



Alloy Wheel Insurance



What is Alloy Wheel insurance

Sometimes even the most careful of drivers can suffer accidental damage to their alloy wheels through kerb scuffing or even road defects. These defects detract from the appearance of your vehicle and occasionally may be of a significant nature. Alloy wheel cover from Assurity Solutions helps you to maintain the appearance of your car and keep your repair expenses to a minimum.

What is Covered

- Accidental minor damage to the manufacturer's original alloy wheels
- You may submit up to 6, 12 or 18 claims, cover includes malicious and accidental damage
- Cover extends throughout Mainland UK
- Repairs to dual (multi) paint finished alloy wheels
- Where a cosmetic repair cannot be carried out we may contribute up to £150.00 towards the replacement cost
- Diamond Cut alloy wheel cover is available
- Cars used for normal personal use or commuting
- Vehicles less than eight years old and with less than 80,000 miles

What is Not Covered

- Cracked, buckled or the theft of your alloy wheel(s)
- Split Rim construction and chrome or machine polished effect finishes
- Pre existing damage or wear & tear
- Neglect - driving while the tyre is deflated
- Where the vehicle is located outside Mainland Britain, Northern Ireland, the Isle of Man and the Channel Islands
- Your vehicle if it is used in competitions, pace making or off road use

Alloy Wheel Repair Insurance – Policy Summary

Policy Summary

This summary of cover is provided for ease of reference. It does not contain the full terms and conditions of the policy, which can be found in the policy document. This is an optional insurance policy.

Who is the insurer?

This insurance is underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE.

What is 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 your alloy wheels suffering accidental damage we will arrange for repairs which has occurred within the geographical limit to your alloy wheels.

Eligibility (see “Eligibility” on your policy document)

You are eligible for this cover if at inception:

- (a) The Alloy Wheels that were present on the vehicle at the time you purchased your vehicle or any subsequent replacement Alloy Wheels contributed to by a claim under this policy;
- (b) A UK resident with an eligible vehicle, including contract hire/lease agreement and has paid the necessary premium under this policy, and is named on the policy schedule;
- (c) The vehicle declared on the policy schedule as having the alloy wheels covered under this policy;
- (d) Your vehicle is listed in Glass’s Guide;

Claim(s) must be reported to the Claims Administrator within 30 days of the damage occurring. The maximum number of claim(s) during the period of insurance shall not exceed:

- Six (6) claim(s) under a twelve (12) month policy.
- Twelve (12) claim(s) under a twenty four (24) month policy.
- Eighteen (18) claim(s) under a thirty six (36) month policy

Where a contribution of £150 is made towards a replacement for the alloy wheel, this contribution amount will count as 2 claims.

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

This insurance will not cover the following:

- (a) If your vehicle is not listed in the Glass’s Guide;
- (b) Your vehicle where it is a commercial vehicle in excess of 3.5 tonnes;
- (c) Your vehicle where it is an emergency vehicle, taxi, bus, truck, heavy goods vehicle, motorcycle or used for dispatch;
- (d) Your vehicle, if used for road racing, track day participation, rallying, pace-making, speed testing or any other competitive event;
- (e) Your vehicle if used for anything other than social, domestic and pleasure use or commuting to a place of work.
- (f) Your vehicle, if it is over eight years old or has more than 80,000 miles on the odometer at the inception date of the policy;
- (g) General wear and tear, corrosion, pitting, discolouration, tar staining, neglect or a defect which is not deemed as resulting from accidental damage;

(h) Theft of your alloy wheels;

(i) Alloy wheels with split rim construction or with chrome effect finishes; dual (multi) paint finished Alloy Wheels are covered, but if damage extends across two colour finishes, the repair will count as 2 claims.

(j) Damage caused by driving whilst tyre is deflated or as a result of tyre replacement;

(k) Damage present on an alloy wheel prior to the start of this policy;

(l) Any act or omission which is willful or unlawful.

(m) Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.

(n) Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.

(o) Any direct or indirect consequence of:

a. Irradiation, or contamination by nuclear material; or

b. The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or

c. Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.

(p) Any consequence, howsoever caused, including but not limited to computer virus in electronic data being lost, destroyed, distorted, altered, or otherwise corrupted. For the purposes of this Policy, electronic data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware. For the purposes of this Policy, computer virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

B. Policy Conditions Do Not Cover Any Claim:

(a) Where the vehicle is located outside of the geographical limit of this policy;

(b) Which is the subject of fraud, false actions or dishonesty;

(c) On any claim where it is discovered that this policy was purchased more than 60 days following the delivery date of your vehicle.

Claims Procedure (see section "How to make a claim" in the Policy Document Terms and Conditions)

Check that the damage is covered by this policy (check 'What you are Covered for'), and call the administrator within 30 days of the accidental damage occurring. Tel 0344 893 1022. We will require electronic images of the damage to your alloy wheel

Cancellation

You may cancel the policy within 30 days of issue and we will refund your premium provided no claim has been made or is to be made. Thereafter, you may cancel the insurance cover at any time by writing to the administrator, and you will receive a pro rata refund on any full months remaining provided that no claim is pending or has been made.

Complaints

In the unlikely event of a complaint under this insurance you should, in the first instance, contact the administrator on:

Assurity Solutions Limited
3 Paulton House
Old Mills, Paulton
Bristol BS39 7SX

Telephone: 01275 891 832 or Email: enquiries@assuritysolutions.co.uk

If you are not happy with the response you have received, you have the right to ask the Financial Ombudsman Service to review your case.

Compensation Scheme

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

Diamond Cut Alloy Wheel Repair Insurance – Policy Summary

Policy Summary

This summary of cover is provided for ease of reference. It does not contain the full terms and conditions of the policy, which can be found in the policy document. This is an optional insurance policy.

Who is the insurer?

This insurance is underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE.

What is Diamond Cut 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 your alloy wheels suffering accidental damage we will arrange for repairs which has occurred within the geographical limit to your alloy wheels.

Eligibility (see “Eligibility” on your policy document)

You are eligible for this cover if at inception:

- (a) The alloy wheels that were present on the vehicle at the time you purchased your vehicle or any subsequent replacement Alloy Wheels contributed to by a claim under this policy;
- (b) A UK resident with an eligible vehicle, including contract hire/lease agreement and has paid the necessary premium under this policy, and is named on the policy schedule;
- (c) The vehicle declared on the policy schedule as having the Alloy Wheels covered under this policy;

(d) Your vehicle is listed in Glass’s Guide;

Claim(s) must be reported to the Claims Administrator within 30 days of the damage occurring

The maximum number of claim(s) during the Period of Insurance shall not exceed:

Six (6) claim(s) under a twelve (12) month policy.

Twelve (12) claim(s) under a twenty four (24) month policy.

Eighteen (18) claim(s) under a thirty six (36) month policy

Where a contribution of £150 is made towards a replacement for the alloy wheel, this contribution amount will count as 2 claims.

What is not covered (see "What is not covered" in your policy document)

This insurance will not cover the following:

- (a) If your vehicle is not listed in the Glass's Guide;
- (b) Your vehicle where it is a commercial vehicle in excess of 3.5 tonnes;
- (c) Your vehicle where it is an emergency vehicle, taxi, bus, truck, heavy goods vehicle, motorcycle or used for dispatch;
- (d) Your vehicle, if used for road racing, track day participation, rallying, pace-making, speed testing or any other competitive event;
- (e) Your vehicle if used for anything other than social, domestic and pleasure use or commuting to a place of work.
- (f) Your vehicle, if it is over eight years old or has more than 80,000 miles on the odometer at the inception date of the policy;
- (g) General wear and tear, corrosion, pitting, discolouration, tar staining, neglect or a defect which is not deemed as resulting from accidental damage;
- (h) Theft of your alloy wheels;
- (i) Alloy Wheels with split rim construction or with chrome effect finishes; dual (multi) paint finished alloy wheels are covered, but if damage extends across two colour finishes, the repair will count as 2 claims.
- (j) Damage caused by driving whilst tyre is deflated or as a result of tyre replacement;
- (k) Damage present on an alloy wheel prior to the start of this policy;
- (l) Any act or omission which is willful or unlawful.
- (m) Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
- (n) Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
- (o) Any direct or indirect consequence of:
 - a. Irradiation, or contamination by nuclear material; or
 - b. The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
 - c. Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
- (p) Any consequence, howsoever caused, including but not limited to computer virus in electronic data being lost, destroyed, distorted, altered, or otherwise corrupted. For the purposes of this Policy, electronic data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware. For the purposes of this Policy, computer virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.
- (q) If the finish on your alloy wheel is diamond cut and you have decided to purchase this policy. Please note that that the repair will be a cosmetic repair which will be completed using advanced

repair techniques and computer software will be used to create a colour match with the paint that is applied to create the finish. Your wheel will not be re-cut during the repair process, which will be carried out at the convenience of your home

B. Policy Conditions Do Not Cover Any Claim:

(a) Where the vehicle is located outside of the geographical limit of this policy;

(b) Which is the subject of fraud, false actions or dishonesty;

(c) On any claim where it is discovered that this policy was purchased more than 60 days following the delivery date of your vehicle.

Claims Procedure (see section "How to make a claim" in the Policy Document Terms and Conditions)

Check that the damage is covered by this policy (check 'What you are Covered for'), and call the administrator within 30 days of the accidental damage occurring. Tel 0344 893 1022. We will require electronic images of the damage to your alloy wheel

Cancellation

You may cancel the policy within 30 days of issue and we will refund your premium provided no claim has been made or is to be made. Thereafter, you may cancel the insurance cover at any time by writing to the administrator, and you will receive a pro rata refund on any full months remaining provided that no claim is pending or has been made.

Complaints

In the unlikely event of a complaint under this insurance you should, in the first instance, contact the administrator on:

Assurity Solutions Limited
3 Paulton House
Old Mills, Paulton
Bristol BS39 7SX

Telephone: 01275 891 832 or Email: enquiries@assuritysolutions.co.uk

If you are not happy with the response you have received, you have the right to ask the Financial Ombudsman Service to review your case.

Compensation Scheme

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

Key Facts

You may cancel this insurance policy within 30 days and receive a full refund; after 30 days you will receive a pro rata refund, providing you have not and do not intend to make a claim
Claims must be submitted within 30 days of the damage occurring

Helps to protect your no claims bonus, and all repair work is guaranteed

Vehicles can only be used for normal personal use including commuting

Available for new and used cars up to 8 years old and up to 80,000 miles

You need to be the registered owner or keeper

If the finish on your alloy wheel is diamond cut and you have decided to purchase this policy, please note that the repair will be a cosmetic repair

Dual (multi) paint finished alloy wheels are covered, but if damage extends across two colour finishes, the repair will count as 2 claims

Assurity Solutions is a UK business and we aim to provide you with the highest levels of customer service. Our claims procedure is straightforward and easy. For support or queries call 01275 891832

Should you wish to write to us;

Assurity Solutions Limited, registered in England & Wales Company number: 07130206, is authorised and regulated by the Financial Conduct Authority (FCA) FRN: 517510.

The insurer for this product is Great Lakes Insurance SE.



ASSURITY SOLUTIONS LIMITED

3 Paulton House

Old Mills, Paulton

Bristol BS39 7SX

+44 (0) 1275 891832

enquiries@assuritysolutions.co.uk