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# Alloy Wheel Repair Insurance

For when the small things need protecting

# Hello from MotorEasy

Thanks for choosing MotorEasy, the UK's most dynamic motoring solution.

This booklet is designed to give you more detail about your Alloy Wheel Insurance policy and explains how to claim in the event of a Damaged Alloy Wheel.

Finally, if you feel that you are not getting great service from us - please let us know.

PROTECT | MAINTAIN | REPAIR | BUY & SELL | SUPPORT

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# Introduction

## Contractual Agreement

This document, together with the **Schedule of Cover**, forms **Your** contract of Insurance with **Us**. The Policy contains details of the insurance cover **You** have bought, what is not covered and the terms and conditions that apply to the cover. Please make sure **You** keep both documents in a safe place so **You** can refer to them again if **You** need to.

Please read this document carefully and make sure **You** understand how this insurance works. If **You** do not keep to the terms and conditions, **We** may not be able to pay any claim that **You** might make. Some words and phrases have a particular meaning wherever they are shown in bold type starting with a capital letter. These meanings are shown within Definitions: Meaning of words and phrases in this document.

In return for **You** paying the premium **We** will provide the cover set out in this Policy. Please check that the information contained in the **Schedule of Cover** is correct and that the cover meets **Your** needs. If it does not, please contact the **Administrator**.

If **You** need this document to be made available in braille or audio format please contact the **Administrator**.

### THE ADMINISTRATOR

This Policy is administered by MotorEasy Services Ltd, registered address is Staverton Court, Staverton, Cheltenham, Gloucestershire, GL51 0UX. Registered in England No: 10109424. They are authorised and regulated by the Financial Conduct Authority. Firm Reference number: 747890

### THE INSURER

This Policy is underwritten by AmTrust Europe Limited whose registered office is Market Square House, St. James's Street, Nottingham, NG1 6FG, United Kingdom and it is registered in England number 01229676. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 202189.

## IMPORTANT INFORMATION

### Giving Us all the important information

When **We** accept **Your** application for this insurance, **We** will rely on the information **You** give. **You** must take reasonable care to provide complete and accurate answers to the questions asked when **You** take out, or make changes to, **Your** Policy. If the information provided by **You** is not complete and accurate the extent of cover may be affected and:

- **We** may cancel **Your** Policy and Refuse to pay any claim or
- **We** may not pay any claim in full.

### We will write to You if We:

- intend to cancel **Your** Policy; or
- need to amend the terms of **Your** Policy; or require **You** to pay more for **Your** insurance.

If **You** become aware that information **You** have given **Us** is incomplete or inaccurate, **You** must inform The **Administrator**

If You are part of a partnership, a sole trader, a limited company or other legal entity the following applies to You:



# Definitions...

The following words or expressions will have the specific meanings described below. They have the same meaning throughout this document and appear in bold type:

## Definitions - Meanings of words and phrases used in this document

**Administrator** – means MotorEasy Services Limited.

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

This policy does NOT cover **Alloy Wheel(s)** of split rim construction, with a machine polished (chrome effect) finish, or with a recessed, rebated or raised profile to the rim section or any two-toned painted alloy. Plastic trims attached to the alloy wheel are also excluded (and must be removed prior to any repair to any covered **Alloy Wheel**);

**Claim Limit** – means the maximum number of claims that can be made for replacements or repairs to **Your Alloy Wheels** during the **Period of Insurance**.

**Consequential Loss** - means any other costs which are directly or indirectly caused by the event which led to **Your** claim.

**Cosmetic Repair/kerb damage** - a repair technique suitable for repairing Minor Cosmetic Damage/kerb damage. A Cosmetic Repair involves restoring eligible damaged areas as close as possible back to their original condition and where appropriate may include a Touch-in Repair, however no repair will be identical to the original automotive factory finish.

**Damage** – a sudden and unforeseen event that has resulted in accidental or malicious damage to Your Alloy Wheels.

**Endorsement** – means a document which will show any changes

**You** have made to the policy, It should be kept safely with the other documents for this Policy.

**Excess** – means the amount **You** must pay before the claim will be settled. This amount is shown in the **Schedule of Cover**.

**End Date** – means the date the insurance cover ends as shown on **Your Schedule of Cover**.

**Insurer** – means **AmTrust Europe Limited**.

**MotorEasy Account** – means the online account **You** set up with **Us** which **You** can use to manage **Your** Policy or to make a claim.

**Network Repairer** – means a motor workshop authorised by MotorEasy to carry out repairs and replacements.

**Period of Insurance** – means the length of time **Your Policy** will last. You can choose from 12, 24 or 36 months. The period you have chosen will be shown on the **Schedule of Cover**.

**Premium** – means the total amount **You** have agreed to pay for this insurance policy, **You** can choose to pay the full premium up front or **You** can pay in monthly instalments at no extra cost. The **Premium** and **Your** choice of payment method, are shown in the **Schedule of Cover**.

**Pre-Cover Assessment** means an assessment the **Administrator** carries out before the policy can start, **You** must provide the following information - **You** must provide a picture of the **Vehicle**



## Definitions - Meanings of words and phrases used in this document

dashboard with the ignition turned on showing the current mileage and original high resolution pictures of the **Alloy Wheels**, i.e. front, back, passenger side, driver side. These can be sent to the **Administrator** directly or through **Your Motor Easy Account**. The **Administrator** will advise if **You** have been accepted for cover.

**Private Use** – means that the vehicle is used for social, domestic and pleasure use which includes travel to and from work and business travel to meet clients.

It does not include:

- Courier
- commercial travel (e.g. delivering parcels)
- hire or reward (for example taxis, self-drive hire or driving schools)
- any sort of rally, speed testing, 4x4 off-roading, racing or any kind of competition
- any purpose in connection with the motor trade

**Proposal** – means the document or declaration that shows the details **You** gave the **Administrator** when **You** bought **Your Policy**.

**Schedule of Cover** – means the document given to **You** when **You** took out this Policy which shows **Your** details, **Your Vehicle** details and the **Start Date** and **End Date** of the Policy.

**Start Date** – means the date shown on **Your Schedule Of Cover** as the date this insurance cover begins.

Please note: this policy will not start until **You** provide Vehicle Pre-Screening information - **You** must provide a picture of the **Vehicle** dashboard with the ignition turned on showing the current mileage and original high resolution pictures of the **Wheels**, i.e. front, back, passenger side, driver side. These can be sent to the **Administrator** directly or through **Your Motor Easy Account**. The **Administrator** will advise if **You** have been accepted for cover.

**Territorial Limits** – means the United Kingdom, excluding the Isle of Wight and the Islands of Scotland (including the Shetland, Orkney, Inner Hebrides and Outer Hebrides Islands).

**Vehicle** – means the vehicle shown **Schedule of Cover**.

**We, Us, Our** – means AmTrust Europe Limited.

**You, Your, Insured** – means the person named in the **Schedule of Cover**. This policy will not cover companies or company owned vehicles, this includes limited companies and sole traders.



# About your policy

## About your policy

We will provide cover as set out in this document, the **Schedule of Cover** and any Endorsements.

If **You** have any questions, please contact the **Administrator** and they will help **You**.

### Can I take out this policy?

**You** can take out this cover if at the **Start Date**:

- a) **You** are the registered owner and keeper of the **Vehicle**. (This policy will not cover companies).
- b) **You** have provided the **Pre-Cover Assessment** information and there is no existing **Alloy Wheel** damage. Any issues found when we carry out the **Pre-Cover Assessment** must be put right before any policy can be issued and further details may be required. If the **Pre-Cover Assessment** shows that **Your Vehicle** has no existing **Alloy Wheel** damage cover must be taken up within 30 days.
- c) The **Alloy Wheels** fitted to **Your Vehicle** are of the original manufacturers specification, and are not of split rim construction, with a machine polished (chrome effect) finish, or with a recessed, rebated or raised profile to the rim section. Plastic trims attached to the Alloy Wheel are also excluded (and must be removed prior to any repair to any covered **Alloy Wheel**);
- d) **Your Vehicle** is used for **Private Use** as defined in this Policy.
- e) **Your Vehicle** is not excluded from this cover, please see Exclusions (What is not covered)
- f) **Your Vehicle** is not used for any of the excluded occupations or events shown in Exclusions (What is not covered)

## About your policy

- g) **You** live in the United Kingdom, but not the Isle of Wight and the Islands of Scotland (including The Shetlands, Orkneys, Inner Hebrides and Outer Hebrides Islands).
- h) **Your Vehicle** and the **Alloy Wheels** are 5 years or less
- i) The **Vehicle** has less than 60,000 miles on the milometer at the **Start Date**

### Period of Insurance Cover

The policy offers options of 12/24 or 36 months of cover the **Schedule of Cover** shows which option **You** chose, when this Policy begins (the **Start Date**) and when it ends (**End Date**). This policy cannot be renewed.

### Your policy will end if any of the following happen:

- the **End Date is reached**, as shown on **Your Schedule of Cover**; This policy is non-renewable and cannot be transferred.
- **You** or **We** cancel this policy
- **You**, or anyone representing **You** commits fraud or provides incorrect information making this Policy invalid
- **Your Vehicle** is sold or transferred to a new owner;
- The **Claim Limit** has been reached
- Where **You** have not provided the **Pre-Cover Assessment** information

 **Cover provided**

## Cover provided

You are covered up to the **Claim Limit** shown on **Your Schedule of Cover**, for **Alloy Wheels** which require repair or replacement as a result of **Damage** occurring during the **Period of Insurance**, subject to the terms, exclusions and conditions shown in this Policy.

Should the **Network Repairer** or repairer of **Your** choice be unable to perform a **Cosmetic Repair**, you will be offered the cash equivalent of the **Cosmetic Repair** cost (up to £100 including VAT) to put towards a lathe skim or repair.



# Exclusions

## Exclusions

(What is not covered)

This Policy does not cover the following:

- a) Any **Vehicle** if it is over 5 years old at the Start Date;
- b) Any **Vehicle** if it has covered over 60,000 miles at the Start Date;
- c) **Alloy Wheel(s)** of split rim construction, with a machine polished (chrome effect) finish, or with a recessed, rebated or raised profile to the rim section or any two-toned painted alloy. Plastic trims attached to the **Alloy Wheel** are also excluded (and must be removed prior to any repair to any covered alloy wheel);
- b) Any **Vehicle** which is used for;
  - (i) Emergency **Vehicles**
  - (ii) **Vehicles** used for driving school tuition
  - (iii) Off road use road racing, track day participation, rallying, pace-making, speed testing or any other competitive event
  - (iv) **Vehicles** used for commercial travelling
  - (v) **Vehicles** used for Motor trade
  - (vi) **Vehicles** used for courier or dispatch work
  - (vii) **Vehicles** used for private hire, hire and reward, taxi
  - (viii) Commercial vehicles in excess of 3.5 tonnes
- (ix) Motorhomes/caravanettes/bus/mini-bus
- (x) Motor bikes/Quad bikes/ scooter /moped
- (i) Any **Vehicle** owned by a motor trader or company involved in the sale of vehicles at the date of the claim (resulting from trade-in or acquisition for the purposes of resale).
- e) Any **Damage**:
  - i. where the fault or **Damage** occurred before the **Start Date**.
  - ii. which happened because the **Vehicle** continued to be used after **Damage** had already occurred.
- f) caused by fire, any road traffic accident, or where the **Vehicle** is a total loss by **Your** motor insurer;
- g) General wear and tear, corrosion, pitting, discolouration, tar staining, neglect or a defect which is not deemed as resulting from **Damage**, cracked or buckled wheels;
- h) Any claim caused by **Your** negligence
- i) Any malicious **Damage** claim which has not been reported to the Police
- j) Theft of the **Alloy Wheel(s)**;
- k) Manufacturing defects or faults which have resulted in a manufacturer's recall;



## Exclusions

- l) VAT where **You** are VAT registered;
- m) Any costs which are more than the **Cover Limit**
- n) Any costs which are not covered by this Policy including any form of **Consequential Loss**, including loss of value or lowering in value;
- o) Faults in workmanship or materials, or any **Consequential Loss** in repairs paid for by **Us** on **Your** behalf. It is **Your** responsibility to meet any **Repairer** charges in excess of, or rejected as not being covered under this Policy
- p) Where **You** have not carried out the requirements of the **Pre-Cover Assessment**.
- q) If the Policy has been purchased more than 30 days after **Pre-Cover Assessment**.
- r) Any claim if doing so would expose **Us** to any sanctions, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.



# How to claim

## How to claim

You should contact the **Administrator** seven days of the incident occurring by ringing 0800 1310001 or **You** can make a claim through **Your MotorEasy Account**.

**Please note:** In the case of malicious damage, report the incident to the police immediately and contact the **Administrator**, **You** will be asked for a crime reference number. Without this the claim may be declined.

**You** will also need to:

- Confirm **Your** Policy number and **Vehicle** details;
- Confirm the cause of **Damage**;
- Provide a clear photograph of the **Damaged Alloy Wheel(s)**, please use the photo app which is in **Your MotorEasy Account**.

### Authorising SMART Repairs:

Please contact the **Administrator** who will give details of the closest **Network Repairer** who will provide the repair service. The **Network Repairer** will inspect the Damage and, if the terms and conditions of this Policy are met, the repair will proceed and the costs will be met.

Should the **Network Repairer** be unable to perform a **Cosmetic Repair**, you will be offered the cash equivalent of the **Cosmetic Repair** cost (up to £100 including VAT) to put towards a lathe skim or repair.

### Claims Conditions

**You** must follow these conditions to get the full protection of **Your** Policy. If **You** do not follow them, it may affect settlement of the claim

- All claims **MUST** be made within seven days of the damage occurring
- **Damaged Alloy Wheel(s)** must be removed from the **Vehicle** and repaired or replaced before the **Vehicle** is driven again.
- After repair, check that all work has been properly completed. If **You** are aware the repair is not satisfactory do not sign any satisfaction note and advise the **Administrator** as soon as possible. Note: **We** do not accept responsibility for faults in workmanship or materials in repairs paid for by **Us** on **Your** behalf.
- **We** accept no responsibility for the disposal of **Alloy Wheel(s)**.
- **We** reserve the right to instruct a qualified engineer to inspect **Your Vehicle** and its **Alloy Wheel(s)**, before authorising any claim; or inspect any **Alloy Wheel(s)** which have been removed, together with any original documentation, within one calendar month after any repair or replacement has been carried out or authorised. **We** have no liability for any loss to **You** arising from any delay.

## How to claim

### Important

You must not continue to drive **Your Vehicle** after any damage or incident if this could cause further **Damage** to **Your Alloy Wheel(s)**. In such circumstances any damaged **Alloy Wheel** should be removed and replaced with a serviceable spare or arrangements made to have **Your Vehicle** recovered.

### Fraud/Invalid Cover

**We** have a regulatory obligation to prevent fraud or dishonesty. In the event of a claim, any information **You** have given and details of the claim may be shared with other insurers in order to prevent fraudulent claims.

### Fraud

If **We** make any claim payments and find that **You** (or someone acting on **Your** behalf), has acted dishonestly or committed fraud then:

- (a) **We** will not make any payment and may seek to recover from **You** any payment made by **Us**
- (b) **We** may cancel the Policy effect from the time of the fraud
- (c) if **We** cancel the Policy, **We** will not pay any claim occurring after the time of the fraud

- (d) If **We** cancel the contract under this section, **We** will not return any of the premiums paid by **You**.

### Invalid Cover

- (a) If **We** make any claim payments as a result of dishonesty by **You** (or by someone acting on **Your** behalf) when you took out or amended this Policy will be invalid and any payments made by **Us** must be paid back. **We** may take legal action against **You** for the return of any payments.



# Cancellation

## Cancellation

### Your right to cancel

If **You** wish to cancel this Policy please contact the **Administrator**:

0800 131 0001

The cooling off period

- if **You** can cancel this cover within 30 days of the **Start Date** or the date **You** receive these Policy documents, whichever is the later (the "cooling off period") **You** will get a full refund of any **Premium** paid.

After the cooling off period an administration fee of £35.00 will be charged.

If **You** cancel after the cooling off period and **You** have paid the **Premium** in full **You** will get a refund for the remaining period of cover, provided that **You** have not made a claim.

If **You** pay by monthly instalments **You** will not receive a refund as **You** will only have paid for the cover **You** have already received. If **You** have made a claim before cancelling, the full **Premium** will be due.

### Our right to cancel

If **We** cancel your Policy **We** will write to **You** at the most recent address in **Our** records.

**We** may cancel **Your** Policy immediately:

- (a) If **You** commit fraud as explained above.
- (b) If **Your** Policy becomes invalid as explained above.
- (c) If **You** do not pay the **Premium/Premium** instalment when it is due.

**We** may only cancel this Policy by giving **You** 30 days notice in writing at **Your** last known address in specific circumstances. If **We** cancel **Your** Policy, no further **Premium** will be due and if **You** have paid the full **Premium** **You** will get a refund for the remaining period of cover.

Some valid reasons why **We** might cancel **Your** Policy are:

- If there is a change to the risk which means **We** cannot provide cover any longer
- If **You** display threatening or abusive behaviour to **Us**, the **Administrator** or anyone else involved in **Your** cover
- If **You** fail to co-operate with **Us** or the **Administrator** or **You** do not supply any information asked for.

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



# Complaints Procedure

## Complaints Procedure

### How to Make a Complaint

**We** hope **You** do not need to, but if **You** want to complain about this Policy please contact the **Administrator** in one of these ways:

By telephone: 0800 254 5074

By email: [info@motoreasy.com](mailto:info@motoreasy.com)

In writing: MotorEasy Services Ltd  
60 Portman Road Reading RG30 1EA

A leaflet detailing the **Administrator's** full complaints/appeals process is available on request.

The **Administrator** will contact **You** within three days of receiving **Your** complaint to let **You** know what action is being taken and they will try to resolve the problem and give **You** an answer within four weeks. If it will take longer than four weeks, they will tell **You** when **You** can expect an answer.

### Referring **Your** complaint to the Financial Ombudsman Service

If **You** are unhappy with the response or have not received a response within 8 weeks of the date **Your** complaint was received, **You** may be eligible to refer **Your** case to the Financial Ombudsman Service, who can review complaints from 'eligible complainants', but **You** must do so within 6 months of receiving a final response from **Us** (or on **Our** behalf). Further information can be found at: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

The Financial Ombudsman Service exists to help resolve complaints

when **We** have not been able to resolve matters to **Your** satisfaction and the service they provide is free and impartial. Their contact details are as follows:

Financial Ombudsman Service, Exchange Tower,  
Harbour Exchange Square, London, E14 9SR

Telephone: 0800 023 4567

(calls to this number are free on mobile phones and landline)

0300 123 9123

(Calls to this number cost no more than calls to 01 and 02 numbers.)

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

This complaints procedure does not affect **Your** legal rights.

### FINANCIAL SERVICES COMPENSATION SCHEME

**We** are covered by the Financial Services Compensation Scheme.

**You** may be entitled to compensation from the Scheme if **We** are unable to meet **Our** obligation to **You** under this insurance.

Further information can be obtained from the Financial Services Compensation Scheme, PO Box 300, Mitcheldean GL17 1DY. Tel: 0800 678 1100 (Freephone) or 020 7741 4100. Website:

[www.fscs.org.uk](http://www.fscs.org.uk)

MotorEasy follow the Motor Industry Vehicle Warranty Products Code of Practice which can be found on The Motor Ombudsman website at [www.TheMotorOmbudsman.org](http://www.TheMotorOmbudsman.org).



## Complaints Procedure

The Motor Ombudsman will offer free impartial information and if appropriate an alternative dispute resolution process in the event that **You** are not satisfied with the outcome of a concern.

For further information, **You** can visit The Motor Ombudsman website at [www.TheMotorOmbudsman.org](http://www.TheMotorOmbudsman.org) or call their Information Line on 0345 241 3008.



Motor Industry Code of Practice for

**Vehicle Warranties**



# General Conditions that apply to this Policy

## General Conditions

**You** must tell **The Administrator** immediately of any changes to the information **You** provided when **You** took out this Policy; in particular any of the following: change of address, or use of the **Insured Vehicle** e.g. being used for private hire. **The Administrator** then advise **You** of any changes to the terms of **Your** Policy.

If **You** do not **Your** Policy may become invalid if these changes result in a change too the cover.

- (i) **You** must not continue to drive the **Insured Vehicle** after any **Damage** or incident if this could cause further **Damage** to the **Insured Vehicle**.
- (ii) This Policy is governed by English law.
- (iii) To help **The Administrator** improve the quality of the service provided, telephone calls may be monitored and recorded.

### Privacy Notice – Using **Your** personal information

**We** will keep **Your** personal information safe and private. There are laws that protect **Your** privacy and **We** follow them carefully. Under the laws, **We** (AmTrust Europe Ltd) are the company responsible for handling **Your** information (Data Controller). Here is a simple explanation of how **We** use Your personal information. For more information visit **Our** website at [www.amtrusteurope.com](http://www.amtrusteurope.com)

### What **We** do with **Your** personal information

We might need to use the information **We** have about **You** for different reasons.

For example, **We** might need it:

- to run through **Our** computerised system to decide if **We** can offer **You** this insurance.
- to help **You** if **You** have any queries or want to make a claim.
- to provide **You** with information, products or services if **You** ask **Us** to.
- for research or statistics.

## General Conditions

### We will need it:

- to provide this insurance.
- to contact **You** to ask if **You** want to renew it.
- to protect both **You** and **Us** against fraud and money laundering.
- to comply with the law and any regulations that apply.

There are some types of personal information that are extremely private/sensitive and important such as information about **Your** health or any criminal convictions **You** might have. **We** might need this kind of information to decide if **We** can offer **You** this insurance or to help **You** with a claim. **We** will only use this information for these specific reasons and in line with regulatory conditions.

**We** might need to share **Your** information with other companies or people who provide a service to **Us**, or to **You** on **Our** behalf. They include companies that are part of **Our** group, people **We** work with, insurance brokers, **Our** agents, reinsurers, credit agencies, medical professionals, insurance reference bureaus, fraud detection agencies, regulatory authorities and anyone else **We** might need to share it with by law. **We** will only share **Your** information with them if **We** need to and if it is allowed by law.

Sometimes **We** might need to send **Your** information to another country outside of the UK and the EEA (European Economic Area) so that it can be processed, (stored etc). **We** currently send it to the USA and Israel. **We** make sure that **Your** information is always kept safely and treated in line with the law and this notice.

**You** can tell **Us** if **You** do not want **Us** to use **Your** information for marketing. **You** can also ask **Us** to provide **You** with the information **We** have about **You** and, if there are any mistakes or updates, **You** can ask **Us** to correct them. **You** can also ask **Us** to delete **Your** information (although there are some things **We** cannot delete). **You** can also ask **Us** to give **Your** information to someone else involved in **Your** insurance. If **You** think **We** did something wrong with **Your** information, **You** can complain to the local data protection authority.

**We** will not keep **Your** information longer than **We** need to. **We** will usually keep it for 10 years after **Your** insurance ends unless **We** have to keep it longer for other business or regulatory reasons.

If **You** have any questions about how **We** use **Your** information, **You** can contact **Our** Data Protection Officer. **You** can find their contact details on **Our** website ([www.amtrusteurope.com](http://www.amtrusteurope.com)).



## I MotorEasy *because...*

"I get more car for my money"

CAR LEASING

"I have complete confidence"

GAP INSURANCE

"For those just in case moments"

CAR WARRANTY

"I get what I want"

CAR FINANCE

"Everything is done for me"

SERVICE & MOT

"I always get great value"

TYRES & INSURANCE

"I trust the team of experts"

REPAIRS

