

Motoreasy Alloy Wheel Insurance

Insurance Product Information Document

Company: AmTrust Europe

Registered in England & Wales. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority under firm reference number 202189

This document is a summary of the policy and does not contain the full terms and conditions of the cover which can be found in the policy document. It is important that you read the policy document along with your schedule carefully.

What is this type of insurance?

This product is designed to protect you if your Alloy Wheels are damaged and require a repair or a replacement.



What is insured?

- ✓ Alloy wheels which require cosmetic repair as a result of damage up to a maximum of 6 claims during the life of the policy and no more than 4 claims a year.
- ✓ If a cosmetic repair cannot be carried out you will be offered the cash equivalent to a cosmetic repair (up to £100 including VAT) to put towards the cost of a lathe skim or repair.
- ✓ There are three options for the period of insurance 12/24 or 36 months.



What is not insured?

- ✗ Alloy Wheel(s) of split rim construction
- ✗ Alloy wheels with a recessed, rebated or raised profile to the rim section
- ✗ Alloy wheels with any two-toned painted alloy.
- ✗ Any vehicle if it is over 5 years old at the Start Date;
- ✗ Any vehicle if it has covered over 60,000 miles at the Start Date;
- ✗ Any vehicle or vehicle use shown in the exclusions in the policy document
- ✗ Any claim for malicious damage if the incident has not been reported to the police damage caused by fire, any road traffic accident, or where the vehicle is classed as a total loss by your motor insurer;



Are there any restrictions on cover?

- ! The alloy wheels must be the original specification and fitted at the time of purchase
- ! The vehicle must be less than 5 years old when the policy starts
- ! The vehicle must have covered less than 60,000 miles when the policy starts



Where am I covered?

- ✓ The vehicle is covered within the United Kingdom, please note excluding the Isle of Wight and the Islands of Scotland (including The Shetlands, Orkneys, Inner Hebrides and Outer Hebrides Islands).



What are my obligations?

- You must give us accurate and complete answers to all questions we may ask you.
- You must provide the information requested for the pre-cover screening assessment.
- You must tell us about any changes to your personal details.
- You must report any claim to us within 7 days.
- Any malicious damage must be reported to the police.



When and how do I pay?

The premium can be paid in full or by monthly instalments at no extra cost.



When does the cover start and end?

The policy start and end date are shown on your schedule of cover. The cover will also end if you have reached the limit of cover as shown in the policy or if you commit fraud or provide misleading information



How do I cancel the contract?

You can cancel the policy at any time by contacting: MotorEasy Services Ltd, 0800 254 5074 or by mail: infor@motoreasy.com

An administration fee of £35.00 will be deducted from the refund if you cancel after the cooling off period.

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.