



This document does not form part of your contract of insurance but it shows the important aspects of your Tyre and Alloy Wheel damage Insurance policy that we think should be brought to your attention. It is not the full terms and conditions - they are detailed in your policy and insurance schedule.

Type of insurance

Tyre & Alloy Wheel Insurance provides cover for your tyres and wheels against accidental and malicious damage.

Features and benefits

In Brief TYRE & ALLOY WHEEL INSURANCE provides cover for the cost of replacing or repairing Your Tyres and for the replacement of Your Alloy Wheel with a Remanufactured Wheel as a result of Accidental or Malicious Damage, so long as You have paid the premium.

Part 1 – Tyres

If during the Period of Insurance the following damage occurs within the Geographical Area to a Tyre fitted to the Vehicle such as puncture, Accidental Damage, Malicious Damage or sidewall damage We will cover the Cost of repair or replacement of the Tyre by Your Retailer subject to the claims limits as specified in Your policy schedule.

Part 2 - Alloy Wheels

If during the Period of Insurance damage occurs within the Geographical Area to a Wheel or Wheels fitted to the Vehicle, We will cover the Cost of replacing the damaged Wheel with a remanufactured replacement Wheel, subject to the claims limits as specified in Your Policy Schedule. Or we will cover the cost of a new Replacement wheel, should a Remanufactured wheel be unavailable, at no additional cost to You or impact to Your policy claims limits.

Limitations and Eligibility

- You must be a UK resident
- There is a maximum limit of reimbursement which will be confirmed in your policy schedule.
- The policy is not transferable.
- Vehicle must be less than 7 years and 100,000 miles.
- Tyres must be E marked and above 2mm tread depth anywhere across 75% of the width of the tyre
- The vehicle is a Mercedes-Benz passenger car with a gross vehicle mass of under 3500kg and it is not a commercial vehicle
- A £25 excess is payable for each claim per Wheel and/or Tyre You make.
- Business use of the vehicle is limited to 20,000 miles per annum. Personal use is unlimited.
- Your Wheel and Tyre are no greater than 23" in diameter.

Main exclusions

Like all policies of this type there are some circumstances that this insurance does not cover. Importantly, your policy does not cover:

- Where the Cost of repair for a Tyre or replacement of Wheel or Tyre is recoverable under any other insurance or warranty.
- Where Damage is caused by using the Tyre at the incorrect Tyre pressure.
- Where the Damage to Your Tyre or Wheels is deemed to be a manufacturing defect or where manufacturer recommendations of use have not been followed;
- Where loss or Damage to Your Tyre is caused by a road traffic accident, fire or theft;
- Damage caused by incorrect Wheel balancing, defective steering tracking or defective suspension or

by a third party for general maintenance to Your Vehicle;

- Where the Wheel and Tyre exceed 23" in diameter
- Where the Damage occurred before the Start Date;
- Where the Damage to the Tyre and Alloy Wheels is not reported to the Administrator within 30 days of the incident occurring;
- Which is the subject of fraud, false actions or dishonesty or any act or omission which is wilful or unlawful;
- General Wear and tear, corrosion or neglect or a defect which is deemed not to be Damage
- Where the wheel is pitted or corroded.

The full list of exclusions is shown in your policy document, in Section 4.

Cancelling the insurance

If You wish to cancel the policy within the first 30 days, please contact the retailer who sold You the policy. You will be entitled to a full refund, providing no claims have been submitted and You do not intend to make a claim.

If You wish to cancel Your policy after 30 days, You will be entitled to a pro-rata refund based on the remaining full months left on Your policy providing no claims have been submitted and You do not intend to make a claim. A cancellation administration fee of £35 will apply to any cancellations after the first 30 days. Please send any cancellation request in writing to AutoProtect (MBI) Ltd or via email customersupport@autoprotect.net with a payment for £35 made payable to AutoProtect (MBI) Ltd. If the policy has not been paid in full, You will be entitled to a pro-rata refund based on the amount You have paid under the Instalment Plan, the remaining unused period, less the cancellation fee of £35

How to claim

Read your policy and insurance schedule, and if you believe you have a valid claim please notify:

AutoProtect (MBI) Limited
Warwick House,
Roydon Road, Harlow,
Essex,
CM19 5DY
Tel: 01279 456507

Full details about claiming can be found in the policy, in Sections 10.

Fraudulent Claims or Misleading Information

Please note: we take a robust approach to fraud prevention. If any claim under this insurance is fraudulent or is intended to mislead, or if any misleading or fraudulent means are used by you or anyone acting on your behalf to obtain benefit under this insurance, your right to any benefit under this insurance will end, your cover will be cancelled and we will be entitled to recover any benefit paid and costs incurred as a result of any such fraudulent or misleading claim. We may also inform the police.

Complaints and Contact Details

Every effort is made to provide you with a high standard of service. However, occasionally disputes or misunderstandings can arise and you need to know what to do if they do. First you need to decide what your complaint is about, and to help we have listed below the types of complaint you may have. So that you are clear about what to do we have also listed the contact details of those who may deal with your complaints. Each will advise you of their internal complaints handling procedures when you contact them.

Complaints about the sale of your policy

If you wish to make a complaint about the conduct of the sale of this insurance, including any information or advice

provided as part of the sale, please contact AutoProtect (MBI) Limited.

N.B. If you remain dissatisfied regarding a complaint about the sale of your policy you may refer it to the Financial Ombudsman Service. The contact details are shown below.

Complaints about policy administration matters including claims

If you wish to make a complaint about service matters such as general administration of your policy (other than about a claim) please also contact AutoProtect (MBI) Limited.

N.B. If you remain dissatisfied regarding a complaint about the general administration, or the terms and conditions of this policy, or about a claim, it can be referred to Lloyd's of London. Complaints that cannot be resolved by Lloyd's may be referred to the Financial Ombudsman Service (FOS). The contact details for both are shown below.

Contact Details

AutoProtect (MBI) Limited

Warwick House,
Roydon Road, Harlow,
Essex,
CM19 5DY
Tel: 01279 456500
Fax: 01279 456 510
Email: customersupport@autoprotect.net

Lloyd's of London

Policyholder & Market Assistance
Lloyd's Market Services
One Lime Street
London
EC3M 7HA
Tel: 020 7327 5693
Fax 020 7327 5225
E-mail complaints@lloyds.com

FOS

Financial Ombudsman Service, Exchange Tower,
E14 9SR. Tel 0800 0 234 567.

Calls to this number are free if you are calling from a 'fixed line' (e.g. a landline at home) in the UK. If you are a mobile phone user who pays a monthly charge for calls to numbers starting 01 or 02, call free on 0300 123 9 123. If you are outside the UK the telephone number to use is +44 20 7964 0500. Further details will be provided at the appropriate stage of the complaints process. This complaints procedure does not affect your legal rights.

Compensation Scheme

The Insurer of this policy is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if the Insurer is unable to meet its obligations to you under this contract. Further information can be obtained from The Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU Tel: 020 7741 4100. Website: www.fscs.org.uk

The Insurer

This insurance is underwritten by Lloyd's Syndicate 1861 which is managed by AmTrust Syndicates Limited. The insurer is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

AutoProtect (MBI) Limited

This insurance is arranged and managed by AutoProtect (MBI) Limited who are authorised and regulated by the

Financial Conduct Authority to carry out General Insurance mediation business.