

Alloy Wheel, Scratch & Dent Insurance

Insurance Product Information Document

Company: Financial & Legal Insurance Company Limited

Product: Alloy Wheel, Scratch & Dent

Financial & Legal Insurance Company Limited is registered in England and authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm reference number 202915. This document provides a summary of the main policy coverages and exclusions and is not personalised to your specific needs.

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of Insurance?

Provides cover in the event that your car is scratched or dented or the alloy wheels are accidentally damaged.



What is insured?

Alloy Wheels:

Cover for the cost of a smart repair to alloy wheels caused by accidental damage.

Scratch & Dent:

Cover for the cost and of repair to minor body damage caused to a single external panel of your vehicle or where the damage extends over more than one panel.



What is not insured?

- More than 10 claims in any period of insurance for S&D and 10 claims for Alloy Wheels.
- If your vehicle is located outside of territorial limits.
- Any vehicle used as a taxi, bus, commercial vehicle, professional driving instruction, moped, scooter or motorcycle.
- Scratch or Dents exceeding 300mm in diameter or 3mm in depth.
- Alloy wheels of split rim construction or chrome effect.
- Any repairs that have not been carried out by our Appointed Representative



Are there any restrictions on cover?

- Alloy Wheels Section - Limit of £150 per alloy wheel and maximum amount payable is £1,500 including VAT.
- Scratch & Dent Section - £250 including VAT for any one repair to a single panel, £450 where the damage extends over more than one panel – maximum amount payable is £2,500 including VAT.
- Repairs not reported within 30 days of occurrence.
- Motor insurance must be held covering the vehicle throughout the duration of the policy.



Where am I covered?

You are covered within the United Kingdom, the Channel Islands and the Isle of Man.



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.



When and how do I pay?

Your premium will be payable to the broker or agent that you chose to purchase this policy from. Full details of the premium paid will be detailed on your policy schedule.



When does the cover start and end?

Your cover start date and end date will be detailed on your policy schedule.



How do I cancel the contract?

You may cancel this policy within 14 days of its inception without any premium charge provided that there have been no claims. If you cancel after 14 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 fully unexpired months remaining on your policy minus a fixed amount of £35 to cover our costs incurred in relation to your cancelled policy.

We may cancel this policy at any time provided that we give you 7 days' notice of cancellation and there is a valid reason for doing so. Valid reasons for cancellation include but are not limited to fraud or dishonesty.