

# Tyre Insurance

## Policy Summary

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)

# Tyre Insurance

## Introduction

Your new car is probably your pride and joy. We want to help you keep it that way and Tyre Insurance can help save you money.

## How Can Tyre Insurance Help?

Accidental tyre damage is an everyday reality. Driving over glass or a nail, hitting a pothole or kerb, or even where a tyre suffers from malicious damage can result in a tyre having to be replaced. Keeping your tyres in perfect condition is vital to your safety, as well as to your budget.

## Modern Tyres Can Be Expensive

Although sometimes a tyre can be repaired, it isn't always an option which is why Tyre Insurance is the perfect way to keep your car on the road.

## Who Can Apply?

Alloy Wheel Repair Insurance is available:

- To an individual who has purchased or leased an eligible vehicle and who are resident in mainland Britain
- For vehicles purchased within the last 60 days that are under 10 years old and have covered fewer than 100,000 miles at the start of the policy
- Where the tyres fitted to the car have a minimum of 2mm tread depth across the full tread of the tyre

This document contains some important facts about Tyre Insurance. It is to be regarded as only a summary of cover to help assist you in making an informed purchase decision. When cover is purchased a full policy document will be provided which contains all of the terms and conditions of the policy. Please take time to read the policy document to make sure you understand the cover it provides.

## Who Is The Insurer?

The policy is arranged by Pickles & Burns Ltd t/a GapInsurance.co.uk (FRN: 712347) & underwritten by UK General Insurance Ltd (FRN: 310101) on behalf of Great Lakes Insurance SE (FRN: 769884).

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 (FRN: 305297). 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.

This can be checked on the Financial Services Register at [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by calling them on 0800 111 6768 using the FRN numbers detailed above.

## Who Is The Claim Administrator?

Claims are administered by MB&G Insurance Services Ltd, Cobalt Business Exchange, Cobalt Park Way, Newcastle Upon Tyne, NE28 9NZ. Tel: 0191 258 8185. Email: [claims@mbginsurance.com](mailto:claims@mbginsurance.com).

## What Is Covered?

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 the 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.

This policy has a maximum claim limit per tyre of either £150, £300 or £450 including VAT, subject to the level of cover purchased. Should the cost of the replacement tyre exceed the maximum claim limit per tyre, you will be reimbursed up to the maximum claim limit.

Please note this policy is not transferable to another person or vehicle.

## What Is Not Covered?

This insurance will not cover the following:

- Wear and tear, including any unevenly worn tyres caused by defective steering geometry outside 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.
- More than five tyre claims in the period of insurance.
- Any vehicle which is 10 years or older from the date of manufacture, or where the total mileage is greater than 100,000, at the start of the period of insurance.
- Where your vehicle is used as an emergency vehicle, taxi, or bus, for competition, including track days, racing, pace-making, hire or reward, off road use (including all Quad Bikes), driving school, transportation of goods, delivery, courier, public service vehicles or designed to carry more than eight people including the driver.
- Vehicles over 3500kg GVW or motorcycles, scooters or mopeds.
- Any claim where at the time of damage the tyre tread depth is less than 2mm across the full tread area of the tyre. If one or more of your tyres is damaged and the tread depth is less than 2mm across the full legal width, we will not pay your claim.
- Theft of the tyre(s).
- Where cover was purchased more than 60 days after taking delivery of the vehicle.

These are examples of the main exclusions. For complete details please refer to the full policy document.

## Making A Claim

If damage occurs please contact the claim administrator within 30 days and report your claim according to the following procedure.

- 1 Contact the claim administrator on Telephone number: 0191 258 8185.
- 2 For Claims Authorisation The repairer must:
  - Advise us of your policy number and vehicle details
  - Confirm the tread depth of the damaged tyre(s)
  - Advise us of the cause of damage
  - Provide an itemised repair/replacement cost estimate with a digital photo of the vehicle and the damaged tyre(s).

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 driving your vehicle means that this is likely to cause further damage, then if possible you should avoid doing so. We would recommend that if you have a serviceable spare tyre or wheel then this should be fitted in order to avoid causing further damage. If you are unsure what to do, please contact

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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.

## Cancellation And Cooling-Off Period

You have the right to cancel this policy within 30 days from receipt of your policy documentation or from the start date whichever is the later, by contacting the Administrator by calling 01943 850999 or by emailing: [support@gapinsurance.co.uk](mailto:support@gapinsurance.co.uk). You are eligible for a refund of any premium you have already paid, unless you have already made a successful claim under your policy.

If you wish to cancel after 30 days, provided you have not made a successful claim, you may cancel your policy at any time and receive a pro rata refund of your premium based on the number of whole days remaining on your policy.

Please allow up to 28 days for your cancellation and refund to be processed.

For full details please refer to your Alloy Wheel Repair Insurance Policy Document.

## 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.

## Governing Law

This policy is subject to English law unless otherwise agreed.

## Financial Services 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.