

Please note that this Policy Summary does not contain the full terms and conditions of the insurance product. Full terms and conditions can be found in the insurance document.

This policy summary provides you with the key features of this Insurance. Full terms and conditions can be found in the insurance document, available on request. Should you have any questions regarding this insurance please contact our Customer Services team on 03300 555 262.

Administration of this insurance

This Insurance is underwritten by AmTrust International Underwriters Limited, a company registered in Ireland under Registration No. 169384 and whose Registered Office is at 40 Westland Row, Dublin 2, Ireland. AmTrust International Underwriters Limited is authorised and regulated by the Central Bank of Ireland and is licenced to operate in the United Kingdom under a Freedom of Services basis as directed by the European Communities (Non-Life Insurance) Framework Regulations, 1994, under Registration No 203014.

This Insurance is administered and claims are handled on behalf of the Insurer by Motorway Direct Plc under AmTrust International Underwriters Limited agreement number 105/1/16176/13.

Motorway Direct Plc is authorised and regulated by the Financial Conduct Authority (FCA), Financial Services Register number 311741. Registered Office; Warranty House, Savile Street East, Don Valley, Sheffield, S4 7UQ. Registered in England & Wales No. 3222540. Group VAT registration: 804 0501 84.

For details of authorised firms visit the FCA website on www.fca.org.uk or by contacting the FCA consumer helpline on 0800 111 6768.

The Insurer is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if We cannot meet Our obligations to you. This depends on the type of business and circumstances of the claim. Insurance arranging and administration is covered for 90% of the claim with no upper limit. You can learn more about this scheme at www.fscs.org.uk or by phoning 0800 678 1100 or 0207 741 4100.

What we cover

The purpose of This Insurance is to contribute towards the cost of the repair or replacement of the Tyres fitted to Your Vehicle that have sustained either accidental or malicious damage. This Insurance covers Tyres, including winter Tyres, fitted to the Vehicle provided these are in accordance with the manufacturers original specification and within Legal Limits. Cover is available for passenger cars, light 4 wheel commercials & motorhomes (under 3500 GVW) and motorcycles.

The maximum the Insurer will pay including VAT for any single claim will be limited to the amount shown on the Schedule. The maximum aggregate amount payable throughout the Period of Insurance is limited to 5 tyres (2 for motorcycles).

Accidental Damage

Cover is provided for the replacement or repair of damaged tyres including the cost of replacement valve and wheel balancing.

Malicious Damage

Covers the cost of repair or replacement of Tyres that have sustained malicious damage. To claim under this section of This Insurance You must report the incident to the police, and quote Your crime reference number when making Your claim.

Punctures

Covers the cost of repairing punctured Tyres up to a maximum £50.00.

Roadside Assistance

If You need to call out help to assist You in dealing with an incident covered by the above, We will pay up to £30.00 towards the cost, within the limit stated on the Schedule.

European Cover

The Geographic area will be extended to Mainland Europe for up to a maximum of 60 days in any one trip.

Cover options available

- Tyres up to 18 inch
- Tyres over 18 inch
- Run Flat and motorcycle tyres

What is not covered

- Any claim occurring within 28 days from the insurance Policy Start Date.
- Damage caused by improper use of the Insured Vehicle, incorrect tyre pressure, wheel alignment, balance, defective steering or suspension.
- Cosmetic damage.
- Replacement or repair of Tyres required as a result of faulty manufacture or design.
- Tyres that do not carry an 'E' mark.
- Tyres that are below the Legal Limit when the incident occurs.
- Any repairs if they are covered by any other Insurance policy, warranty or guarantee.
- Any repairs not authorised by Us prior to the repair work being carried out.

Eligibility

This Insurance is available for passenger cars, vans and light commercial vehicles up to 3,500kg GVW and motorcycles that are registered within the United Kingdom.

This Insurance does not cover vehicles that;

- are used for hire or reward (e.g. taxi or driving tuition);
- have been modified from the manufacturer's specification (unless agreed by Us);
- are used for road-racing, rallying, or any other competitive event.

Your right to cancel

1. Cancellation Within Statutory Cancellation Period - You may cancel This Insurance within 14 days of the Issue Date and obtain a full refund of premium paid by contacting Our Customer Services Team On 03300 555 262. If the Insurer has made a claim payment to You or on Your behalf You will have to return this payment.
2. Cancellation Outside the Statutory Cancellation Period - You may cancel This Insurance at any time by giving Us at least 30 days' written notice. If You cancel This Insurance after the first 14 days of the policy Issue Date, no premium refund will be given and any outstanding premium instalments must be paid to Us in full.

* **The Issue Date** will be confirmed in the Schedule, being the date on which You either concluded the contract of Insurance or the day on which You receive the contractual terms and conditions.

How to make a claim

If you think that you have a fault which may be covered by this insurance, you must contact us in the first instance. The claims telephone number is: 03300 555 250.

Our commitment to good service

We hope You will be completely happy with This Insurance but if something does go wrong, We would like to know about it. We will do Our best to resolve the issue and make sure it doesn't happen again.

If You need to complain

Complaints about the sale of This Insurance

If You have any concerns regarding the sale of This Insurance, please contact the Seller.

Complaints about This Insurance

Please contact Our Customer Services Team either by telephone on 03300 555 262, or by e-mail to customerservices@motorwaydirect.co.uk. Alternatively write to Us at Motorway Direct Plc, Warranty House, Savile Street East, Don Valley, Sheffield, S4 7UQ.

We will acknowledge Your complaint within 5 working days. We will advise You who is dealing with it and when We expect to respond. We aim to respond fully within 8 weeks. However if We are unable to provide a final response within this period We will write to You before this time and advise why We have not been able to offer a final response and how long We expect Our investigations to take.

If You remain unhappy with Our final response, or We have not managed to provide a final response within 8 weeks of Your complaint, You may be entitled to refer Your complaint to the Financial Ombudsman Service for help and advice.

- Phone: 0800 023 4567 or 0300 123 9123
- Website: www.financial-ombudsman.org.uk
- Email: complaint.info@financial-ombudsman.org.uk
- Post: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Please make sure You always quote Your policy number from the Schedule.

This complaints procedure doesn't affect Your statutory rights.

How to Contact Us

Motorway Direct Plc: Warranty House, Savile Street East, Don Valley, Sheffield, S4 7UQ.

Claims Line 03300 555 250

Claims Fax 03300 555 249

Customer Services 03300 555 262

E-mail customerservices@motorwaydirect.co.uk

Telephone calls may be monitored and recorded for quality assurance and compliance.
