

DEFINITIONS

Alloy Wheels: The alloy wheels declared to us at the time you purchase your vehicle.

Accidental Damage: A sudden and unforeseen event resulting in damage to your alloy wheels.

Administrator, Our, Us, We: The appointed administrator, AutoProtect (MBI) Limited is appointed to administer this policy on behalf of the insurer. Our address is Cambridge House, Cambridge Road, Harlow, Essex, CM20 2EQ. AutoProtect (MBI) Limited is a Private Limited Company, whose registered address is as above. Registered Number: 05089293. AutoProtect (MBI) Limited are authorised and regulated by the Financial Services Authority (FSA). AutoProtect (MBI) Limited FSA registration number is 312143. This can be checked by visiting the FSA's website at www.fsa.gov.

Geographical Area: The United Kingdom, the Isle of Man and the Channel Islands.

Insurance Schedule: The document that makes this policy wording personal to you, which can be found at the front of this policy wording.

Insured, You, Your: A UK resident who is eligible for and has applied for this Insurance and has agreed to pay the premium under this policy.

Insurer: IGI Insurance Company Limited, Registered Office: 10th Floor Market Square House, St James's Street, Nottingham, NG1 6FG, Registered Number: 1229676. IGI Insurance Company Limited is authorised and regulated by the Financial Services Authority (FSA), their FSA number is 202189. This can be checked by visiting the FSA's website at www.fsa.gov.uk.

Vehicle: The vehicle declared to us on your insurance schedule.

Period of Insurance

Your Insurance will start from the date shown on **Your Insurance Schedule**. Your Insurance terminates as soon as any of the following events occur.

1. The expiry date, as shown in **Your Insurance Schedule** is reached;
 2. **You**, or anyone representing **You**, defrauds or deliberately misleads the **Insurer** or **Us**;
 3. **You** modify the **Alloy Wheels**.
 4. **You** reach the maximum liability as indicated on **Your Insurance Schedule**.
 5. The premium for this Insurance is not paid; and
 6. The **Vehicle**, as shown in **Your Insurance Schedule**, is sold or transferred to a new owner.
- It is **Our** intention that this Insurance will not be renewed.

Eligibility for Cover

You can apply for cover under this policy if at inception:

Your **Vehicle** is under 5 years old

Your **Vehicle** has covered less than 100,000 miles

Your **Vehicle** is under 3.5 tonnes

What is Covered

Within the Period of Insurance the **Insurer** will pay for the cost of repairs resulting from **Accidental Damage** to **Your Alloy Wheels**. The **Insurer** will pay for **Our** specialist repairer to attempt repairs to **Your Alloy Wheel** to their best endeavours.

The maximum amount the **Insurer** will pay for any **Alloy Wheel** repair is £100 per individual wheel. The maximum liability is indicated on **Your Insurance Schedule**.

What Is Not Covered

1. The Excess as stated on your policy document, applied in respect of each repair
2. **Your** policy does not cover any claim:
 - 2.1. in respect of any loss of use of **Your Vehicle** or any consequential loss of any kind;
 - 2.2. any damage caused by a third party for general maintenance to **Your Vehicle**;

2.3. any damage incurred prior to the inception of the policy

2.4. where **Our** approved specialist repairer has to travel outside of the **Geographical Area** to attempt repair of **Your Alloy Wheels**;

2.5. which is the subject of fraud, false actions or dishonesty; or

2.6. where the loss is covered by any other insurance.

3. Your policy will not cover:

3.1. Your Vehicle where it is a commercial vehicle;

3.2. **Your Vehicle** where it is an emergency vehicle, taxi, hire and reward or rental vehicle, motorcycle or if **Your Vehicle** is used for despatch, road-racing, rallying, pace-making, speed testing or any other competitive event.

3.3. Excluding vehicles used for business use other than journeys to and from a permanent place of work.

3.4. a defect which is deemed not to be **Accidental Damage**.

3.5. general wear and tear or neglect;

3.6. theft of **Your Alloy Wheels**;

3.7. where the damage to **Your Alloy Wheels** is deemed to be a manufacturing defect;

3.8. **Alloy Wheels** with chrome effect finish or diamond cut or split rim construction; and

3.9. any act or omission which is wilful or unlawful.

3.10. Repairs to previously repaired damage

LAW

The law that applies in this Insurance is English and Welsh Law.

How To Make A Claim

If **You** wish to make a claim for **Accidental Damage** to **Your Alloy Wheels** please telephone **Us** within 48 hours of the **Accidental Damage** occurring on 0870 766 2786. **You** will be asked for **Your** policy number, which is shown on **Your Insurance Schedule**. **We** will arrange for a specialist repair company to repair **Your Alloy Wheels** at **Your** last known address to **Us** or in certain circumstances **We** may be able to authorise the specialist repair company to carry out the repair on **Your Alloy Wheels** at **Your** work address.

Cancellation

We hope **You** are happy with the cover this Insurance provides. However, if after reading this policy wording, this Insurance does not meet with **Your** requirements, please return it to the supplying dealer within 14 days from the date of issue and they will refund **Your** premium and notify **Us**.

This policy is not transferable

The **Insurer** shall not be bound to accept renewal of any Insurance and may at any time cancel any Insurance by sending 14 days written notice to the **Insured** at the address last known to **Us**. Provided the premium has been paid in full the **Insured** shall be entitled to a proportionate rebate of the premium paid in respect of the unexpired full months showing on the **Insurance Schedule**.

Complaints Procedure

We realise that things can go wrong and there may be occasions when **You** feel that **We** have not provided the service **You** expect. When this happens **We** want to hear about it so that **We** can try to put things right. If **You** have cause for complaint it is important **You** know **We** are committed to providing **You** with an exceptional level of service and customer care.

Step one – Initiating Your Complaint:

Any enquiry or complaint regarding this policy should be addressed to:

The Managing Director, AutoProtect (MBI) Ltd, Cambridge House, Cambridge Road, Harlow, Essex CM20 2EQ

We expect that the majority of complaints will have been quickly and satisfactorily resolved at this stage but if **You** remain dissatisfied **You** can take the issue further.

Step two – If You Are Still Dissatisfied: In the event **You** remain dissatisfied and wish to take the complaint further, **You** can do so by writing to the CEO, IGI Insurance Company Limited, 10th Floor Market Square House, St James's Street, Nottingham, NG1 6FG.

Step Three – Beyond the Insurer: If the **Insurer** has given **You** their final written response and **You** are still dissatisfied, **You** may refer **Your** case to the Financial Ombudsmen Services (FOS). The FOS is an independent body that arbitrates on complaints after the Insurers Complaints Procedure has been exhausted. Their address is Financial Ombudsmen Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

Please note **You** have 6 months from the date of the **Insurer's** final written response in which to refer **Your** complaint to the FOS. The Complaints Procedure does not affect any legal right **You** may have to take action against **Us** or the **Insurer**.

Financial Services Compensation Scheme:

The **Insurer** is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if the **Insurer** cannot meet their obligations. This depends upon the type of business and circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. Further information is available from the Financial Services Authority or the FSCS. The FSCS website can be visited on the internet at www.fscs.org.

Data Protection

For the purposes of the Data Protection Act 1998 the Data Controller in relation to any personal data **You** supply is AutoProtect. AutoProtect may use **Your** data to keep **You** informed by post, telephone or other means, of any products or services which may be of interest to **You**. If **You** do not wish to receive information from **Us** please write to AutoProtect, Cambridge House, Cambridge Road, Harlow, Essex, CM20 2EQ. With Limited exceptions, and on payment of an administration fee, **You** have the right to access and if necessary rectify information held about **You**. If **You** wish to make such an inspection, please write to **Us**.

Calls may be recorded for training and monitoring purposes.