

ALLOY WHEEL INSURANCE

Insurance Product Information Document

Company: ACASTA European Insurance Company Limited

Product: Alloy Wheel Insurance

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

If during the period of insurance an incident occurs which results in accidental damage to your vehicle alloy wheels, we will pay for the cost of repair up to the limits shown on the validation certificate.



What is insured?

- ✓ If during the period of insurance an incident occurs which results in accidental damage to your vehicle alloy wheels, we will pay for the cost of repair up to the limits shown on the validation certificate.
- ✓ The vehicle named on the policy certificate
- ✓ The person(s) or business named on the policy certificate who is the authorised driver of the vehicle.
- ✓ Vehicles up to 5 years old
- ✓ Vehicles valued less than £100,000
- ✓ Vehicles covered up to 50,000 miles
- ✓ Contribution towards a replacement wheel if it cannot be safely repaired



What is not insured?

- ✗ Vehicles used for Hire & Reward or in connection with the motor trade
- ✗ Any damage that is pre existing to the policy start date
- ✗ Theft, corrosion, repairs due to manufacturing defect
- ✗ General wear & tear or neglect
- ✗ If you modify the alloy wheels



Are there any restrictions on cover?

- ! The covered vehicle must have been purchased from a motor dealer by You within England, Wales, Northern Ireland, Scotland, the Channel Islands or the Isle of Man
- ! It is not anticipated that the insurer will renew this policy on this vehicle



Where am I covered?

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



What are my obligations?

- To comply with the administrators requests for any documentation in evidence of vehicle ownership or proof of purchase
- To notify the administrator of any changes to your circumstances that affect the policy
- You must report an incident that may result in a claim to the administrator within 14 days of noticing the damage



When and how do I pay?

You must by bank transfer, debit or credit card before your policy starts



When does the cover start and end?

As indicated on the policy certificate



How do I cancel the contract?

You can cancel this policy at any time by contacting the administrator on 0161 505 1404. If you cancel within the first 30 days you will receive a full refund providing no claim has been made. If you wish to cancel after 30 days although no rebate of premium will be issued, you may transfer the remaining period of cover to a replacement vehicle you have purchased, providing it matches the policy eligibility criteria.