

Combined SMART, Tyre & Alloy Wheel Insurance

Insurance Product Information Document

Insurance Company:
Fortegra Europe Insurance Company SE

Intermediary:
Premia Solutions Limited

Product:
Combined SMART, Tyre and Alloy Wheel Insurance

This product is underwritten by Fortegra Europe Insurance Company SE UK Branch, a branch of Fortegra Europe Insurance Company SE (Malta Company Registration Number SE 17; UK Branch registration number BR021916) who is authorised and regulated by the Malta Financial Services Authority.

Together with its UK Branch, Fortegra Europe Insurance Company SE is authorised by the Prudential Regulation Authority, is subject to regulation by the Financial Conduct Authority under registration number 805770 and limited regulation by the Prudential Regulation Authority. Details about the extent of the underwriter's regulation by the Prudential Regulation Authority are available from the underwriter on request.

The product is administered by Premia Solutions Limited who are authorised and regulated by the Financial Conduct Authority under registration number 310089. Details of the extent of the administrator's regulation by the Financial Conduct Authority are available from the administrator on request.

This is a summary of key information. Full information on this product, including information about the underwriter, how to make a claim, the complaints procedure, and the Financial Services Compensation Scheme (UK), can be found in the policy terms and conditions.

What is this type of Insurance?

This insurance covers accidental minor cosmetic damage to the bodywork of your vehicle such as minor dents, minor scratches or minor scuffs, which require a repair that can typically be achieved within one hour that involves using a Small to Medium Area Repair Technique (SMART), subject to the policy terms and conditions. This insurance also covers the repair of your alloy wheels and the repair or replacement of your tyres on the vehicle, subject to the policy terms and conditions.



What is insured?

Minor Damage Repair Insurance

- ✓ The cost of a SMART repair where accidental minor cosmetic damage occurs to the bodywork of your vehicle as a result of day-to-day motoring.
- ✓ Minor cosmetic damage includes the following:-
 - ✓ a minor dent to a metal body panel, not exceeding 40cm in diameter.
 - ✓ a minor scratch, not exceeding 40cm in length.
 - ✓ a scuffed bumper, which is less than 40cm in diameter.
 - ✓ a scratched or scuffed wing mirror cover/casing, where the damage is less than 40cm in diameter.
- ✓ The cost of a SMART repair for minor cosmetic damage is limited to £1,000 per claim including VAT and £3,000 including VAT in total.
- ✓ A contribution of up to £250 including VAT towards a bodyshop repair, where the minor cosmetic damage falls within the 40cm covered area and is not repairable using a SMART repair technique.

Tyre Insurance

- ✓ The cost of a repair to a tyre (where possible) or a replacement tyre in the event of accidental or malicious damage.
- ✓ Tyre replacements are limited to five (5) per annum during the policy term. The maximum amount payable per tyre replacement will be £300, including VAT and £4,500 including VAT in total during the policy term.
- ✓ Unlimited tyre repairs, up to a maximum of £50 per repair including VAT, but limited to the maximum amount detailed on the policy schedule during the policy term.
- ✓ Where necessary, repairs will include the cost of a replacement valve, wheel balancing and environmental disposal.

Alloy Wheel Insurance

- ✓ The cost of a repair to an alloy wheel in the event of accidental or malicious damage.
- ✓ Alloy wheel repairs are limited to five (5) per annum during the policy term, at a maximum of £200 per repair including VAT and £3,000 including VAT in total during the policy term.
- ✓ A contribution towards a replacement alloy wheel in the event it is damaged beyond repair, up to a maximum of £200 including VAT per alloy wheel. Any contribution towards a replacement counts as one (1) of the five (5) repairs, per annum.

Windscreen Replacement Excess Cover

- ✓ A contribution towards your motor insurance windscreen excess where your vehicle requires a replacement windscreen as a result of damage caused by day-to-day motoring, for a maximum of:
 - ✓ Three (3) contributions during the policy term; and
 - ✓ £150 including VAT for any one contribution; and
 - ✓ £450 including VAT in total, during the policy term.



What is not insured?

- ✗ Any claim which is not reported within thirty (30) days of the incident date.
- ✗ Stone chip damage to the vehicle.
- ✗ Damage that is not repairable by a SMART repair, is beyond minor cosmetic damage, or because of the extent or number of areas of damage, a bodyshop repair is required.
- ✗ Any damage where the body panel, bumper or wing mirror is ripped, perforated, cracked or torn or there is damage to the structure and/or alignment.
- ✗ Damage to the locks or handles, beading, mouldings, lamps, window panels, glass, windscreen (other than a claim for windscreen replacement excess) or wheel trims.
- ✗ Any claim relating to damage caused by neglect or a deliberate, careless act or omission by you, or the cost of any routine maintenance or adjustments.
- ✗ Any claim where the tyre tread depth does not comply with UK road traffic regulations at the incident date.
- ✗ Any claim where the damage has been accumulated over an extended period, which is deemed to be wear and tear.
- ✗ Any damage to an alloy wheel showing evidence of rust or corrosion.
- ✗ Any claim relating to a tyre or alloy wheel that is not fitted to the vehicle or damage that was present at the start of the policy.
- ✗ Any claim relating to a road traffic accident or as a result of fire, theft or flood.
- ✗ Any claim for malicious damage that is not accompanied by a crime reference number.
- ✗ Vehicles that have a specialist bodywork finish, including self-healing, chrome illusion, matte or textured finish or bodywork wrap.
- ✗ Wheels that are of chrome finish, polished finish or split rim construction.
- ✗ Any windscreen replacement excess claim involving malicious or intentional damage, where the windscreen can be repaired or the excess is payable by a third party for any reason
- ✗ Consequential damage, loss or injury of any kind.



Are there any restrictions on cover?

- ! Cover only applies where the damage is a result of day-to-day motoring and where the accidental or malicious damage is a result of a sudden and unforeseen event.
- ! You must be resident in the United Kingdom, Channel Islands or the Isle of Man.
- ! You must have purchased the policy from the supplying dealer no later than thirty (30) days after purchasing the vehicle.
- ! The vehicle must not be an emergency vehicle, commercial vehicle over 3.5 tonnes, taxi, courier vehicle, bus, minibus, coach, truck, motor home, trailer, heavy goods vehicle, licenced private hire vehicle, daily rental vehicle or breakdown and recovery vehicle.
- ! The vehicle must not be used for commercial or business use, hire and reward, dispatch, driving school tuition, chauffeuring, road racing, track days (timed or un timed), rallying, pace-making, speed testing or any other competitive event.



Where am I covered?

- ✓ Cover is provided for incidents which occur within the UK, Ireland, Isle of Man and the Channel Islands. Cover is also provided for a period of up to sixty (60) days for any one single trip to Switzerland or the countries of the European Economic Area.



What are my obligations?

- You must take reasonable care to provide us with accurate and complete answers to our questions whether you are at proposal stage or making changes to the policy.
- If you become aware that information you have given us is inaccurate or has changed, you should inform us as soon as possible, as failure to do so may invalidate the policy and claims may not be paid.
- You must advise us if you sell or transfer ownership of the vehicle as this will require changes to the policy.
- You must make us aware of any change in circumstances that affect your eligibility for this policy.
- You must notify us as soon as reasonably possible in the event of a claim but no later than thirty (30) days from the incident date.
- You will be responsible for payment of any repair work completed that falls outside of the scope of this policy.



When and how do I pay?

You can pay for this policy in full when you purchase it from the supplying dealer. Alternatively, you may be able to add the policy cost to a loan agreement, in which case you may pay interest on the premium. This will be explained when you purchase the policy.



When does the cover start and end?

This policy lasts for the term as detailed on the policy schedule, up to a maximum of thirty-six (36) months. Please note, the policy will end at the earliest of any of the below;

- You fail to pay your premium when due; or
- You or the vehicle no longer meeting the eligibility criteria; or
- The date on which the vehicle is sold or transferred to a new owner, unless transferred to a family member; or
- The number or value of claims settled having reached the limits; or
- The policy being cancelled by either you or us; or
- A total loss payment being made by us; or
- The end date as detailed on the policy schedule.

Please note that this insurance policy cannot be renewed.



How do I cancel the contract?

You have the right to cancel the policy at any time.

Please contact the supplying dealer if you wish to cancel within thirty (30) days of the start date on the policy schedule or receipt of the policy terms, whichever is later. If you wish to cancel after this period, you can contact the administrator, Premia Solutions Limited:

- by visiting <https://www.mypremia.co.uk>; or
- by telephone on 01926 622 660; or
- by writing to Customer Services, Premia Solutions Limited, 3 Corunna Court, Corunna Road, Warwick CV34 5HQ.

If you have not made a successful claim and cancel within thirty (30) days of receiving the policy documents, you will receive a full refund of the premium.

If you have not made a successful claim and cancel after thirty (30) days, you will be entitled to a pro rata refund based on the number of fully unexpired months remaining on the policy, less an administration fee. No refund will be possible if any claims have been paid.

A pro rata refund example is as follows:

£360 premium paid for a thirty-six (36) month policy.

Cancellation in month eighteen (18) leaves eighteen (18) full months remaining.

Pro rata refund of £180 less £35 administration fee.

Amount of refund due to you is £145.