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

Why should I consider AutoTrust 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 AutoTrust Alloy Wheel Repair Insurance could help to maintain your car’s appearance for longer.

How can AutoTrust Alloy Wheel Repair Insurance help?

If your alloy wheel suffers minor cosmetic damage from scrapes or scratches, AutoTrust 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 towards either a lathe skim repair carried out by a local VAT registered repairer of your choice or a replacement wheel.

Who can apply?

AutoTrust Alloy Wheel Repair Insurance is available:

- The wheels fitted to the car are of the original manufacturers specification and are not of split rim construction, machine polished or chrome effect finish
- To private individuals who are the registered owner and keeper of the vehicle and who are resident in the United Kingdom, excluding the Islands of Scotland (including the Shetland, Orkney, Inner Hebrides and Outer Hebrides Islands)
- The vehicle is used only for social, domestic, pleasure and commuting to and from a place of work.
This document contains some important facts about your AutoTrust Alloy Wheel Repair Insurance policy. 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.

**Insurer**

AutoTrust Alloy Wheel Repair Insurance is provided by UK General Insurance Limited, on behalf of Ageas Insurance Limited, Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA.

Registered in England No: 00354568.

UK General is a member of the UK’s Financial Services Compensation Scheme.

UK General Insurance Ltd is authorised and regulated by the Financial Conduct Authority. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This can be checked on the Financial Services Register by visiting the FCA’s website at www.fca.org.uk or by contacting them on 0800 111 6768.

**Eligibility**

You are eligible for this cover if at inception:

- The wheels fitted to the vehicle are of the manufacturer’s original specification
- Cover is purchased within 90 days following the delivery date of your vehicle

**What is AutoTrust Alloy Wheel Repair Insurance?**

This policy, for which you will pay a single premium, is for the period agreed at the time of purchase. Following the accidental damage of an alloy wheel fitted to your vehicle, we will arrange for a quick and effective cosmetic repair to be carried out by our approved repairer using pioneering repair and refurbishment techniques. Should the alloy wheel be damaged beyond a point whereby a reasonable cosmetic repair can be carried out but where a lathe skim repair can repair the damage, then the policy will contribute a maximum of £110 including VAT towards the cost of the lathe skim repair, which you can then have repaired locally. Where the alloy wheel is damaged to the degree that it cannot be cosmetically repaired, or repaired using a lathe skim repair, then the policy will pay a contribution up to £150 including VAT towards the cost of a replacement alloy wheel.
The maximum number of claims allowed during the period of insurance in aggregate under the policy is 6 claims for a 12 month policy, 12 claims for a 24 month policy or 18 claims for a 36 month policy.

**What is not covered (see “What is not covered” in your policy document)**

This insurance will not cover the following:

- If your vehicle is not listed in Glass’s Guide
- The wheels are aftermarket fitment or not of original specification for the vehicle. Please note cover can be extended to include alloy wheels fitted for use with winter tyres. You must have purchased the replacement alloy wheels from a VAT-registered company and you must seek prior authorisation from the Administrator before cover can commence. We will not cover alloy wheels for use with winter tyres which are not purchased from a VAT-registered company. Please retain a copy of the purchase invoice for the replacement alloy wheels as this may be required to validate a claim.
- Where your vehicle is used as an emergency vehicle, hire or reward, taxi, bus, commercial vehicle in excess of 3.5 tonnes, for driving school tuition, motorcycle, dispatch, road racing, track day participation, rallying, pace-making, speed testing or any other competitive event
- General wear and tear, corrosion, pitting, discolouration, tar staining, neglect or a defect which is not deemed as resulting from accidental damage, cracked or buckled wheels
- Theft of your alloy wheel(s)
- Damage present on an alloy wheel prior to the commencement of the policy
- Alloy wheel(s) that are of split rim construction, machine polished or chrome effect
- Damage caused by driving the vehicle while the tyre is deflated or a replacement tyre being fitted to the alloy wheel
- Any act or omission which is willful or unlawful
- Where the vehicle is located outside of the geographical limit of this policy
- On any claim where it is discovered that this policy was purchased more than 90 days following the delivery date of your vehicle
- Failure of the approved repairer to match the cosmetic finish of any other alloy wheel on the vehicle
Making a claim (see “How to make a claim” in your policy document)

- Check that the damage is covered by this policy (check ‘What you are covered for’)
- Contact the administrator Car Care Plan on 0344 573 8129 and report the damage. Car Care Plan will appoint the Approved Repairer to contact you and arrange a convenient time and place to approve the repairs. In certain circumstances, you may need to supply photos to the Administrator to help validate your claim.
- On approval of the claim, the Approved Repairer will then complete the repairs and process the claim on your behalf.

Claims must be reported to the Administrator within 30 days of the Accidental Damage occurring.

How to make a complaint

We hope that you will be pleased with the service we provide. In the unlikely event of a complaint, you should contact the administrator in the first instance on 0344 573 8129, or in writing to:

The Customer Services Manager, Car Care Plan Limited, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG.

You can also email us at complaints@carcareplan.co.uk.

If it is not possible to reach an agreement, you also have the right to ask the Financial Ombudsman Service to review your case. The right to apply to the Ombudsman must be exercised within six months of the date of our final decision. For more information you can visit the Financial Ombudsman Service website www.financial-ombudsman.org.uk or write to:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Telephone: 0800 023 4567 Mobile: 0300 123 9123

This 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.
This product also conforms to the Motor Industry Code of Practice for Vehicle Warranty Products. For more information on the Code and what it means for you please visit www.motorcodes.co.uk.

**Governing Law**

This policy is subject to English law unless otherwise agreed.

**Cancellation and Cooling-Off Period**

If this policy does not meet Your needs, You have 30 days from the date you received Your policy document to cancel this policy and get a full refund. We will not give You a refund if You have submitted a claim against Your policy. To cancel Your policy, please contact the supplying dealer.

If You wish to cancel Your policy after 30 days and providing You have not submitted a claim against Your policy, You will be entitled to a pro-rata refund. An administration fee of £35 will be deducted prior to any refund being paid.

Requests for cancellations over 30 days should be made by contacting the administrator on 0344 573 8129, or in writing to: Car Care Plan Limited, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG.

**Financial Conduct Authority and Prudential Regulation Authority**

UK General Insurance Ltd is authorised and regulated by the Financial Conduct Authority. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This can be checked on the Financial Services Register by visiting the FCA’s website at www.fca.org.uk or by contacting them on 0800 111 6768.

**Financial Services Compensation Scheme**

We are 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.
For further information about the scheme (including the amounts covered and eligibility to claim) please refer to the FSCS website www.FSCS.org.uk or call 0800 678 1100 or 0207 741 4100.

Data Protection Authorisation Statement

In processing and managing this agreement, the administrator will collect, transfer and store the information you have provided in their secure servers based in the United States of America. The administrator has taken measures to ensure that there is an adequate equivalent level of protection of your information in the U.S.A. in accordance with legislation in the United Kingdom. In compliance with the Data Protection Act 1998, you are entitled to ask us to amend our records about you if they are not correct, and you may request a copy of the information we hold about you by applying to us in writing addressed to:

Compliance Officer, Car Care Plan Limited, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire, BD3 7AG or by emailing CCPH_DPA@carcareplan.co.uk.

We may charge you the statutory fee of £10 for this service.
If you would like a large print version of this information please contact us on:

0344 573 8129