

# Tyre & Alloy Wheel Damage Insurance

## Insurance Product Information Document

### Company: Millennium Insurance Company Ltd

Underwritten by Novus Underwriting Limited on behalf of Millennium Insurance Company Ltd, regulated by the Gibraltar Financial Services Commission ("GFSC") under the Financial Services (Insurance Companies) Act to carry on insurance business.

Reg No. 82939. Its principal office is PO Box 1314, 13 Ragged Staff Wharf, Queensway Quay, Gibraltar, GX11 1AA

### Product: Toyota Tyre & Alloy Protection

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contractual and contractual information about the product is provided in your policy document.

#### What is this type of insurance?

This Tyre & Alloy Wheel Damage Insurance Policy is designed to ensure Your Vehicle's Tyres & Alloy Wheels are kept in excellent condition by providing for the cost of Repairs when Your Vehicle's Tyres & Alloy Wheels experience Damage.



#### What is insured?

- ✓ This policy will provide Repairs when Your Vehicles' Tyres or Alloy Wheels experience an Incident leading to Damage.
- ✓ Up to Fifteen (15) such Repairs of Your Vehicle's Alloy Wheels during the Period of Insurance.
- ✓ Our Repairer will attempt to repair Your Vehicle's Alloy Wheels using cosmetic repair techniques, if We believe this is possible.
- ✓ If We believe a Repairer cannot repair Your Vehicle's Alloy Wheels using cosmetic repair techniques, the policy will instead provide a contribution to the cost of replacing the Damaged Alloy Wheel, up to £150 including VAT.
- ✓ Up to Five (5) such Repairs of Your Vehicle's Tyres during the Period of Insurance and Unlimited Repairs to minor punctures
- ✓ Our Repairer will attempt to repair Your Vehicle's Tyres to a roadworthy condition, if We believe this is possible.
- ✓ If We believe a Repairer cannot repair Your Vehicle's Tyres to a roadworthy condition, the policy will instead provide a contribution to the cost of replacing the Tyre, up to £300 including VAT.



#### What is not insured?

- ✗ Any Pre-Existing Damage.
- ✗ Any Damage occurring within the Waiting Period (14 days).
- ✗ Attempted theft of the Tyres or Alloy Wheels.
- ✗ In respect of Alloy Wheels, Any Damage which is caused by:
  - Your Vehicle being driven whilst a tyre is deflated;
- ✗ In respect of Tyres, Any Damage which is caused by:
  - Your Vehicle being driven after an Incident, with Tyres that have incorrect wheel balance;
  - Failure of a suspension component, fire, or road traffic accident;
- ✗ In respect of Tyres and Alloy Wheels, Any Damage which is caused by:
  - A wilful, unlawful or negligent act or omission on Your part;
  - a lack of maintenance (in the opinion of Our Repairer whether wholly or partly).
- ✗ Any Alloy Wheels:
  - which are cracked or buckled (in respect of Repairs); or (in any case),
  - with split-rim, carbon or magnesium construction; or
  - with chrome effect, acid-etched, or two tone painted finishes; or
  - which are ball-polished; or
  - which are non-standard or aftermarket; or
  - with manufacturing defects or faults, including those subject to a manufacturer's recall.
- ✗ Any Tyres:
  - which have less than 2mm tread depth across the full tread area; or
  - which are not 'E' Marked; or
  - with manufacturing defects or faults, including those subject to a manufacturer's recall; or
  - where there has been an attempt to remove the serial number; or
  - where there has been an attempt to remove any other identifying marks.

### What is insured? Continued.

- ✓ Damage to Your Vehicle's Tyres or Alloy Wheels which arises anywhere in the world (although you'll need to bring Your Vehicle within the Territorial Limits for the Repairs to take place).

### What is not insured? Continued.

- ✗ The replacement of any other part of Your Vehicle than the Tyres or Alloy Wheels; or
- ✗ Any Repairs carried out without prior authorisation being given by Us.



### Are there any restrictions on cover?

- ! The maximum number of Repairs in aggregate is 5. Vehicles used for business purposes, Hire & Reward, Short-term Self-drive or driving tuition.
- ! Vehicles which weigh more than 3,500kg.
- ! The vehicle cannot be used for competition such as; rally; racing; track days; speed testing; off-road; pace making or reliability trials.



### Where am I covered?

- ✓ You're covered for damage which occurs anywhere in the world; however,
- ✓ Repairs must be carried out within the United Kingdom;

**No claim will be paid** if repairs occur anywhere else.



### What are my obligations?

- You must pay the insurance premium for the period of cover.
- You must be the registered keeper and/or owner of your vehicle.
- You must be a resident of the United Kingdom for the duration of this policy.
- You must provide the insurer and administrator with honest, accurate and complete information.
- You should call the administrator as soon as you are aware of an Incident which has caused damage.
- You must provide details of the damage, including two photographs (one close up and one further away) of the damaged area in the event of a claim.
- You must notify the administrator, as soon as possible, of any changes to your circumstances, as these may affect this insurance: This includes but is not limited to; changes of address or name, change of registration number, change of use or ownership of the vehicle. You will then be advised of any change of terms.
- You must submit your claim within 30 days of discovery of an incident.



### When and how do I pay?

Your premium is payable on purchase of the cover, either in a single or monthly payment



### When does the cover start and end?

You're covered from the start date listed on your certificate of insurance until the earliest of the following;

- The end of the period of cover shown on your certificate of insurance.
- The date on which the aggregate claim limit is reached.
- The date this policy is cancelled.
- The date your vehicle is sold, repossessed, or transferred to another party who isn't an immediate family member (i.e., parent; spouse; civil partner; son or daughter).

The policy must be purchased within 30 days of the date you take delivery of your vehicle.



## How do I cancel the contract?

To cancel this contract, please contact the administrator Nukula Limited T/A InsureThat in one of the following ways;

- By email: [toyota.support@insurethat.com](mailto:toyota.support@insurethat.com)
- By telephone: 0333 0444 701
- In writing: InsureThat, Sterling House, Sitka Drive, Shrewsbury Business Park, Shrewsbury, Shropshire, SY2 6LG

If you cancel within 30 days of receiving your policy documents, and have not made a claim, you will receive a refund for any premiums paid. If you cancel any time after the first 30 days and have not made a claim, a refund of any unused portion of the premium you've paid will be refunded to you, based on a pro-rata basis from the date notification of cancellation is received by the administrator.