



# **Alloy Wheel Repair Insurance**

Policy Document

ProtectandCare

## Introduction

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Welcome to Alloy Wheel Repair Insurance, within the Protect**and**Care product range.

This handbook explains how your Alloy Wheel Repair Insurance works. Please keep this book in your vehicle so you have it to hand if you need to make a claim.

Please make sure you fully understand the terms and conditions relating to the policy and in particular the process for requesting a repair under this policy. Please also take a couple of minutes to check the details we hold for you on your Welcome Letter and tell us immediately if there are any mistakes.

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If you have chosen to purchase this optional contract of insurance, this will be indicated on your Validation Certificate.

## Introduction

**Your** Alloy Wheel Repair Insurance policy has been specially designed to cover the cost of repairs to the **Alloy Wheel(s)** on **Your Vehicle** within the **Geographical Limits** as a result of **Accidental Damage**. **Our** aim is to provide a quick and effective cosmetic repair carried out by **Our** Approved Repairer using pioneering repair and refurbishment techniques. This Alloy Wheel Repair Insurance policy is provided by UK General Insurance Limited on behalf of Ageas Insurance Limited, hereinafter known as 'The Insurer', '**We**', '**Us**', '**Our**'. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA, Registered in England No. 00354568.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register by visiting the FCA's website at [www.fca.org.uk](http://www.fca.org.uk), or **You** can phone them on **0800 111 6768**.

Always keep this document in **Your** car, as **You** must present it to the Approved Repairer before we will accept a claim for repairs.

## Important

**Please make a note of the policy number that is allocated to You on Your Validation Certificate for Alloy Wheel Repair and keep it with this document, as You will need this in the event of a claim.**

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## Definitions

The words or expressions detailed below have the following meaning wherever they appear in this policy with a capital letter.

**Alloy Wheel(s)** – The **Alloy Wheels** that are of original specification to the **Vehicle** that were present on the **Vehicle** at the time **You** purchased the **Vehicle**.

**Accidental Damage** – A sudden and unforeseen event that has resulted in damage to **Your Alloy Wheels**.

**Administrator** – Car Care Plan Limited, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG provides policy registrations and claims services on behalf of the Insurer.

**Approved Repairer** – Dent Wizard trading as Flying Colours, a company appointed by the **Administrator**.

**Geographical Limit** – Means the United Kingdom, excluding Northern Ireland, the Isle of Wight and the Islands of Scotland (including the Shetland, Orkney, Inner Hebrides and Outer Hebrides Islands).

**Insured, You, Your** – A UK resident who has purchased an eligible **Vehicle** and has paid the necessary premium under this policy.

**Insurer, We, Us, Our** – UK General Insurance Limited acting on behalf of Ageas Insurance Limited.

**Introducer** – The party, person or company who has arranged this insurance on **Your** behalf.

**Period of Insurance** – The period specified on the **Validation Certificate**.

**Validation Certificate** – This document will be provided to **You** when **You** take out this policy and will contain details about **You** and the **Vehicle** upon which this policy will apply. It will also provide the effective start and expiry date of the policy.

**Vehicle** – The **Vehicle** detailed on the **Validation Certificate** being under ten years/100,000 miles at the time of purchase of the policy.

## Period of Insurance Cover

The **Validation Certificate** You have been provided with will provide details as to when this policy commences. Expiry of **Your** policy will occur in the event of the following:

- A** The expiry date, as shown on **Your Validation Certificate**;
- B** **You**, or anyone representing **You**, defrauds or deliberately misleads the Insurer or the **Administrator**;
- C** The **Alloy Wheels** are modified following purchase of the **Vehicle**;
- D** The **Vehicle** is sold or transferred to a new owner;

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**E** The **Alloy Wheel(s)** are no longer fitted to the Vehicle stated on the **Validation Certificate**;

**F** The maximum number of claims incidences has been reached; that being six claims on a one year policy, 12 claims on a two year policy or 18 claims on a three year policy. In the event that the **Alloy Wheel** is damaged beyond a point where a reasonable cosmetic or lathe skim repair can be carried out, the £150.00 contribution towards a replacement **Alloy Wheel** will count as two claims.

## What is covered

Within the Period of Insurance, **We** will pay for the cost of repairs resulting from **Accidental Damage** which has occurred within the **Geographical Limit** to **Your Alloy Wheels**. Claims will be handled by the **Administrator** and the repairs will be carried by out **Our** Approved Repairer, who will make all efforts to effect the repair to **Your** satisfaction. Should the **Alloy Wheel** be damaged beyond a point whereby a reasonable cosmetic repair can be carried out then the policy provides two options:

1) If the damage to the **Alloy Wheel** is such that a lathe skim repair can be carried out, then the policy will contribute a maximum amount of £110 including VAT towards allowing you to have this repaired locally at your choice, subject to a repair invoice being provided.

2) If the damage to the alloy wheel is such that no kind of repair can be carried out, the policy will contribute a maximum amount of £150 including VAT towards the replacement of the **Alloy Wheel**.

## What is not covered

This insurance will not cover the following:

**A** If **Your Vehicle** is not listed in Glass's Guide;

**B** The wheels are after market fitment or not of original specification for the **Vehicle**;

**C** Where **Your Vehicle** is used as an emergency vehicle, taxi, bus, commercial vehicle in excess of 3.5 tonnes or motorcycle;

**D** **Your Vehicle**, if used for dispatch, road racing, track day participation, rallying, pace-making, speed testing or any other competitive event;

**E** General wear and tear, corrosion, pitting, discolouration, tar staining, neglect or a defect which is not deemed as resulting from **Accidental Damage**, cracked or buckled wheels;

**F** Theft of **Your Alloy Wheel(s)**;

**G** Damage present on an **Alloy Wheel** prior to the commencement of the policy;

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**H Alloy Wheel(s)** of split rim construction or with a polished (chromed) finish;

**I** Damage caused by;

**i** driving the **Vehicle** while the tyre is deflated or

**ii** a replacement tyre being fitted to the **Alloy Wheel**;

**J** Any act or omission which is wilful or unlawful.

## **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** Where the loss is covered by any other insurance;

**D** Where it is discovered that this policy was purchased more than 90 days following the delivery date of **Your Vehicle**.

**E** Failure of the **Approved Repairer** to match the cosmetic finish of any other **Alloy Wheel** on the Vehicle.

## **Policy conditions**

The conditions of this policy are set out below. This insurance is only valid if **You** agree to these conditions. Please take time to read them.

- Repairs under this policy can only be carried out by the **Approved Repairer** appointed by the **Administrator**.
- If **You** need to make a claim, **You** must follow the procedures shown under the 'How to Claim' section below.
- **You** must not continue to drive the **Vehicle** after any damage or incident if this could cause further damage to **Your Alloy Wheel(s)**. In such circumstances the damaged **Alloy Wheel** should be removed and replaced with a serviceable spare or arrangements made to have the **Vehicle** recovered.

## **How to claim**

In all cases please adopt the following procedure:

- Check that the damage is covered by this policy (check 'What is Covered').
- Call the **Administrator** on 0344 573 8129 within 30 days of the damage occurring.

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You will need to supply the following information:

- A** The policy number (found on the **Validation Certificate**)
- B** Your **Vehicle** registration number
- C** Details of the damage to **Your Alloy Wheel(s)**, when it occurred and how the damage was caused
- D** Dates when the **Vehicle** could be inspected and repaired, if **Your** claim is covered.

## Important

- **You** should not allow any repair work to be carried out until **We** have inspected the **Vehicle** and authorised the claim.
- Repairs must be carried out by the **Approved Repairer** appointed by the **Administrator**.
- If **Your** claim is authorised **We** will settle the claim directly with the **Approved Repairer**.
- **Claims** must be reported to the **Administrator** within 30 days of the **Accidental Damage** occurring.

## Important telephone numbers

### Administration and Claims Helpline

Telephone 0344 573 8129

Fax 0844 573 8108

To make sure that **You** receive the highest levels of service, telephone calls to the **Administrator** are recorded.

## Cancellation

If this policy does not meet **Your** needs, **You** have 30 days from the date **You** received **Your** policy documents to cancel the policy and obtain a full refund. To cancel **Your** policy within this 30-day period please contact the **Introducer** who sold **You Your** policy.

If **You** wish to cancel **Your** policy after this 30-day period, **You** can cancel at any time and receive a pro rata refund. To cancel **Your** policy please contact the Administrator by calling 0344 573 8129 or by writing to:

Alloy Wheel Repair Insurance Administration, Jubilee House,  
5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG.

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An administration fee of £35 will be deducted from the calculated amount prior to any refund being paid.

Please note that **We** will not give **You** a refund if **You** have already claimed on **Your** policy.

If **You** have paid for **Your** policy in cash, as opposed to a Car Care Plan Ltd credit agreement, provided **You** have not made a successful claim, the **Administrator** will provide **You** with a refund proportional to the length of time the policy has been in force and is calculated using the policy start date. The amount of refund **You** receive will be based on each full calendar month remaining on **Your** policy as a percentage of the original duration of **Your** policy less an administration fee of £35.

If **You** have paid for **Your** policy by instalment payments through a credit agreement with Car Care Plan Ltd, any refund amount owed to **You** will be calculated in line with the following rules:

- Where **You** have paid all the instalment payments, **We** will calculate the refund as above. The refund will be paid directly to **You**.
- Where **You** have not paid all the instalment payments, **We** will calculate the refund as above and:
  1. If the refund **You** are eligible for is in excess of the total outstanding instalment payments **You** owe Car Care Plan, **We** will pay the difference directly to **You**; or

2. If the refund **You** are eligible for is less than the total outstanding instalment payments **You** owe Car Care Plan Ltd, **You** will not receive a cash refund. The refund will be applied as part payment of **Your** total outstanding instalment payments. **You** will continue to be responsible for paying the remaining outstanding payments on **Your** credit agreement with Car Care Plan Ltd until the balance calculated at the time of notice of cancellation received by the Administrator has been settled.

**We** will not give **You** a refund if **You** have successfully claimed on **Your** policy.

Please allow up to 28 days for **Your** cancellation and refund to be processed.

## Complaints and Arbitration

### How to Make a Complaint

**We** hope that you will be pleased with the service **We** provide. In the unlikely event of a complaint, **You** should contact the **Administrator** in the first instance on 0344 573 8129, or in writing to:



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The Customer Services Manager  
Car Care Plan Limited  
Jubilee House  
5 Mid Point Business Park  
Thornbury  
West Yorkshire BD3 7AG.

**You** can also email us at [complaints@carcareplan.co.uk](mailto:complaints@carcareplan.co.uk)

If it is not possible to reach an agreement, you also have the right to ask the Financial Ombudsman Service to review your case. The right to apply to the Ombudsman must be exercised within six months of the date of our final decision. For more information you can visit the Financial Ombudsman Service website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or write to: The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Telephone: 0800 023 4567 Mobile: 0300 123 9123

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority trading standards service or citizens advice bureau.

This product also conforms to the Motor Industry Code of Practice for Vehicle Warranty Products. For more information on the Code and what it means for you please visit [www.motorcodes.co.uk](http://www.motorcodes.co.uk).



*Peace of mind for motorists*

## Compensation Scheme

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if the Insurer is unable to meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim amount, without any upper limit.

For further information about the scheme (including the amounts covered and eligibility to claim) please refer to the FSCS website [www.FSCS.org.uk](http://www.FSCS.org.uk) or call 0800 678 1100 or 0207 741 4100.

## Data Protection Act 1998

Insurers share information with each other to prevent fraudulent claims via a register of claims. A list of participants is available on request. In the event of a claim, any information **You** have supplied relevant to this insurance cover and on a claim form, together with other information relating to the claim, will be provided to the Register in compliance with the Data Protection Act 1998 or any subsequent legislation. If **You** would like a large text or taped version of this information, please telephone 0344 573 8005.

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## Data Protection Authorisation Statement

### Administrator

In processing and managing this agreement, the **Administrator** will collect, transfer and store the information **You** have provided in their secure servers based in the United States of America.

The Administrator has taken measures to ensure that there is an adequate equivalent level of protection of **Your** information in the U.S.A. in accordance with legislation in the United Kingdom. In compliance with the Data Protection Act 1998, **You** are entitled to ask **Us** to amend **Our** records about **You** if they are not correct, and **You** may request a copy of the information **We** hold about **You** by applying to **Us** in writing addressed to:  
Compliance Officer, Car Care Plan Limited, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG or by emailing CCPH\_DPA@carcareplan.co.uk.

**We** may charge you the statutory fee of £10 for this service.

### Insurer

**Your** personal details may be transferred to countries outside the EEA. They will at all times be held securely and handled with the utmost care in accordance with all principles of UK law. **We** may pass your information to selected third party advisors or suppliers outside for the purpose of administering your claim.



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Alloy Wheel Repair Insurance is administered by Car Care Plan Limited.  
Car Care Plan, Jubilee House, 5 Mid Point Business Park,  
Thornbury, West Yorkshire BD3 7AG

**[www.carcareplan.co.uk](http://www.carcareplan.co.uk)**

Phone: 0344 573 8002

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