

Prestige Tyre & Alloy Wheel Certificate of Insurance

Administered By: Abraxas Insurance Administration Services Ltd
1 Victoria Street, Bristol Bridge, Bristol, BS1 6AA

Certificate Number: TWL0011583
Dealer Name: Motorline Nissan Maidstone
(J11359)

Your vehicle

Registration Number: DR62BLA
Make: NISSAN
Model: QASHQAI
Current Mileage: 1
First Registration Date: 15-Aug-2017

About you

Name: Dr Alex Blanshard
Address: 40 KING GEORGE ROAD
CHATHAM
Postcode: ME5 0TX
Email: ALEX.BLASHARD@YAHOO.CO.UK

Your cover

Start Date:	24-Aug-2017	Premium	£375.00
Period of Cover:	36 months		

No. Tyres per Policy:	5	No. Wheels per Policy:	5
Limit per Tyre:	£300.00	Limit per Wheel:	£300.00
No. Tyres per 12 Month Period:			

For more details and a full list of conditions, exclusions and definitions, please refer to the policy Terms & Conditions.

Important Information

It is important that you read the policy Terms & Conditions carefully to make sure they meet your personal circumstances. This agreement will come into force on the start date specified above and shall continue for a period up to 36 months as defined in the period of cover.

The parties to this contract of insurance are free to choose the law applicable to it but the Insurers propose to choose English law unless they specifically agree to the contrary. The Insurance Premium Tax (IPT) payable under this policy could be subject to change in accordance with UK Tax Legislation.

Prestige Tyre & Alloy Wheel Insurance

Terms & Conditions



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How To Contact Us

We recommend that You save the below telephone numbers to Your mobile phone

How To Make A Claim

By telephone: 01454 642 327

By e-mail: warrantyclaims@mapfre.co.uk

In writing: 1 Victoria Street, Bristol Bridge, Bristol, BS1 6AA

Customer Services

By telephone: 0330 400 1657

By e-mail: enquiries@mapfre.co.uk

Telephone lines are open Monday – Friday between the hours of 9.00am – 5.30pm.

If You have any difficulties reading this document, please contact the Customer Services Team.

Introduction

Prestige Tyre & Alloy Wheel Insurance has been designed to contribute towards the cost of repairing or replacing the **Tyre(s)** and/or repairing the **Alloy Wheel(s)** fitted to the **Insured Vehicle** in the event that they are **Damaged** within the **Period of Cover**. Please refer to What Is Covered Under This Insurance on page 7 of this policy.

IMPORTANT:

- **You** may only purchase this policy within 30 days of the date **You** take delivery of the **Insured Vehicle**
- There is an initial wait period of 30 days after the **Start Date** in which **You** are not able to make a claim

Eligibility

In order to be eligible for this policy, the following must apply throughout the Period of Cover:

- **You** must be a permanent resident of, or in the case of a corporate body, must be registered in the **United Kingdom**
- **You** must be the registered keeper and/or owner of the vehicle **You** wish this policy to cover
- **You** must hold a current valid **United Kingdom** driving licence, or hold a full internationally recognised driving licence that is valid for use in the **United Kingdom**
- **You** must not be a motor trader, garage or associated company, the proprietor(s) of such motor trader or garage, or an employee or a direct relative of such proprietor(s), and;
- **You** must have paid the **Premium**

This policy will not provide cover for:

- **Tyre(s)** that do not carry the 'European E' mark
- Split rim construction, chrome rim, multi-piece or chrome finished **Alloy Wheels**
- Any vehicle that has registered more than 100,000 miles, or any motorcycle that has registered more than 50,000 miles on the odometer on the date **You** purchase this policy
- Any vehicle with a gross vehicle weight of more than 3,500kg
- Any vehicle used at any time in a public service capacity, such as Military, Police or Ambulance vehicles
- Any vehicle used at any time for hire and reward; courier or delivery services; short-term self drive; for the carriage of passengers, including but not limited to taxi services, private hire, or vehicles used for driving instruction purposes in connection with **Your** occupation
- Any vehicle used at any time for any type of competition or rally; racing; any type of track day; off road; speed testing; pace making, or reliability trials
- Quad bikes; tricycles; mopeds; sidecars; trailers; all off-road motorcycles; kit cars; invalid carriages; buses; coaches; stretched limousines; touring caravans or trucks, or;
- Any vehicle manufactured by AC; Bristol; DeTomaso; Ginetta; Jensen; Lotus; Morgan; Panther; TVR or any special performance vehicles

Your Contract Of Insurance

This policy and the **Certificate of Insurance** must be read together as they form **Your** insurance contract with the Insurer.

Insurer

This insurance is underwritten by MAPFRE ASISTENCIA Compañía Internacional de Seguros y Reaseguros Sociedad Anonima which is authorised by Dirección General de Seguros y Fondos de Pensiones and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request. MAPFRE ASISTENCIA Compañía Internacional de Seguros y Reaseguros Sociedad Anonima is incorporated and registered in the Kingdom of Spain and registered as a foreign company in the United Kingdom with company number FCo21974, acting through its UK branch with branch number BRoo8o42 and its principal office is at Alpha House, 5th Floor, 24A Lime Street, London, EC3M 7HS.

Administrator

This insurance is administered by Abraxas Insurance Administration Services Limited who acts on behalf of the Insurer. The Administrator will be referred to throughout this policy as **We, Us** or **Our**. Abraxas Insurance Administration Services Limited is authorised and regulated by the Financial Conduct Authority with FCA number 308702. Abraxas Insurance Administration Services Limited is registered in England and Wales with company number 02928787 and its registered office is at 1 Victoria Street, Bristol Bridge, Bristol, BS1 6AA.

How To Make A Claim

In the event of a claim please contact **Us** within 7 days of the **Damage** occurring and have **Your Certificate of Insurance** and vehicle registration number to hand.

By telephone: 01454 642 327

By e-mail: warrantyclaims@mapfre.co.uk

1. **We** will register the details of **Your** claim and provide **You** with the telephone number of the nearest **Approved Repairer**
2. **You** should book an appointment for the **Damage** to be assessed by the **Approved Repairer**
3. While **You** are at the appointment, the **Approved Repairer** will telephone **Us** on 01454 642 327 and ask for the authority to carry out a repair or replacement of the **Tyre(s)** or carry out a cosmetic repair of the **Alloy Wheel(s)** fitted to the **Insured Vehicle**
4. If **Your** claim is covered, **We** will advise the **Approved Repairer** how much will be paid under this policy and an **Authority Number** for this amount will be issued. The **Approved Repairer** will then either repair or replace the **Damaged Tyre(s)** depending on the extent of the **Damage** or carry out a cosmetic repair of the **Alloy Wheel(s)** and invoice **Us** directly for the costs

We reserve the right to request a digital photo of the **Damage** or additional supporting information in order to process **Your** claim. If requested, any additional supporting documentation can be sent to **Us** at the addresses below.

Claiming Out Of Hours or Claiming For More Than The Policy Limit

In the event that **You** need to make an emergency **Tyre** claim outside of the Claims Departments opening hours and are unable to obtain an **Authority Number**, or, if the cost to repair or replace **Your Tyre(s)** or repair the **Alloy Wheel(s)** fitted to the **Insured Vehicle** exceeds the maximum amount specified on **Your Certificate of Insurance**, **You** should follow the procedure below:

1. **You** should take the **Insured Vehicle** to an independent repairer of **Your** choice and settle the invoice directly with the repairer at the time
2. Upon completion of the repairs/replacement, **You** will need to send **Us** the following information/documentation:
 - a) **Your** policy reference number
 - b) The original invoices and receipts for the repair or replacement of the **Damaged Tyre(s)**, and/or **Alloy Wheel(s)**
 - c) A photo of the **Damaged Tyre(s)**, and/or **Alloy Wheel(s)**, and;
 - d) The tread depth readings across the full width of the **Damaged Tyre(s)**, if applicable
3. Provided that **Your** claim is valid, **We** will reimburse **You** up to the limits specified on **Your Certificate of Insurance**. Please note that **We** may request additional documentation associated with the repair or replacement if it is deemed necessary to settle **Your** claim

How To Contact Us

If **You** need to return a completed claim form or supporting documentation to **Us**, **You** can do so at **Your** expense:

In writing: Abraxas Insurance Administration Services Ltd, 1 Victoria Street, Bristol Bridge, Bristol, BS1 6AA, or;

By e-mail: warrantyclaims@mapfre.co.uk

If the information/documentation is not given to **Us** within 30 calendar days of opening a claim, then unless **We** agree an extension, or other exceptional circumstances apply, **Your** claim may not be paid.

Important

An **Authority Number** must be obtained from **Us** before any repairs/replacements take place (unless **You** need to make an emergency **Tyre** claim outside of the Claims Departments opening hours, or if the cost of repair exceeds the maximum limit specified on **Your Certificate of Insurance**). If **You** do not obtain an **Authority Number** from **Us**, **Your** claim may not be paid.

In order to make a claim for malicious **Damage** to the **Tyre(s)** fitted to the **Insured Vehicle**, **You** must first report the **Incident** to the Police and **You** must obtain a crime reference number.

Under any circumstance, any additional costs not covered by, or in excess of the limits of this policy must be settled directly by **You** with the **Approved Repairer**.

Definitions

Whenever the following words appear in Your policy, they have the meaning given below.

- **Alloy Wheel(s)** mean the **Alloy Wheel(s)** fitted to the **Insured Vehicle** that are of original specification and that comply with this policy's Eligibility criteria
- **Approved Repairer** means an approved garage or associated facility authorised by **Us**
- **Authority Number** means the number issued by **Us** to confirm that **Your** claim will be paid
- **Certificate of Insurance** means the validation certificate issued alongside this policy that sets out the name of the insured person or company, the vehicle covered and the limits applicable to this insurance
- **Damage(d)** means:
 - a) The accidental **Damage**, or the malicious **Damage** by a third party to the **Tyre(s)** fitted to the **Insured Vehicle** resulting in the need for immediate repair or replacement
 - b) A puncture, or;
 - c) The accidental **Damage** to the **Alloy Wheel(s)** fitted to the **Insured Vehicle** resulting in the need for cosmetic repair only
- **Incident** means a circumstance where **Damage** occurs to the **Tyre(s)** and/or **Alloy Wheel(s)** fitted to the **Insured Vehicle** which results in a claim under this policy
- **Insured Vehicle** means the vehicle shown on **Your Certificate of Insurance**
- **Period of Cover** means the period commencing 30 days after the **Start Date** until the earliest of the following:
 - a) The end of the **Period of Cover** shown on **Your Certificate of Insurance**
 - b) The date on which the **Insured Vehicle** is written off
 - c) The date this policy is cancelled
 - d) The date the **Insured Vehicle** is sold, transferred to another party, or repossessed, or;
 - e) The date a claim for the maximum number of **Tyre(s)** and **Alloy Wheel(s)** specified on **Your Certificate of Insurance** has been registered by **Us**
- **Premium** means the amount payable by **You** (including any taxes, commissions or charges) for cover under this policy
- **Start Date** means the date **Your** insurance policy commences as shown on **Your Certificate of Insurance**
- **Tyre(s)** means the **Tyre(s)** fitted to the **Insured Vehicle** that carry the 'European E' mark, that meet the manufacturer's specification and that comply with this policy's Eligibility criteria
- **United Kingdom** means England, Scotland, Wales, Northern Ireland, The Isle of Man and the Channel Islands
- **You/Your** means the individual or company specified on **Your Certificate of Insurance**

What Is Covered Under This Insurance

1. Tyres

Subject to the terms and conditions, in the event that the **Tyre(s)** fitted to the **Insured Vehicle** sustain any **Damage**, this policy will pay for the following:

- a) The cost of the materials and labour that **We** deem to be fair (by assessing market average repair costs) to repair, balance and refit a **Tyre** that can be repaired, or;
- b) Where a **Tyre** is deemed to be **Damaged** beyond economical repair, the reasonable cost of the materials and labour that **We** deem to be fair (by assessing market average repair costs) to balance and fit a replacement **Tyre** of similar make and quality

The maximum amount that this policy will pay per **Tyre** is specified on **Your Certificate of Insurance**

2. Alloy Wheels

Subject to the terms and conditions, in the event that the **Alloy Wheel(s)** fitted to the **Insured Vehicle** sustain any **Damage**, this policy will pay for the cost of the materials and labour that **We** deem to be fair (by assessing market average repair costs) to repair the **Damage** to the **Alloy Wheel**

The maximum amount that this policy will pay per **Alloy Wheel** is specified on **Your Certificate of Insurance**. If the **Alloy Wheel** cannot be repaired, no settlement will be made by **Us**.

The maximum number of **Tyres** and **Alloy Wheels** that this policy will cover is specified on **Your Certificate of Insurance**

What Is Not Covered Under This Insurance

1. **Damage** that occurs within the first 30 days from the **Start Date**
2. VAT if **You** are VAT registered
3. Any costs to repair or replace the **Tyre(s)** and/or repair the **Alloy Wheel(s)** fitted to the **Insured Vehicle** that:
 - a) **We** do not authorise in advance and provide an **Authority Number** for (unless **You** need to make an emergency **Tyre** claim outside of the Claims Departments opening hours or if the cost of repair exceeds the maximum limit specified on **Your Certificate of Insurance**), or;
 - b) Have not been reported to the Police and a crime reference number obtained in the case of malicious **Damage**
4. **Tyre(s)** fitted to the **Insured Vehicle** if they are used at the incorrect pressure
5. Any costs to repair the **Tyre(s)** and/or **Alloy Wheel(s)** where the **Damage** is caused by wear and tear, fire or theft, or by a road traffic accident where there is a motor insurance claim that involves another vehicle
6. Any incident that does not result in deflation of the **Tyre(s)**, or any claim for cosmetic repair only
7. Any claim where there has been an attempt to remove the serial number or other identifying marks from the **Tyre(s)**
8. **Damage** to the **Alloy Wheel(s)** which has been caused by lack of maintenance, or neglect; corrosion; structural **Damage** resulting in cracking, buckling, breakage or distortion of the **Alloy Wheel(s)**, or where any welding is required; abuse, malicious or intentional **Damage**; previous faulty repair, unless arranged by **Us**; defective, failing or peeling paint/lacquer; the theft of the **Alloy Wheel(s)**, wheel nuts or of the **Insured Vehicle** itself; manufacturing defects or faulty design; **Damage** caused as a result of cleaning/polishing, improper adjustment, modification, alteration, or tampering pitting, or; carrying out general maintenance
9. **Damage** caused by faulty manufacture or design
10. **Damage** caused by incorrect wheel balancing, defective steering geometry/tracking, or defective suspension
11. Loss of use of the **Insured Vehicle** or any other consequential losses that are directly or indirectly caused by the event which led to **Your** claim, such as travel expenses or loss of earnings
12. Any indirect losses incurred as a result of the **Damage** to the **Tyre(s)** and/or **Alloy Wheel(s)**. An example of this would be **Damage** to suspension components
13. **Tyre(s)** that have a tread depth on or below the legal limit in respect of motorcycles) on any part of the patterned surface of the **Damaged Tyre(s)**
14. Any additional expenses if it is necessary for the **Alloy Wheel(s)** to be removed from the **Insured Vehicle**, and/or sent to a specialist repairer
15. **Damage** caused by pressure waves of an aircraft or other aerial device travelling at sonic or supersonic speed
16. Any claim arising as a result of war; any warlike activity (whether war be declared or not); civil unrest, or any act that the **United Kingdom** Government considers to be an act of terrorism
17. Any **Damage** that is directly or indirectly caused by ionising radiation; the combustion of nuclear fuel; contamination by radioactivity from any nuclear fuel or waste, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or associated nuclear parts
18. Any **Damage** that occurs before the **Start Date**, outside the **Period of Cover**, or outside the **United Kingdom**
19. Anything not specified under the What Is Covered Under This Insurance Section on page 7 of this policy

Conditions

1. No liability will be accepted for any claim where the terms and conditions of this policy have not been fully complied with
2. No liability will be accepted for the failure of the repairer to match the cosmetic finish of any other **Alloy Wheel** on the **Insured Vehicle**
3. **We** reserve the right to examine the **Insured Vehicle** and subject the **Tyre(s)** and/or **Alloy Wheel(s)** to independent expert assessment before the commencement of repairs. In the event of any dispute arising as to the extent of the Insurer's liability, the decision of the independent assessor shall be final
4. This policy will only cover the number of **Tyre(s)** and **Alloy Wheel(s)** listed on **Your Certificate of Insurance**, and only **Tyre(s)** and **Alloy Wheel(s)** fitted to the **Insured Vehicle** will be covered
5. This policy is not renewable or transferable to any subsequent owner of the **Insured Vehicle** or to any other vehicle
6. If the **Damage** to the **Tyre(s)** fitted to the **Insured Vehicle** is caused by malicious **Damage**, **You** must report the **Incident** to the Police and obtain a crime reference number
7. **We** reserve the right to ask for proof of ownership of the **Insured Vehicle**
8. This policy is in addition to **Your** legal rights

Changes In Your Circumstances

You must call Us immediately on 0330 400 1657 if any of the following changes in circumstances apply to You:

- You change, transfer ownership of, or write-off the **Insured Vehicle**
- You change what You use the **Insured Vehicle** for (for example, if You start using it for commercial purposes)
- You customise or make alterations to the **Insured Vehicle**
- You change the registration number of the **Insured Vehicle** to a cherished number plate
- You change Your address
- You change Your name (for example, due to marriage)
- You have Your motor insurance policy declined or cancelled
- You develop any problems that affect Your ability to drive

If You advise Us of a change in Your circumstance which results in You or the **Insured Vehicle** becoming ineligible for cover, **We** will cancel Your policy. Please refer to the Cancellation Section on page 10 of this policy. Failure to advise Us of a change in Your circumstances may result in You or the **Insured Vehicle** becoming ineligible for cover and Your claim not being paid.

Other Insurance

If the risk covered by this policy is also covered by any other insurance, **We** shall only be responsible for paying a fair proportion of any settlement which **We** would otherwise be due to pay.

Subrogation

We may at Our own expense, following the payment of a claim, take over Your rights to recover payment, relief or indemnity from other parties to which **We** may become entitled or subrogated under this policy, and You agree to such acts that may be reasonably required by Us for that purpose.

Fraud

If any information provided by **You** or anyone acting on **Your** behalf is inaccurate or fraudulent, or if **You** fail to disclose any information in response to a specific request which might reasonably affect the Insurer's decision to provide cover under this policy, **Your** right to any benefit under this policy will end, and **We** shall be entitled to recover any settlement paid or costs incurred as a result of any such fraudulent or misleading means.

Cancellation

Cancellation within the cooling-off period

You have the right to cancel this policy and to receive a full refund of **Premium** provided no claims are known or reported by giving notice of cancellation within 30 days of the date **You** receive **Your** policy documents. Please quote the number that appears on **Your Certificate of Insurance**.

Cancellation outside the cooling-off period

If this policy is cancelled at any time after the 30 day cooling off period from the date **You** receive **Your** policy documents, provided that no claims are known, pending or reported, **You** will be entitled to a refund of the unused portion of the **Premium** paid to date, minus an administration charge of £35.00. Any refund due will be calculated on a daily pro-rata basis from the date **We** receive the letter, email or phone call of cancellation.

To cancel this policy, please contact **Us** on any of the below:

In writing: Abraxas Insurance Administration Services Ltd, 1 Victoria Street, Bristol Bridge, Bristol, BS1 6AA

By telephone: 0330 400 1657

By e-mail: cancel@mapfre.co.uk

We reserve the right, in the event any fraudulent activity, non-payment of **Premium**, or non-compliance with these policy terms & conditions, to cancel this policy at any time before or during the **Period of Cover**. Additionally, once a valid claim has been registered by **Us**, no refund of **Premium** will be due.

Financial Services Compensation Scheme

MAPFRE ASISTENCIA is covered under the Financial Services Compensation Scheme (FSCS). If the Insurer is unable to meet some of their liabilities and **You** make a valid claim, **You** may be entitled to compensation from the FSCS, depending on the type of business and circumstances of the claim.

Protection is at 100% where claims:

- Arise in respect of a liability subject to compulsory insurance
- Arise in respect of a liability subject to professional indemnity insurance
- Arise from the death or incapacity of the policyholder due to injury, sickness, or infirmity

Protection is at 90% where claims arise under other types of policy with no upper limit.

Further information can be obtained from the Financial Services Compensation Scheme:

By telephone: 0800 678 1100 or 020 7741 4100

By e-mail: enquiries@fscs.org.uk

For more information please visit www.fscs.org.uk

Data Protection

Some or all of the information which **You** supply to **Us** in connection with this policy will be held on **Our** computer records. It may be used for underwriting, claims or marketing purposes. **Your** information may be transferred outside of the European Economic Area. This will only happen when it is necessary for the conclusion, or performance of a contract that is entered into at **Your** request or in **Your** interests, or for administrative or marketing purposes where **You** have given consent.

We may use **Your** personal details to deal with **Your** policy and support the development of the business, but will not keep them for longer than necessary.

Under the terms of the Data Protection Act, **You** are entitled to a copy of any information held by **Us**. If **You** wish to make a Subject Access Request (for a copy of information held), **We** will charge a £10.00 administration fee for this service. Please contact **Us** if **You** require copies of information held.

We may share **Your** details with other companies within the MAPFRE group, so that **You** can be informed of products and services which may be of interest to **You** by telephone or post. If **You** do not want to know about these products or services, please contact **Us** at Abraxas Insurance Administration Services Ltd, 1 Victoria Street, Bristol Bridge, Bristol, BS1 6AA.

Under the Data Protection Act, the MAPFRE group can only discuss **Your** details with **You**. If **You** would like anyone else to act on **Your** behalf, please contact **Us**. **Your** information will at all times be held securely and handled with the utmost care in accordance with all applicable law.

Law Applicable To The Contract

The parties to this policy can choose the law that applies to it. In the absence of any written agreement to the contrary, the laws of England and the jurisdiction of the English courts will apply.

What To Do If You Have A Complaint

In the unlikely event of a dispute occurring regarding the administration, the terms of this policy or the service received, **You** should contact the Customer Care Manager who will investigate the matter:

In writing: The Customer Relations Team, 1 Victoria Street, Bristol Bridge, Bristol, BS1 6AA

By telephone: 0330 400 1420

By e-mail: customerrelationsteam@mapfre.co.uk

We will confirm receipt of **Your** complaint within 5 working days and aim to resolve the problem within 8 weeks

If **You** remain dissatisfied with the way that **Your** complaint has been dealt with, **You** may refer the matter to the Financial Ombudsman Service within 6 months of the date of **Our** final response:

In writing: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

By telephone: 0800 023 4567

For more information please visit www.financial-ombudsman.org.uk

This procedure does not affect **Your** statutory rights and is in addition to any other rights **You** may have to take legal proceedings.



Prestige Tyre & Alloy Wheel Insurance

Policy Summary

This is a summary of the cover provided under the Prestige Tyre & Alloy Wheel Insurance policy. It does not describe the full terms of the policy. These can be found in the terms & conditions document which you should read in full to ensure you understand the cover it provides.

Prestige Tyre & Alloy Wheel Insurance has been designed to contribute towards the cost of repairing or replacing the tyre(s) and/or repairing the alloy wheel(s) fitted to the insured vehicle in the event that they are damaged within the period of cover.

The policy is underwritten by MAPFRE ASISTENCIA Compañía Internacional de Seguros y Reaseguros Sociedad Anonima, Principal Office; Alpha House, 5th Floor, 24A Lime Street, London, EC3M 7HS. Company number: FC021974. Branch number: BR008042.

The policy is administered by Abraxas Insurance Administration Services Ltd, 1 Victoria Street, Bristol Bridge, Bristol, BS1 6AA who acts on behalf of the Insurer.

How To Contact Us

We recommend that You save the below telephone numbers to Your mobile phone

How To Make A Claim

By telephone: 01454 642 327

In writing: 1 Victoria Street, Bristol Bridge, Bristol, BS1 6AA

By e-mail: warrantyclaims@mapfre.co.uk

Customer Services

By telephone: 0330 400 1657

By e-mail: enquiries@mapfre.co.uk

Telephone lines are open Monday – Friday between the hours of 9.00am – 5.30pm.

If you have any difficulties reading this document, please contact the Customer Services Team.

Significant Features & Benefits

Maximum Benefit	£3,000
Diamond Cut Alloy Wheels Covered	✓
Materials & Labour Covered (up to the policy labour rate)	✓
Tyre Repair/Replacement	✓
Alloy Wheel Repair	✓
Maximum Number of Tyres	5
Maximum Number of Alloy Wheels	5
Maximum Vehicle Mileage	100,000 (50,000 for motorcycles)

Significant or Unusual Exclusions or Limitations

- You must be the registered keeper and/or owner of the vehicle you wish the policy to cover
- The policy will not cover any vehicle used at any time in a public service capacity, such as Military, Police or Ambulance vehicles; hire and reward; courier or delivery services; short-term self drive; for the carriage of passengers, including but not limited to taxi services, private hire or vehicles used for driving instruction purposes in connection with your occupation
- The policy will not cover any vehicle used at any time for any type of competition or rally; racing; any type of track day; off road; speed testing; pace making, or reliability trials
- The policy will not cover tyre(s) that do not carry the 'European E' mark; split rim construction, chrome rim, multi-piece or chrome finished alloy wheels
- The policy is not renewable or transferable to any subsequent owner of the insured vehicle or to any other vehicle
- There is an initial wait period of 30 days after the start date in which you are not able to make a claim
- The policy will not cover damage to the alloy wheel(s) which has been caused by lack of maintenance, or neglect; corrosion; structural damage resulting in cracking, buckling, breakage or distortion of the alloy wheel(s), or where any welding is required; abuse, malicious or intentional damage; previous faulty repair, unless arranged by us; defective, failing or peeling paint/lacquer; the theft of the alloy wheel(s), wheel nuts or of the insured vehicle itself; manufacturing defects or faulty design; damage caused as a result of cleaning/polishing, improper adjustment, modification, alteration, or tampering; pitting, or carrying out general maintenance
- The policy will not cover any costs to repair or replace the tyre(s) and/or repair the alloy wheels fitted to the insured vehicle that we do not authorise in advance and provide an authority number for (unless you need to make an emergency tyre claim outside of the Claims Departments opening hours or if the cost of repair exceeds the maximum limit specified on your certificate of insurance)
- The policy will not cover tyre(s) fitted to the insured vehicle if they are used at the incorrect pressure
- The policy will not cover any claim where there has been an attempt to remove the serial number or other identifying marks from the tyre(s)
- The policy will not cover any costs to repair the tyre(s) and/or alloy wheel(s) where the damage is caused by wear and tear, fire or theft, or by a road traffic accident where there is a motor insurance claim that involves another vehicle
- The policy will not cover tyre(s) that have a tread depth on or below the legal limit in respect of motorcycles on any part of the patterned surface of the damaged tyre(s)

A full list of exclusions/limitations can be found in the What Is Not Covered section on page 8 of the terms & conditions document.

Period of Cover

Cover will commence 30 days after the start date until the earliest of the following:

- a) The end of the period of cover shown on your certificate of insurance
- b) The date on which the insured vehicle is written off
- c) The date the policy is cancelled
- d) The date the insured vehicle is sold, transferred to another party, or repossessed or;
- e) The date a claim for the maximum number of tyre(s) and alloy wheels specified on your certificate of insurance has been registered by us

Your Right To Cancel

Cancellation within the cooling-off period

You have the right to cancel the policy and to receive a full refund of premium provided no claims are known or reported by giving notice of cancellation within 30 days of the date you receive your policy documents. Please quote the number that appears on your certificate of insurance.

Cancellation outside the cooling-off period

If the policy is cancelled at any time after the 30 day cooling off period from the date you receive your policy documents, provided that no claims are known, pending or reported, you will be entitled to a refund of the unused portion of the premium paid to date, minus an administration charge of £35.00. Any refund due will be calculated on a daily pro-rata basis from the date we receive the letter, email or phone call of cancellation.

To cancel the policy, please contact us on any of the below:

In writing: Abraxas Insurance Administration Services Ltd, 1 Victoria Street, Bristol Bridge, Bristol, BS1 6AA

By telephone: 0330 400 1657

By e-mail: cancel@mapfre.co.uk

We reserve the right, in the event any fraudulent activity, non-payment of premium, or non-compliance with the terms & conditions, to cancel the policy at any time before or during the period of cover. Additionally, once a valid claim has been registered by us, no refund of premium will be due.

What To Do If You Have A Complaint

In the unlikely event of a dispute occurring regarding the administration, the terms of the policy or the service received, you should contact the Customer Care Manager who will investigate the matter:

In writing: The Customer Relations Team, 1 Victoria Street, Bristol Bridge, Bristol, BS1 6AA

By telephone: 0330 400 1420

By e-mail: customerrelationsteam@mapfre.co.uk

We will confirm receipt of your complaint within 5 working days and aim to resolve the problem within 8 weeks

If you remain dissatisfied with the way that your complaint has been dealt with, you may refer the matter to the Financial Ombudsman Service within 6 months of the date of our final response:

In writing: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

By telephone: 0800 023 4567

For more information please visit www.financial-ombudsman.org.uk

This procedure does not affect your statutory rights and is in addition to any other rights you may have to take legal proceedings.

Financial Services Compensation Scheme

MAPFRE ASISTENCIA is covered under the Financial Services Compensation Scheme (FSCS). If the Insurer is unable to meet some of their liabilities and you make a valid claim, you may be entitled to compensation from the FSCS, depending on the type of business and circumstances of the claim.

DEALER: Motorline Nissan Maidstone
ACCOUNT: J11359

Administered by:
ABRAXAS INSURANCE ADMINISTRATION SERVICES LTD
PO Box 520, Bristol, BS34 9BW

Statement of Price

THE INSURED

Name: Dr Alex Blanshard
Address: 40 KING GEORGE ROAD

CHATHAM
Postcode: ME5 0TX

INSURANCE DETAILS

Details of Cover: Tyre & Wheel 3 Yrs (Diamond Cut) 5 Tyres X £300, 5 Wheels X £300 NISSAN QASHQAI
Period of Insurance: 36 months.
Registration No: DR62BLA

(Subject to earlier termination / cancellation - See Policy Terms)

THIS POLICY IS NOT RENEWABLE

PREMIUM FOR THIS INSURANCE

(The insurance is optional and not a requirement of your vehicle purchase)

Insurance Premium:	£312.50
Insurance Premium Tax:	£62.50
Total Premium Payable to the Insurer:	£375.00
Loan Interest:	£0.00
(applicable to the finance company)	
Overall Cost:	£375.00

The Insurance Premium Tax (IPT) payable under this policy could be subject to change in accordance with UK Tax Legislation. If you are paying the premium monthly please be advised that you have entered into a credit agreement and you may be subject to a credit assessment.