

Alloy Wheel Repair Insurance



Policy Summary

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

132 Huddersfield Road, Holmfirth, West Yorkshire, HD9 3AS.

www.gapinsurance.co.uk

Phone: 01484 490095

Email: support@gapinsurance.co.uk

Alloy Wheel Repair Insurance

Introduction

Your new car is probably your pride and joy. We want to help you keep it that way and Alloy Wheel Repair Insurance could help protect your alloy wheels and keep them looking distinctive and showroom fresh.

Why Should I Consider Alloy Wheel Repair Insurance?

If your car is fitted with alloy wheels, you will appreciate the detail and beauty of their design. Unfortunately there are occasions, normally when parking in a tight spot, where the wheel and the kerb come together. These minor skirmishes shouldn't take the shine off your car and Alloy Wheel Repair Insurance could help to maintain your car's appearance for longer.

How Can Alloy Wheel Repair Insurance Help?

If your alloy wheel suffers minor cosmetic damage from scrapes or scratches, Alloy Wheel Repair Insurance could arrange and pay for the cost of repair to keep your alloy wheels looking fresher for longer. In fact if the alloy wheel is damaged to the extent that a cosmetic repair cannot be carried out, then we could even pay a contribution toward a replacement wheel.

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 wheels fitted to the car are of the original manufacturers specification and are not diamond or laser cut, of split rim construction or polished (chromed) finish

This document contains some important facts about Alloy Wheel Repair 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 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.

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.

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

What Is Not Covered?

This insurance will not cover the following:

- If the alloy wheels are after-market fitment or not of original specification for the vehicle;
- Where your vehicle is: used as an emergency vehicle, taxi, bus, for dispatch, road racing, track day participation, rallying, pace-making, speed testing or any other competitive event, a commercial vehicle in excess of 3.5 tonnes or is a motorcycle or is owned by a driving school;
- General wear and tear, corrosion, pitting, discolouration, tar staining, neglect or a defect which is not deemed as resulting from accidental damage;
- Theft of Your alloy wheel(s)
- Damage present on an alloy wheel prior to the commencement of the policy;
- alloy wheel(s) which are diamond or laser cut, of split rim construction or with a polished (chromed) finish;
- Damage to your alloy wheels caused by fitting or changing a tyre or wheel.
- Any act or omission which is wilful or unlawful.
- Where the vehicle is located outside of the geographical limit of this policy;
- Failure of the approved repairer to match the cosmetic finish of any other alloy wheel on the Vehicle.

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

Making A 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.

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Please refer to the "How To Claim" section of the full policy document for details of the full claim process.

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 01484 490095 or by emailing: 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 01484 490095, or in writing to:

The Managing Director
GapInsurance.co.uk
132 Huddersfield Road
Holmfirth
West Yorkshire, HD9 3AS.

You can also email us at 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

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 06468B

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

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

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€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

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.

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. All countries in the EEA, which includes the UK, have similar standards of legal protection for your personal information. If we share your information outside the EEA we will require your personal information to be protected to at least UK standards.