@gapinsurance.co.uk](mailto:support@gapinsurance.co.uk)

If **Your** complaint about the sale of **Your** policy cannot be resolved by the end of the third working day, **Your** agent will pass it to:

Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ

Tel: 0345 218 2685

Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

### Complaints regarding the handling of a claim on the policy:

Please contact the **Claim Administrator** in writing at:

MB&G Insurance Services,  
Cobalt Business Exchange,  
Cobalt Park Way,  
Newcastle Upon Tyne,  
NE28 9NZ

Tel. 0191 258 8185.

In all correspondence please state that **Your** insurance is provided by UK General Insurance Limited and quote scheme reference 06468A

If **Your** complaint about **Your** claim cannot be resolved by the end of the third working day, MB&G Insurance Services will pass it to:

Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ

Tel: 0345 218 2685

Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

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 less than €2million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,  
Exchange Tower,  
London,  
E14 9SR.

Tel: 0300 123 9 123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

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.

## Compensation Scheme

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if the **Insurer** is unable to meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim amount, without any upper limit.

**You** can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).

## Data Protection Act 1998

Please note that any information provided to **Us** will be processed by **Us** and **Our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. **We** may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.