

# Direct Gap Tyre Insurance

## Insurance Product Information Document

Company: Direct Gap

Product: Tyre Insurance

This insurance is provided by Direct Gap Administration, a trading style of Car Care Plan Limited, a company registered in the UK. Car Care Plan Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register number: 309268.

This document contains some important facts about Direct Gap Tyre Insurance. It is to be regarded as only a summary of cover to help assist you in making an informed purchase decision. Full terms and conditions of the policy are provided in your policy document. Please take time to read the policy document to make sure you understand the cover it provides.

### What is this type of insurance?

Tyre Insurance is designed to protect against the unforeseen costs of having to replace or repair the tyres on your vehicle, as a result of accidental or malicious damage.

This insurance is underwritten by Motors Insurance Company Limited which is registered in the UK. Motors Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Financial Services Register number: 202875.



#### What is insured?

✓ Provided:

- Your vehicle is three years old or under and it has covered less than 50,000 miles at the start date of the policy; and
- The Tyres fitted to Your Vehicle are of the original manufacturers specification, are 'E' Marked and have a minimum of 2mm tread depth across all the tread of the Tyre.

Then during the period of insurance you are covered up to the Claim Limit shown on your Validation Certificate for Tyres, which require repair or replacement as a result of Damage occurring during the Period of Insurance.



#### What is not insured?

This policy does not cover the following:

- ✗ Damage to your Tyre reported within the first 30 days of purchasing this policy.
- ✗ Tyres which have been modified in any way from the manufacturer's specification.
- ✗ Any Damage where the fault or Damage occurred before the Start Date of this insurance.
- ✗ Any malicious damage claim, which is not accompanied by a valid and substantiated crime reference number.
- ✗ Theft of the Tyre(s).
- ✗ Any claim where at the time of Damage the Tyre tread depth is less than 2mm across any tread area of the Tyre.
- ✗ Where it is discovered that this policy was purchased more than 30 days following the delivery date of Your Vehicle.



## Are there any restrictions on cover?

! The following claim limits apply depending on which policy duration is chosen.

Policy Duration	Maximum Number of Claims
12-month policy	4 claims
24-month policy	8 claims
36-month policy	12 claims

The following claim limits apply depending on which policy type and claim amount is chosen.

Policy Type	Maximum claim amount per tyre
Standard tyres	£150 or £300 including VAT
Run flat tyres	£150 or £300 including VAT

The following claim limits apply depending on which policy type and claim amount is chosen.

! Where the vehicle is used as an emergency vehicle, taxi, or bus, for driving school tuition, dispatch, commercial travel that is not covered under motor insurance Business Use Classes 1 and 2, hire or reward of whatsoever nature, off road use (including all Quad Bikes), road racing, track day participation, rallying, pace-making, speed testing or any other competitive event, or is a commercial vehicle in excess of 3.5 tonnes Gross Vehicle Weight (GVW) or a motorcycle.



## Where am I covered?

- ✓ To purchase this cover, you must be a resident in:
  - The United Kingdom which includes England, Scotland, Wales and Northern Ireland; or
  - The Channel Islands.



## What are my obligations?

- You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.
- **If you need to make a claim:** Report your claim within seven days of the damage occurring and according to the following procedure:
  - 1) contact the administrator's claims department on 0344 573 8002.
  - 2) for claims authorisation the repairer must: advise us of your policy number and vehicle details, confirm the minimum tread depth of the damaged tyre(s), advise us of the cause of damage, provide an itemised repair/replacement cost estimate and digital photos of the vehicle registration plate for your vehicle, the full tread of the damaged tyre(s) and the actual damage.
- In the event of damage to any tyre(s), they must be removed from the vehicle and repaired or replaced before they are driven on again.



## When and how do I pay?

You can pay your premium as a single payment prior to the start of cover or in monthly instalments.



## When does the cover start and end?

Your cover will take effect and end on the dates stated in your Validation Certificate.

The period of insurance will end earlier if:

- You, or anyone representing you, defrauds or deliberately misleads the insurer or the administrator; or
- The vehicle is sold or transferred to a new owner; or
- The claim limit has been reached.



## How do I cancel the contract?

To cancel your policy within the first 30 days, please contact the introducer who sold you this policy to obtain a full refund. For cancellations after the first 30 days and up to the expiry date of your policy, please contact the administrator on 0344 573 8002 and you will receive a *pro-rata* refund (subject to an administration fee).

Please note you will not receive a refund where you have already made a successful claim on the policy.