Alloy Wheel Insurance by smart
Policy Summary

This document does not form part of your contract of insurance but it shows the important aspects of your Alloy Wheel Insurance policy that we think should be brought to your attention. It is not the full terms and conditions - they are detailed in your policy schedule.

Type of Insurance
smart Alloy Wheel Insurance provides cover for the cost of replacing or repairing your Alloy Wheels as a result of accidental or malicious damage so long as you have paid the required premium.

Features and benefits
Within the period of insurance the insurer will pay for the cost of replacing or repairing your Alloy Wheel as a result of Accidental or Malicious Damage. You will be covered for the cost of up to 10 repairs or 4 replacements. The insurer will replace diamond cut alloy wheels and repair painted alloy wheels to smart specifications, your wheel will be repaired on a mobile basis subject to the information provided by you to us at the time of your claim. The maximum amount the insurer will pay is up to the aggregate limit of the policy inclusive of VAT as indicated on your policy schedule, dependant on the size of Your Alloy Wheel.

Main exclusions
Like all policies of this type there are some circumstances that this insurance does not cover. Importantly, these include:

- Motorcycles scooters, three wheeled vehicles, quad bikes, caravans or motorhomes, trailers, boats, commercial vehicles, emergency vehicles, vehicles used for hire or reward, taxis, self-drive hire, driving schools or delivery courier, or vehicles used in any sort of rally, speed-testing, racing or any kind of competition or trial.
- any damage caused by a third party for general maintenance to the vehicle, including tyre replacement or when the vehicle is in the charge of a third party and for which they are responsible for it.
- any damage incurred prior to the inception of the policy
- a claim where the loss is covered by another insurance and/or your motor insurance
- any damage or defect which is not accidental or malicious damage
- general wear and tear or neglect
- theft of the Alloy Wheel
- claims made in excess of the aggregate limit as shown on your policy schedule
- where You are not a permanent UK resident
- the £45 Excess for the replacement of Your Alloy Wheel
- any modification to the Alloy Wheel
- claims reported to the claims office more than 30 days after the incident

The full list of exclusions is shown in your policy document, in Section 4.

Cancelling the insurance
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. You will be entitled to a full refund, providing no claims have been submitted.

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 which will be calculated monthly and is paid for each full month left to run, providing no claims have been submitted. An administration fee of £35 will be applied if You decide to cancel Your policy after 30 days which reflects the administrative cost of arranging and cancelling the policy. Should You wish to cancel Your policy You will be required to send the request in writing to the Administrator AutoProtect (MBI) Ltd with a cheque for £35 made payable to AutoProtect (MBI) Ltd, a copy of Your original sales invoice confirming purchase of the policy and Your Cancellation will be processed and the refund will be paid by cheque made payable to You. If You have submitted any claims against Your policy You will not be able to request a refund. If the policy has not been paid in full, you will be entitled to a pro-rata refund on the amount you have paid under the Instalment Plan less the administration fee of £35.

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How to claim
If you wish to claim please contact the claims office on 0871 384 3182.

Full details about claiming can be found in the policy, in Sections 8.

Fraudulent Claims or Misleading Information
Please note: we take a robust approach to fraud prevention in order to keep premium rates down. If any claim under this insurance is fraudulent or is intended to mislead, or if any misleading or fraudulent means are used by you or anyone acting on your behalf to obtain benefit under this insurance, your right to any benefit under this insurance will end, your cover will be cancelled and we will be entitled to recover any benefit paid and costs incurred as a result of any such fraudulent or misleading claim. We may also inform the police.

Complaints and Contact Details

Complaints about the sale of your policy If you wish to make a complaint about the conduct of the sale of this insurance, including any information or advice provided as part of the sale, please contact the retailer that sold you the policy. N.B. If you remain dissatisfied regarding a complaint about the sale of your policy you may refer it to the Financial Ombudsman Service. The contact details are shown below.

Complaints about policy administration matters including claims If you wish to make a complaint about service matters such as general administration of your policy (other than about a claim) please also contact AutoProtect (MBI) Limited.
N.B. If you remain dissatisfied regarding a complaint about the general administration, or the terms and conditions of this policy, or about a claim, it can be referred to Lloyd’s of London. Complaints that cannot be resolved by Lloyd’s may be referred to the Financial Ombudsman Service (FOS). The contact details for both are shown.

Contact Details

AutoProtect MBI Ltd
Warwick House
Roydon Road
Harlow
Essex
CM19 5DY
Fax: 01279 456 510
Email: info@AutoProtect.net
Telephone 0871 384 1167

Lloyd’s of London
Policyholder & Market Assistance
Market Services
Lloyd’s
Fidentia House Walter Burke Way
Chatham Maritime
Kent ME4 4RN
Telephone +44 (0)20 7327 5693
Fax +44 (0)20 7327 5225
E-mail complaints@lloyds.com

Compensation Scheme
The Insurer of this Insurance (see below) is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if the Insurer is unable to meet its obligations to you under this contract. Further information can be obtained from The Financial Services Compensation Scheme, Tel: 020 7892 7300 Website: www.fscs.org.uk

The Insurer
This insurance is underwritten by Lloyd’s Syndicate 5820 which is managed by ANV Syndicates Limited. The insurer is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. AutoProtect (MBI) Limited

This insurance is arranged and managed by AutoProtect (MBI) Limited who are authorised and regulated by the Financial Conduct Authority to carry out General Insurance mediation business.