

MotorEasy Tyre Insurance

Insurance Product Information Document

Company: MotorEasy Limited

Product: Tyre Insurance

This insurance is provided by MotorEasy Limited, a company registered in the UK. MotorEasy Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register number: 724690.

This document contains some important facts about MotorEasy Tyre Insurance. It is to be regarded as only a summary of cover to help assist you in making an informed purchase decision. Full terms and conditions of the policy are provided in your policy document. Please take time to read this policy document to make sure you understand the cover it provides.

What is this type of insurance?

Tyre Insurance is designed to protect against the unforeseen costs of having to replace or repair the tyres on your vehicle, as a result of accidental or malicious damage.

This insurance is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE which is a German insurance company. UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority.



What is insured?

- ✓ Provided;
 - Your vehicle is ten years old or under and it has covered less than 100,000 miles at the start date of the policy; and
 - You purchased your vehicle from a VAT registered motor dealer within the last 30 days; or
 - You either purchased your vehicle longer than 30 days previously from a VAT registered dealer or where you purchased your vehicle privately, you had the tyre(s) inspected prior to the policy being activated.

Then during the period of insurance, we will cover up to four tyres on a 1 year policy, five tyres on a 2 year policy, and six tyres on a 3 year policy, fitted to your vehicle, which require repair or replacement as a result of damage up to the claim limit shown in the Validation Certificate.

- ✓ Damage means:
 - the sudden and unforeseen deflation of a tyre arising from accidental damage to the tyre itself;
 - or malicious damage to the tyre or valve from a third party, necessitating immediate repair or replacement before normal use can be resumed.



What is not insured?

- ✗ Any claim where at the time of damage the tyre tread depth is less than 2mm across any tread area of the tyre.
- ✗ Any malicious damage claim, which is not accompanied by a valid and substantiated crime reference number.
- ✗ 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).
- ✗ Tyres fitted on wheels greater than 20" in diameter.
- ✗ Where it is discovered that the policy was purchased more than 30 days following the delivery date of the vehicle.
- ✗ Where on a private purchase or a purchase from a VAT registered dealer more than 30 days following the delivery date of your vehicle, a free of charge tyre inspection facilitated under this policy had not been carried out before the policy was activated.



Are there any restrictions on cover?

! The following claim limits apply depending on which policy duration is chosen.

Policy Duration	Maximum Number of Tyres
12-month policy	4 tyres
24-month policy	5 tyres
36-month policy	6 tyres

! The following claim limits apply depending on which policy type and claim amount is chosen.

Policy Type	Maximum claim amount per tyre
Standard tyres	£250 including VAT
Prestige or Run flat tyres	£350 including VAT

This policy does not cover the following:

! Where the vehicle is used as an emergency vehicle, taxi, or bus, for driving school tuition, dispatch, commercial travel that is not covered under motor insurance Business Use Classes 1 and 2, hire or reward of whatsoever nature, off road use (including all Quad Bikes), road racing, track day participation, rallying, pace-making, speed testing or any other competitive event, or is a commercial vehicle in excess of 3.5 tonnes Gross Vehicle Weight (GVW) or a motorcycle.



Where am I covered?

✓ To purchase this cover, you must be a resident in:

- The United Kingdom which includes England, Scotland, Wales and Northern Ireland; or
- 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.
- **If you need to make a claim:** Report your claim within seven days of the damage occurring and according to the following procedure:
 - 1) contact the administrator's claims department on 0344 573 8129.
 - 2) for claims authorisation the repairer must: advise us of your policy number and vehicle details, confirm the minimum tread depth of the damaged tyre(s), advise us of the cause of damage, provide an itemised repair/replacement cost estimate and digital photos of the vehicle registration plate for your vehicle, the full tread of the damaged tyre(s) and the actual damage.
- In the event of damage to any tyre(s), they must be removed from the vehicle and repaired or replaced before they are driven on again.



When and how do I pay?

You can pay your premium as a single payment prior to the start of cover or in monthly instalments.



When does the cover start and end?

Your cover will take effect and end on the dates stated in your Validation Certificate.

The period of insurance will end earlier if:

- You, or anyone representing you, defrauds or deliberately misleads the insurer or the administrator; or
- The vehicle is sold or transferred to a new owner; or
- The claim limit has been reached.



How do I cancel the contract?

To cancel your policy please make contact via your MotorEasy account or call MotorEasy on 0800 131 0001. Cancellations made within the first 30 days of purchase receive a full refund, thereafter a pro-rata refund can be obtained subject to an administration fee.

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