

## Tyre Damage Insurance

### Policy Summary

This is a summary of the cover provided under the Shortfall Tyre Damage Insurance policy. It does not describe the full terms of the policy. These can be found in the terms & conditions document which you should read in full to ensure you understand the cover it provides.

**Shortfall Tyre Damage Insurance has been designed to contribute towards the cost of repairing or replacing the tyre(s) fitted to the insured vehicle in the event that they are damaged within the period of cover.**

The policy is underwritten by MAPFRE ASISTENCIA Compañía Internacional de Seguros y Reaseguros Sociedad Anonima, Principal Office; Dixon House, 72-75 Fenchurch Street, London, EC3M 4BR. Company number: FCo21974. Branch number: BR008042.

The policy is administered by Aequitas Automotive Ltd T/A Shortfall.co.uk who acts on behalf of the Insurer.

Claims are administered by Abraxas Insurance Administration Services Ltd, 1 Victoria Street, Bristol Bridge, Bristol, BS1 6AA who acts on behalf of the Insurer.

### Significant Features & Benefits

Maximum Benefit per Tyre	£300
Tyre Repair/Replacement	✓
Materials & Labour Covered (up to the policy labour rate)	✓
No Excess	✓
Tyre Balancing and Re-fitting Included	✓
Maximum Number of Tyres (per 12 month period from the start date)	3
Maximum Vehicle Age	8 years
Maximum Vehicle Mileage	80,000

### Significant or Unusual Exclusions or Limitations

- You must be the registered keeper and/or owner of the vehicle you wish the policy to cover
- The policy will not cover any vehicle used at any time in a public service capacity, such as Military, Police or Ambulance vehicles; for hire and reward; courier or delivery services; short-term self drive; for the carriage of passengers, including but not limited to taxi services, private hire or for driving instruction purposes in connection with your occupation
- The policy will not cover any vehicle used at any time for any type of competition or rally; racing; any type of track day; off road; speed testing; pace making, or reliability trials
- The policy will not cover tyre(s) that do not carry the 'European E' mark
- The policy is not renewable or transferable to any subsequent owner of the insured vehicle or to any other vehicle
- There is an initial wait period of 30 days after the start date in which you are not able to make a claim
- The policy will not cover any costs to repair or replace tyre(s) fitted to the insured vehicle that the Claims Administrator does not authorise in advance and provide an authority number for (unless you need to make an emergency tyre claim outside of the Claims Departments opening hours); do not satisfy the requirements set out under the How To Make A Claim section of the policy, or that have not been reported to the Police and a crime reference number obtained in the case of malicious damage
- The policy will not cover tyre(s) fitted to the insured vehicle if they are used at the incorrect pressure
- The policy will not cover any costs to repair tyre(s) where the damage is caused by wear and tear due to age and/or usage including unevenly worn tyre(s), fire or theft, or by a road traffic accident where there is a motor insurance claim that involves another vehicle
- The policy will not cover any damage that would not result in failure of an MOT test, for example any claim for cosmetic repair of the tyre(s) only
- The policy will not cover any claim where there has been an attempt to remove the serial number or other identifying marks from the tyre(s)
- The policy will not cover tyre(s) that have a tread depth on or below 2.5mm on any part of the patterned surface of the damaged tyre(s)

A full list of exclusions/limitations can be found in the What Is Not Covered section of the terms & conditions document.

## Period of Cover

Cover will commence 30 days after the start date until the earliest of the following:

- a) The end of the period of cover shown on your policy schedule
- b) The date on which the insured vehicle is written off
- c) The date the policy is cancelled
- d) The date the insured vehicle is sold, transferred to another party, or repossessed or;
- e) The date a claim for the maximum number of tyres specified on your policy schedule has been registered by the Claims Administrator

## Your Right To Cancel

Cancellation within the cooling-off period

You have the right to cancel the policy and to receive a full refund of premium provided no claims are known or reported by giving notice of cancellation within 30 days of the date you purchase the insurance. Please quote the number that appears on your policy schedule.

Cancellation outside the cooling-off period

If the policy is cancelled at any time after the 30 day cooling off period from the date you purchase the insurance, provided that no claims are known, pending or reported, you will be entitled to a refund of the unused portion of the premium paid to date, minus an administration charge of £35.00. Any refund due will be calculated on a daily pro-rata basis from the date the Administrator receives the letter, email or phone call of cancellation.

To cancel the policy, please contact the Administrator on any of the below:

In writing: 56 Hamilton Square, Birkenhead, Merseyside, CH41 5AS

By telephone: 0800 195 4926 or 0151 647 7556

By e-mail: customerservices@aequitas-automotive.co.uk

The Administrator reserves the right, in the event any fraudulent activity or non-compliance with the policy terms & conditions, to cancel the policy at any time before or during the period of cover. Additionally, once a valid claim has been registered by the Claims Administrator reserves, no refund of premium will be due.

## What To Do If You Have A Complaint

If you have a complaint about how the policy was sold or administered, please contact the Administrator on any of the below:

In writing: 56 Hamilton Square, Birkenhead, Merseyside, CH41 5AS

By telephone: 0800 195 4926 or 0151 647 7556

By e-mail: customerservices@aequitas-automotive.co.uk

In the unlikely event of a dispute occurring regarding the claims administration, the terms of the policy or the service received, **You** should contact the Customer Care Manager who will investigate the matter:

In writing: The Customer Relations Team, 1 Victoria Street, Bristol Bridge, Bristol, BS1 6AA

By telephone: 0330 400 1420

By e-mail: customerrelationsteam@mapfre.co.uk

The Claims Administrator's will confirm receipt of your complaint within 5 working days and aim to resolve the problem within 8 weeks

If you remain dissatisfied with the way that your complaint has been dealt with, you may refer the matter to the Financial Ombudsman Service within 6 months of the date of the Administrator or Claims Administrator's final response:

In writing: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

By telephone: 0800 023 4567

For more information please visit [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

This procedure does not affect your statutory rights and is in addition to any other rights you may have to take legal proceedings.

## Financial Services Compensation Scheme

MAPFRE ASISTENCIA is covered under the Financial Services Compensation Scheme. If the Insurer is unable to meet some of their liabilities and you make a valid claim, you may be entitled to compensation from the FSCS, depending on the type of business and circumstances of the claim.

## How To Contact Us

**We recommend that you save the below telephone numbers to your mobile phone**

### To Make A Claim

By telephone: 01454 642 327

By e-mail: [warrantyclaims@mapfre.co.uk](mailto:warrantyclaims@mapfre.co.uk)

In writing: 1 Victoria Street, Bristol Bridge, Bristol, BS1 6AA

### Customer Services

By telephone: 0800 195 4926 or 0151 647 7556

By e-mail: [customerservices@aequitas-automotive.co.uk](mailto:customerservices@aequitas-automotive.co.uk)

Telephone lines are open Monday – Friday between the hours of 9am-6pm and on Saturday between the hours of 10am-4pm.

If you have any difficulties reading this document, please contact the Customer Services Team.

# Tyre Damage Insurance

## Insurance Product Information Document

### Company: MAPFRE ASISTENCIA

MAPFRE ASISTENCIA Compañía Internacional de Seguros y Reaseguros Sociedad Anonima incorporated and registered in Spain, registered as a foreign company in the United Kingdom with company number FC021974, acting through its UK branch with branch number BR008042. Authorised by Dirección General de Seguros y Fondos de Pensiones and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority FRN 203041

### Product: Tyre Damage Insurance

This document does not describe the full terms of the Tyre Damage Insurance policy. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

#### What is this type of insurance?

This Tyre Damage Insurance policy is designed to contribute towards the cost of repairing or replacing the tyre(s) fitted to the insured vehicle in the event that they are damaged within the period of cover.



#### What is insured?

- ✓ Up to 3 tyres per 12 month period from the start date
- ✓ The maximum amount that the policy will pay per tyre is £300.00



#### What is not insured?

- ✗ Damage that occurs within the first 30 days from the start date
- ✗ Hire and reward or courier or delivery services
- ✗ Vehicles used for driving instruction purposes
- ✗ Competition or rally; racing; track day; off road; speed testing; pacemaking, or reliability trials
- ✗ VAT if you are VAT registered
- ✗ Any costs to repair or replace tyre(s) that are not authorised in advance
- ✗ Tyre(s) used at the incorrect pressure
- ✗ Damage caused by wear and tear due to age and/or usage
- ✗ Damage that would not result in failure of an MOT test
- ✗ Any claim where there has been an attempt to remove the serial number from the tyre(s)
- ✗ Tyre(s) that have a tread depth on or below 2.5mm on any part of the patterned surface of the damaged tyre(s)



#### Are there any restrictions on cover?

- ! You must be the registered keeper and/or owner of the insured vehicle
- ! Vehicles manufactured by AC, Ascari KZ1, Aston Martin, Bentley, Bristol, Bugatti, Caterham, Daimler, De Tomaso, Dodge SRT10 models, Ferrari, Ford GT models, Gumpert Apollo, Honda NSX models Invicta, Jensen, Lamborghini, Lister, Lotus, Maserati, Marcos, Maybach, McLaren, Morgan, Noble, Pagani Zonda, Rolls Royce, TVR, or Westfield are not covered
- ! All tyres must carry the European 'E' mark
- ! The insured vehicle must be no older than 8 years old
- ! The insured vehicle must have registered no more than 80,000 miles on the odometer on the date you purchase the policy
- ! The insured vehicle must weigh no more than 3,500kg



## Where am I covered?

- ✓ England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.



## What are my obligations?

- Prior to the start of the contract you must provide the Insurer with honest, accurate and complete information
- During the contract you must inform the Insurer without delay of any changes in your situation
- In the event of a claim you must contact the claims department within 7 days of any damage occurring
- An authority number must be obtained before any repairs/replacements take place
- Damage caused by malicious damage, you must report the incident to the Police and obtain a crime reference number



## When and how do I pay?

You need to pay the premium at the point that you purchase the policy. The premium must be paid as a one-off payment by bank transfer, direct debit or debit/credit card.



## When does the cover start and end?

Cover starts 30 days after the start date and lasts until the earliest of the following:

- a. The end of the policy period specified on your certificate of insurance
- b. The date on which the insured vehicle is written off
- c. The date the policy is cancelled
- d. The date the insured vehicle is sold, transferred to another party, or repossessed, or;
- e. The date a claim for the maximum number of tyre(s) is registered by us



## How do I cancel the contract?

To cancel the policy, please contact the Administrator on any of the below:

By email: [customerservices@aequitas-automotive.co.uk](mailto:customerservices@aequitas-automotive.co.uk)

By telephone: 0800 195 4926 or 0151 647 7556

In writing: In writing: 56 Hamilton Square, Birkenhead, Merseyside, CH41 5AS

You have the right to cancel the policy and to receive a full refund of premium by giving notice of cancellation within 30 days of the date you receive your policy documents. If the policy is cancelled after the cooling off period provided that no claims are known, pending or reported, you will be entitled to a refund of the unused portion of the premium paid to date, minus an administration charge of £35.00.