

POLICY SUMMARY: KEY INFORMATION THAT YOU NEED TO BE AWARE OF



Alphaera Tyre Insurance - Summary of Cover

This policy summary does not contain the full terms and conditions of the policy.

① This symbol shows where further details can be found in the policy document or confirmation of cover.

Who provides the cover?

Alphaera Tyre Insurance is underwritten by Allianz Insurance plc.

How long does the cover last?

You can choose to protect your tyres for 1, 2 or 3 years.

① The period of insurance is shown on your confirmation of cover.

What type of cover is provided?

Tyre insurance will pay for the repair or replacement of tyres damaged either accidentally or by a malicious act. The maximum number of tyres that can be repaired or replaced in the period of insurance is 5 for cars. The maximum number of tyres that can be replaced in the period of insurance is 3 for motorcycles.

① The cover you have chosen is shown on your confirmation of cover.

Who is this policy for?

Drivers of cars, estate cars, 4x4s, Sports Utility Vehicles, Light Commercial vehicles. The vehicle must be less than 7 years old and have travelled less than 80,000 miles at the date of purchase of the insurance (this condition does not apply to motorcycles). The vehicle cannot weigh more than 3500kg or seat more than 8 people (including the driver).

Riders of Motorcycles. There are no age or mileage restrictions for motorcycles.

What are the significant benefits, exclusions and limitations of the policy?

The Benefits

- **For Cars:** The Insurer will pay up to £50 (including VAT) towards the cost of repair and £300 towards the cost of replacement of tyres.
- **For Motorcycles:** The Insurer will pay up to £200 (including VAT) towards the cost of replacement of tyres.
- Run-flat tyres and motorcycle tyres will be replaced, not repaired.
- If your vehicle is fitted with non Run-flat tyres, the claim limit includes the cost of replacement of any used liquid sealant supplied as part of the mobility system.
- If your vehicle is replaced under the new for old benefit of your motor insurance policy we will transfer the unexpired term of this policy to the replacement vehicle.
- You choose the period of time you want to protect your tyres.
- You can pay the premium in one lump sum or by 12 instalments.

Significant limitations or exclusions

The policy does not cover:

- More than 5 claims for cars and 3 claims for motorcycles in the period of insurance chosen.
- Damage to tyres with less than the minimum legal tread at the date of the incident.
- Tyres that do not carry the European E mark.
- Theft of tyres.
- Damage caused by:
 - wear and tear
 - using the tyre at incorrect pressures
 - faulty steering geometry or tracking
 - the faulty manufacture or design of the tyre
 - driving a damaged Run-flat tyre against the vehicle manufacturer's recommendations.
- Damage to tyres occurring outside the UK.
- Certain makes and models of vehicle.

① For full details, see "What is not covered"

What happens if I take out the cover and then change my mind?

You have the right to cancel the policy within 14 days of the start date and have any premium you have paid refunded.

After 14 days you can cancel the cover but no refund of premium will be made.

① General condition 5 in the policy booklet explains how to cancel your policy.

How do I make a claim?

You can either:

- Contact an Alpha Partner who will arrange claim validation and the repair or replacement of the tyre, or
- Call the Alpha Protect Services Team on 0845 641 9754 for authorisation on how to proceed with your claim.

If your tyres are damaged by a malicious act you will need to report the incident to the police and obtain a crime reference number to submit with your claim.

① See "How to make a claim" in the policy.

Can the insurer change the terms and conditions of the cover or the premium?

No, once you have paid the premium the terms and conditions and the price of the insurance are fixed for the term.

Would I receive compensation if the Insurers were unable to meet their liabilities?

You may be entitled to compensation from the Financial Services Compensation Scheme if the Insurers cannot meet their liabilities.

How do I make a complaint?

Should you wish to make a complaint about the handling of your insurance please contact:

Alphera Protect Services Manager,
102 George Street,
Croydon,
CR9 1AJ
Phone: 0845 641 9754

If the complaint relates to the service provided by the insurer we will pass the details on to them and will monitor the progress of their investigations.

Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

