

Tyre Insurance

Insurance Product Information Document

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Product: Tyre Insurance – Including Run Flat Tyres

This document summarises the key features of your insurance policy. It is not tailored to your individual needs and so may not provide all the information relevant to your cover requirements. It is not the full terms and conditions - they are detailed in your policy document and insurance schedule.

What is this type of insurance?

This insurance provides cover for the cost of repairs as a result of accidental or malicious damage to your tyres.



What is insured?

- ✓ If, during the period of insurance, damage occurs within the geographical area, to tyres fitted to the vehicle, we will cover the cost of repair or replacement of all five vehicle tyres as a result of accidental or malicious damage, subject to the individual claim limit per tyre up to the aggregate claim limit as specified in your policy schedule. Fitting and balancing is included within the claim limit.
- ✓ Tyres up to 23" in diameter.
- ✓ Vehicles up to 3,500kg gross weight.
- ✓ Vehicles up to 10 years old and up to 100,000 miles at the inception of the policy.
- ✓ We will pay the cost to repair any punctures up to a maximum of £50 inclusive of VAT, all subject to the maximum claims limit as specified in your policy schedule.



What is not insured?

- ✗ Ineligible vehicles: There are certain vehicles we can't cover such as taxis, couriers, commercial or emergency vehicles or vehicles used for racing, pace making, speed testing, reliability trials, or any other competitive event. Please refer to the full terms and conditions.
- ✗ Any damage which was incurred prior to the inception of the policy.
- ✗ Any damage, including unevenly worn tyres, caused by incorrect wheel balancing, defective steering tracking/geometry or defective suspension or by a third party whilst carrying out general maintenance including tyre changing.
- ✗ Where the cost of repair for a tyre or replacement tyre is recoverable under any other insurance or warranty.
- ✗ Where damage is caused by using the tyre at the incorrect tyre pressure or for costs relating to roadside assistance, towing etc.
- ✗ Where the tyres are below the legal tread limit at the time of damage occurring or general wear and tear, corrosion or neglect or a defect which is deemed not to be damage.
- ✗ Any claims made in excess of the total maximum claim limit.
- ✗ Any tyre that has been modified in any way from the manufacturer's specification.
- ✗ Vehicles Over 3500 gross vehicle mass (GVM)
- ✗ The following circumstances are not covered; General wear and tear; corrosion, neglect or any defects deemed not to be damage. Damage which is the subject of fraud, false actions or dishonesty or any act or omission which is wilful or unlawful.



Are there any restrictions on cover?

- ! Claims are payable up to the maximum stated in the policy schedule.
- ! You must be the owner and keeper of the vehicle which must be registered and principally used in the United Kingdom.
- ! The policy is not transferable.
- ! All tyres must be "E" marked and have a minimum 1.6mm tread depth over the width of the tyre.
- ! A maximum of 5 tyre claims can be made per annum.



Where am I covered?

- ✓ The policy is effective in United Kingdom, the Isle of Man and the Channel Islands.



What are my obligations?

- You must take reasonable care to give us and your retailer complete and accurate answers to any questions we ask – whether you are taking out, or making changes to your policy.
- You must notify the claims administrator of any possible total loss as soon as reasonably possible but within a maximum of 30 days. The quickest and most effective way to notify us of Your claim is by using Our SMART claims app, available for iOS and android. You can obtain the app by texting the word 'smart' to 88802 or by searching for AutoProtect in the app store. Alternatively, you may notify us via the claims line on 01279 456 500.
- You must pay any premium when due otherwise cover will cease from the premium due date.
- You should notify us immediately of any changes to your vehicle via our customer services team on 01279 456 500.



When and how do I pay?

- You will need to pay your retailer for this policy at the time you purchase your vehicle. They may offer different payment options.



When does the cover start and end?

- The start and end dates are shown on your policy schedule.



How do I cancel the contract?

- You have the right to cancel the policy at any time.
- If you wish to cancel the policy within the first 30 days, you must contact the retailer who sold you the policy. If the policy is cancelled within the first 30 days of receiving it (cooling off period) you will be entitled to a full refund of the premium as long as you have not made a claim and do not intend to make a claim.
- If you wish to cancel your policy after 30 days you will be entitled to a pro-rata refund on the remainder of your policy, unless an authorised claim has been made under the policy. This will be calculated monthly and is paid for each full month left to run, and an administration fee of £35 will be charged to reflect the administrative cost of cancelling the policy. Should you wish to cancel your policy, you will be required to submit the request and make the payment via the AutoProtect claims app or online. Should you wish to cancel your policy, you will be required to submit your request via the AutoProtect claims app or online.
- Download the AutoProtect claims app by searching your app store with the words AutoProtect Claims, or visit www.apapp.co.uk. Alternatively, contact our customer services team on 01279 456 500.