

Insurance Product Information Document

Company: London General Insurance Company Limited

Product: Kwik Fit TyreCare Insurance

London General Insurance Company Limited, registered number 1865673, incorporated in England (TWENTY Kingston Road, Staines-upon-Thames, Surrey TW18 4LG), authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202689.

IMPORTANT: Complete pre-contractual and contractual information is provided in other relevant documents. Please refer to the full terms and conditions for further details.

What is this type of insurance?

TyreCare is a comprehensive tyre insurance policy offered by Kwik Fit. Tyres insured under the TyreCare policy will be repaired or replaced, fitted (including valve/s) and balanced at no additional cost to you, in the circumstances summarised below.



What is insured?

- ✓ Malicious damage: deflation or damage to the insured tyre or the valve caused intentionally by a third party, which requires a repair or a replacement before normal use can be resumed.
- ✓ Accidental damage: sudden and unforeseen deflation or other damage of the tyre itself or the valve, caused accidentally which requires the immediate repair or replacement before normal use can be resumed.
- ✓ In the event of accidental damage or malicious damage, provided the tyre(s) tread depth complies with UK road traffic regulations, Kwik Fit will, on behalf of the insurer:
 1. Repair the tyre(s) where possible; or
 2. Replace the tyre(s) with one of the same or similar specification.The repair or replacement includes the cost of a replacement valve, wheel balancing and environmental disposal.



What is not insured?

- ✗ Tyres below the UK legal limit of tread depth or any tyres that are not dot marked or where there has been an attempt to remove the serial number or other identifying marks from the tyre.
- ✗ Any malicious damage not accompanied by a valid and substantiated crime reference number.
- ✗ Fire and theft.
- ✗ Commercial or agricultural vehicles.
- ✗ Private hire, driving tuition vehicles (including any other professional instruction), taxis and chauffeuring vehicles used for hire or reward.
- ✗ Vehicles used for competition or any competitive events. Off-road use, motor rallying, motor racing, pace-making, speed or duration tests (or any practice for these events) or track day events, regardless of whether they are timed or untimed.
- ✗ Vehicles fitted with tyres that already have the benefit of a warranty against accidental and malicious damage. If you're unsure, please speak to your local Kwik Fit centre.
- ✗ Manufacturing defects or faults including a manufacturer's recall.

For full details of exclusions please see Terms and Conditions



Are there any restrictions on cover?

- ! Cover is available for:
 - Individuals over 17 years of age; and
 - Standard road-going private passenger's vehicles.
 - ! Cover is not available for tyres fitted to vehicles that are used during the duration of insurance for:

(a) Professional instruction	(f) Track days (timed or untimed)
(b) Hire or reward	(g) Rallying
(c) Driving school tuition	(h) Pace-making
(d) Chauffeuring	(i) Speed testing or any other competitive or off-road event
(e) Motor racing	
 - ! This insurance may not be assigned to a third party or another vehicle. If you sell and/or transfer the vehicle to another person, motor dealer, or trader during the period of insurance, all insurance will end upon such sale or transfer. No premium will be refundable.
 - ! This insurance does not cover any damage that has occurred to any part of the vehicle as a result of the tyre damage.
 - ! Loss directly or indirectly suffered by you as a result of the tyre damage is not covered by this insurance.
 - ! Tyres fitted to vehicles that have been modified during the period of insurance, outside the manufacturer's specification, for example engine enhancements or lowering of the suspension.
- For full details of all exclusions, please see the full policy terms and conditions.



Where am I covered?

- ✓ The vehicle is covered in the UK, Isle of Man and Channel Islands.



What are my obligations?

- To claim for malicious damage, **you must** report the incident to the Police and provide a crime reference number at the time of making a claim.
- When applying for or varying this policy or submitting a claim, you or anyone acting on your behalf must take **reasonable care** to answer all questions honestly and to the best of your knowledge. Failure to do so may affect the validity of your policy or the payment of claims.
- **Notify us** as soon as possible if any of your details change during the term of the policy.



When and how do I pay?

You can make a one off-payment (by credit or debit card). This payment includes any applicable taxes.



When does the cover start and end?

- This insurance will end on the earlier of:
- 12 months from the date of purchase; or
 - when the insured tyre has been repaired three times; or
 - when the insured tyre has been replaced.
- The insurance for each insured tyre will end immediately upon replacement of that tyre or completion of three repairs on that tyre.



How do I cancel the contract?

You may cancel this policy within 14 days of the sales receipt date. If you choose to do this you are entitled to a full refund of the premium paid, provided that no claim has been made. If you cancel your policy outside the 14 day cooling off period and provided that no claim has been made, you will be entitled to a pro rata refund of your premium based on the number of full months of unexpired insurance, subject to a minimum premium of £5, which will be retained by us. Where your refund is calculated to be less than the minimum premium no refund will be due. The minimum premium reflects our cost in setting up and administering your insurance. Please contact Kwik Fit Customer Services to exercise your right to cancel the insurance.