

Tyre Insurance

Insurance Product Information Document

Company: London General Insurance Company
Limited Product: Tyre Insurance

London General Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No. 202689.

IMPORTANT: This document contains important facts about London General Insurance Company Limited-Assurant Tyre Insurance but does not describe the full terms of the policy. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

Your tyre insurance is designed to contribute towards the cost of repairing or replacing the tyre(s) fitted to your vehicle in the event that they are damaged within the period of cover.



What is insured?

- ✓ We will contribute to the repair or replacement of your vehicle tyre(s) due to accidental or malicious damage.
- ✓ If your tyre(s) can be repaired, we will contribute a maximum of £50 including VAT towards the cost of repair. Puncture repairs are unlimited and not included in your claim limit.
- ✓ If your tyre(s) requires replacement, you can receive up to 15 replacements during the policy period and we will pay up to the maximum benefit shown on your schedule including VAT towards the cost of replacement.
- ✓ Damage means:
 - the sudden and unforeseen deflation of a tyre(s) arising from accidental damage to the tyre(s) itself; or
 - malicious damage to the tyre(s) or valve from a third party, necessitating immediate repair or replacement before normal use can be resumed.



What is not insured?

- ✗ Tyre(s) if they have less than 1.6mm of tread in a continuous band around the full width of the tyre(s).
- ✗ Wear and tear of your tyre(s).
- ✗ Theft of the tyre(s).
- ✗ Tyre(s) which are not 'E' marked and any claim where there has been an attempt to remove the serial number or other identifying marks from the tyre(s).
- ✗ Damage caused by improper use of your vehicle.
- ✗ Damage caused by incorrect tyre pressure, wheel alignment, tyre imbalance, defective steering or suspension.
- ✗ The damage is pre-existing damage or an imperfection listed on the vehicle imperfections page on the cinch website;
- ✗ Damage resulting from faulty manufacture or design of your tyre(s).
- ✗ Where you have your tyre(s) covered under any other insurance policy, warranty or guarantee.
- ✗ Damage caused by a road traffic accident or where your vehicle is a total write-off.
- ✗ Any damage that the administrator believes has occurred due to you not reporting the claim within 30 days of the incident.



Are there any restrictions on cover?

- ! You must be at least 18 years of age at the time you purchased this policy
- ! You have purchased this policy no later than 30 days of taking delivery of your vehicle
- ! You reside in the United Kingdom or the Channel Islands or if you are a Partnership, company or other legal entity, you are registered in United Kingdom or the Channel Islands
- ! When you buy this policy, the vehicle must be less than 10 years old and covered less than 100,000 miles
- ! Your vehicle does not exceed 3,500kg in weight

Please note this Tyre Insurance excludes the following vehicles in all circumstances:

- Commercial or light commercial vehicles, delivery vehicles, panel vans, motorcycles, scooters, three wheeled vehicles, kit-cars, quad bikes, caravans or motor homes, trailers, boats, left-hand drive vehicles, grey imports, vehicles used for hire or reward (for example taxis, self-drive hire or driving schools, delivery courier), vehicles capable of carrying more than 8 passengers or a vehicle used in any sort of rally, speed testing, 4x4 off- roading, racing or any kind of competition or trial, Your vehicle must not be insured on any type of motor trade insurance policy or for class 3 business use.



Where am I covered?

- ✓ Worldwide



What are my obligations?

You must fulfil certain obligations in order to ensure that your tyre insurance remains valid:

- You must report your claim within 30 days of the damage occurring;
- You must use all reasonable care to maintain your vehicle and take precautions to prevent or minimise damage;
- You must give us true and complete information;
- You must follow the prescribed claims procedure as documented by the administrator;
- You must inform us, via the administrator, if any of the details in your schedule are incorrect or need updating;
- Malicious damage must be reported to the police, and you must obtain a crime reference number;
- You will be required to pay for the cost of the repaired/replacement tyre(s) in the first instance and send the invoice and receipt of payment to the administrator together with the fully completed claim form.



When and how do I pay?

- In 10 monthly instalments by Direct Debit



When does the cover start and end?

This Insurance will take effect from the start date and end on the date shown on your schedule. Please check the product details section of your tyre insurance policy schedule for confirmation of the maximum term. It will end earlier in the event of:

- You failing to pay your premium for this policy when due;
- You have received 15 replacement tyres;
- You contact us to cancel the policy;
- We contact you to cancel the policy.



How do I cancel the contract?

You have the right to cancel your policy at any time. Please see the below for your refund rights.

Cancellation within Cooling Off Period: meaning cancellation within 30 days of the start date on the policy schedule or receipt of these terms and conditions (whichever is later):

If you cancel within 30 days and have not made a successful claim on your policy, you will be entitled to a full refund of any premium you have paid.

Cancellation Outside of Cooling Off Period: meaning cancellation after 30 days from the start date on the policy schedule or receipt of these terms and conditions (whichever is later).

If you cancel after 30 days and have not made a successful claim on your policy, you will be entitled to a pro-rata refund, based on the number of full unexpired months remaining on your policy.

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

To cancel your policy, please contact TWG Services Limited:

- Through the Vehicle Care App by choosing “contact us” and “cancel contract”
- Online at yourvehiclecare.co.uk/contactus
- Call on 0333 220 6622 (Monday - Friday, 9:00am to 5:00pm)
- Via email to cinchcover@assurant.com
- By writing to: Motor Administration Department, TWG Services Limited, The Aspen Building, Floor 2, Vantage Point Business Village, Mitcheldean, Gloucestershire, GL17 0AF.