

Your Contract of Insurance

Alloy Wheel

Introduction

Thank you for choosing ALAIB Ltd T/A ALA Insurance Brokers to provide **Your Alloy Wheel** cover. **We** recommend that **You** read **Your** policy and the details contained on **Your Policy Schedule** carefully and ensure **You** fully understand each element of the cover provided and the terms and conditions which apply. If **You** have any questions regarding **Your** policy or the cover it provides please contact the **Administrator**.

This insurance is arranged by ALAIB Limited T/A ALA Insurance Brokers & underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

ALAIB Limited are authorised and regulated by the Financial Conduct Authority.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101. **You** can check **Our** details on the Financial Services Register <https://register.fca.org.uk/>.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

As **You** would expect **You** will receive a first-class service that's always reliable and handles claims quickly and efficiently, **We** will confirm the level of cover **You** have selected on **Your Policy Schedule**, please check the level of cover provided is correct as **You** will only be entitled to the level of cover recorded on the **Policy Schedule**. If any of **Your** details on the **Policy Schedule** are incorrect, please contact the **Administrator**.

IMPORTANT

Always keep this document and **Policy Schedule** with **Your Vehicle**, as **You** will be required to confirm details of **Your** policy before **We** will process a **Claim** under the policy.

Definitions

The words or expressions detailed below have the following meaning wherever they appear in this policy in bold with a capital letter.

Alloy Wheel(s): The alloy wheels that are of original specification to the **Vehicle** and were present on the **Vehicle** at the time **You** purchased the **Vehicle**.

Accidental Damage: A sudden and unforeseen event that has resulted in **Damage** to the **Alloy Wheel(s)**.

Administrator: ALAIB Ltd T/A ALA Insurance Brokers, Third Floor, Unit 3, Park Farm Courtyard, Easthorpe, Malton, YO17 6QX. Telephone: 01653 916304.

Approved Repairer: A company authorised by the **Claims Administrator** to undertake Repairs.

Claim: A single **Repair** under this policy.

Claim Limit: Is the limit that can be claimed under the relevant section of **Your** policy.

Claims Administrator: Mechanical Breakdown & General Insurance Services Limited, Cobalt Business Exchange, Cobalt Park Way, Newcastle Upon Tyne. NE28 9NZ

Claims Waiting Period: The initial period of 14 days from the start date of **Your** policy during which any **Claim** under this policy shall be excluded

Damage(d): Arising from **Accidental Damage** or malicious damage by a third party, necessitating immediate **Repair**.

GB Resident: England, Scotland and Wales

Geographical Limit: England, Scotland, and Wales and a maximum of 30 days in the European Union during any twelve-month period.

Insured, You, Your: A **GB resident** named on the **Policy Schedule** being the owner or registered keeper of the **Vehicle** or the person financing it on behalf of the owner or registered keeper and who has paid the necessary premium under this policy.

Insurer, We, Us, Our: UK General Insurance Ltd on behalf of Great Lakes Insurance SE

Period of Insurance: The period specified on the **Policy Schedule** between the effective start date and expiry date.

Policy Schedule: The document issued to **You** by the **Administrator** when **You** take out this policy, it will contain details of the cover selected, personal details about **You**, the **Vehicle**, and confirmation of the effective start and expiry date of the policy.

Repair: means work completed by the **Approved Repairer / Repairer** to a single Alloy Wheel.

Repair cost(s): means the cost of **Repair** materials and labour, required to complete a repair under the policy.

Repairer: means any company authorised by the **Claims Administrator** to undertake Repairs.

Vehicle: The **Vehicle** as identified on the **Policy Schedule** by means of the **Vehicle** make, model and registration number being under 7 Years and having covered less than 70,000 miles.

What You Are Covered For

Within the **Period of Insurance**, **We** will pay for the cost of **Repair** resulting from **Accidental Damage** which has occurred within the **Geographical Limit** of the policy to the **Alloy Wheels**. Each **Claim** will be handled by the **Administrator** and the **Repair** will be carried by **Our Approved Repairer**, who will make all efforts to affect the **Repair** to **Your** satisfaction. Where more than one **Alloy Wheel** has suffered **Accidental Damage**, each **Repair** will be classed as one **Claim** under the policy. Where, in the opinion of the **Approved Repairer**, the **Damage** is to such an extent that a **Repair** is not possible. **We** will provide **You** with a £100 contribution towards a replacement alloy wheel.

The maximum number of **Claim(s)** during the **Period of Insurance** shall not exceed:

- Three (3) **Claim(s)** under a twelve (12) month policy.
- Six (6) **Claim(s)** under a Twenty-four (24) month policy.
- Nine (9) **Claim(s)** under a Thirty-six (36) month policy.
- **Our** liability per **Claim** shall not exceed £100.

What You Are Not Covered For

1. This insurance will not cover the following:
2. Any claim made within the **Claims Waiting Period**.
3. Any Damage which occurs during the **Claims Waiting Period**.
4. **Repair** or replacement costs where **Your Policy Schedule** does not confirm cover under section one of the policy.
5. The wheels are after-market fitment or not of original manufacturer specification for the **Vehicle**.
6. Corrosion, pitting, discolouration, tar staining, neglect or a defect which the **Approved Repairer** states is not the result of **Accidental Damage**.
7. Theft of **Your Alloy Wheel(s)**.
8. **Damage** present on an **Alloy Wheel** prior to the effective start date of the policy.
9. **Alloy Wheel(s)** with diamond (laser) cut rims, split rim construction or with polished or chrome effect finishes.
10. A **Repair** required as a result of;
 - 10.1 The **Vehicle** being driven while the tyre is deflated or has been operated at the incorrect pressure.
 - 10.2 A replacement tyre being fitted to the **Alloy Wheel**.
 - 10.3 The failure of any work not carried out by an **Approved Repairer**.
 - 10.4 Any act or omission which is wilful or unlawful.
 - 10.5 Where the **Vehicle** is located outside of the **Geographical Limit** of the policy.
 - 10.6 Where **You** have exceeded the number of **Claim(s)** permitted during the **Period of Insurance**.

10.7 Failure of the **Approved Repairer** to match the cosmetic finish of any other **Alloy Wheel** on the **Vehicle**.

10.8 Cracked or buckled **Alloy Wheel(s)**.

General Exclusions

The following exclusions apply to all sections of **Your** policy.

1. Where **Your Vehicle** is listed as an excluded **Vehicle**.
2. For Loss of whatsoever nature arising directly or indirectly, in whole or in part, due to any act or omission which is wilful, unlawful or negligent on **Your** part. Any costs incurred in excess of or outside the liability under this insurance including any form of consequential loss, depreciation or diminution in value.
3. Faults in workmanship or materials, or any consequential loss following any repair paid for by **Us** on **Your** behalf. It is **Your** responsibility to meet any charges in excess of, or rejected as not being **Our** liability.
4. For manufacturing defects or faults including manufacturer's recall.
5. The VAT element of any **Claim** where **You** are VAT registered.
6. Where **You** have exceeded the number of **Claim(s)** permitted during the period of insurance.
7. A claim which is the subject of fraud, false actions or dishonesty.
8. Any **Damage**;
 - 8.1 which occurred before the inception of this insurance, or occurred due to the **Vehicle** being driven following the initial failure.
 - 8.2 caused by fire, any road traffic accident, or where the **Vehicle** is a total loss.
 - 8.3 where damage is caused to any other part of the **Vehicle** by the same incident which is part of a road traffic accident or road risk insurance claim.
 - 8.4 Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
 - 8.5 Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
- 9 Any direct or indirect consequence of:
 - 9.1 Irradiation, or contamination by nuclear material; or
 - 9.2 The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
 - 9.3 Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
- 10 Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.

For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.

For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

Excluded Vehicles

The following Vehicles / **Vehicle** types are excluded from cover;

1. Taxis, self-drive hire, driving schools, service Vehicles e.g. police, ambulance etc.
2. Commercial vehicles or vans with a carrying capacity exceeding 1750kg.
3. A **Vehicle** used in any sort of competitions, rallies, pace making or off-road use.

4. Left hand drive Vehicles or a **Vehicle** not listed in Glass's Guide.
5. Any **Vehicle** owned temporarily or otherwise by a motor dealer, trader or business formed for the purpose of selling or servicing motor vehicles.

When Your Policy Will End

The benefits provided under the relevant section of **Your** policy will cease on the earliest of the following:

1. The expiry date, as shown on **Your Policy Schedule**.
2. **You**, or anyone representing **You**, defrauds or deliberately misleads the **Insurer** or the **Administrator**.
3. The **Vehicle** is sold or transferred to a new owner.
4. The Alloy Wheels are modified following purchase of the **Vehicle**.
5. The **Alloy Wheel(s)** are no longer fitted to the **Vehicle**.
6. When **Your** premium has not been paid in full within the required period;
7. The maximum number of **Claim(s)** under the policy has been reached.

Policy Conditions

You must comply with the following conditions to have the full protection of **Your** policy. If **You** do not comply with the following conditions **We** may at **Our** option: cancel the policy; refuse to deal with **Your** claim or reduce the amount of any **Claim** payment.

1. **You** must take reasonable care to:
 - a) supply accurate and complete answers to all the questions **Your Administrator** may ask as part of **Your** application for cover under the policy
 - b) to make sure that all information supplied as part of **Your** application for cover is true and correct
 - c) tell **Your Administrator** of any changes to the answers **You** have given as soon as possible.

You must take reasonable care to provide information that is accurate and complete answers to the questions **Your Administrator** ask when **You** take out, make changes to and renew **Your** policy. If any information **You** provide is not accurate and complete, this may mean **Your** policy is invalid and that it does not operate in the event of a claim or **We** may not pay any claim in full.

If **You** become aware that information **You** have given **Your Administrator** is inaccurate or has changed, **You** must inform them as soon as possible.

2. **You** must not act in a fraudulent way. If **You** or anyone acting for **You**:
 - 2.1 fails to reveal or hides a fact likely to influence whether **We** accept **Your** proposal, **Your** renewal, or any adjustment to **Your** policy;
 - 2.2 fails to reveal or hides a fact likely to influence the cover **We** provide;
 - 2.3 makes a statement to **Us** or anyone acting on **Our** behalf, knowing the statement to be false;
 - 2.4 sends **Us** or anyone acting on **Our** behalf a document, knowing the document to be forged or false;
 - 2.5 makes a claim under the policy, knowing the claim to be false or fraudulent in any way;
 - 2.6 makes a claim for any loss or damage **You** caused deliberately or with **Your** knowledge; or
 - 2.7 if **Your** claim is in any way dishonest or exaggerated,

We will not pay any benefit under this policy or return any premium to **You** and **We** may cancel **Your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **You** and inform the appropriate authorities. This policy is non-transferable

3. **You** are to be the owner or registered keeper of the **Vehicle** or you are financing the **Vehicle** on behalf of the owner or registered keeper of the **Vehicle**.

Claims Conditions

You must comply with the following instructions to have the full protection of **Your** policy. If **You** do not comply with them, **We** may at **Our** option cancel the policy, refuse to deal with **Your** claim, or reduce the amount of the **Claim** payment.

1. Making a claim
All claims **MUST** be made within seven working days of the **Accidental Damage** occurring.
2. Duty of care

You must not continue to drive the **Vehicle** after any **Accidental Damage** or incident if it this could cause further damage. In such circumstances, the **Alloy Wheel(s)** should be removed and replaced with a serviceable spare or arrangements made to have the **Vehicle** recovered.

3. Contact the **Claims Administrator**
Before any work is undertaken it is **Your** responsibility to ensure that the **Approved Repairer / Repairer** telephone's the **Claims Administrator** for authorisation.
4. Claims procedure
A detailed claims procedure is provided below, **You** must follow this procedure; failure to do so may result in non-payment of **Your Claim**.
5. **Repair** authorisation
Should **You** decide to give permission to the **Repairer** to commence work, without an authorisation number being obtained from the **Claims Administrator**, **You** do so in the full knowledge that **We** reserve the right not to meet **Your Claim** because **You** have denied **Us Our** right under this policy to inspect the **Vehicle** and its Alloy Wheels prior to its **Repair**.
6. Confirming details of **Your Claim** with **You**

To ensure **We** maintain the highest level of service **We** may contact **You** to confirm the details of **Your Claim**. Should **You** be contacted **We** will await confirmation from **You** that **You** are happy for the **Repair** Costs to be settled before arranging payment under the terms of **Your** policy. Should **We** not receive a response following **Our** request **You** may become liable to settle the cost of **Repair** as **Your** failure to reply will be viewed as repudiating liability under the policy
7. Use of Engineers
At notification of any **Claim**, **We** reserve the right to instruct an independent engineer to: inspect **Your Vehicle** and its Alloy Wheels, before authorising any **Claim**.
8. When **You** collect **Your Vehicle** / Repairs have been completed
Please check that all work has been properly completed, If **You** are aware the **Repair** is not satisfactory do not sign any satisfaction note and advise the **Claims Administrator** as soon as possible. **We** do not accept responsibility for faults in workmanship or materials for Repairs paid for by **Us** on **Your** behalf.
9. In certain circumstances, the **Approved Repairer** may advise **You** that Alloy Wheel **Damage** cannot be effectively repaired using smart repair techniques and would require a full refurbishment. Should **You** request that the **Approved Repairer** undertakes a smart repair and **You** are subsequently not satisfied with the result, any further work to the same Alloy Wheel shall not be covered under this policy.

How to Claim

You must contact the **Claims Administrator** by telephoning 0191 259 0647 to proceed with a **Claim** under the policy, **You** will be required to provide the following information: -

1. Advise **Us** of **Your** policy number and **Vehicle** details;
2. A daytime contact telephone number;
3. Advise us of the cause of **Damage**;
4. Electronic images of the **Damage**.

Depending on the nature of **Your Claim** **We** may ask **You** to provide the following additional information:

1. Valid crime reference number in the case of malicious damage;
2. Location for the attendance of an **Approved Repairer** for Repairs;
3. **Your** contact and payment details for reimbursement.

You will be liable for any costs incurred in excess or outside the liability of this insurance.

UK General Insurance Ltd is an agent of Great Lakes Insurance SE and in the matters of a claim act on behalf of Great Lakes Insurance SE.

Important telephone numbers:

Policy **Administrators** - 01653 916306

Claims Helpline - 0191 259 0647

To make sure that **You** receive the highest levels of service telephone calls to the **Administrator** and **Claims Administrator** may be recorded.

Cancellation

We hope **You** are happy with the cover this policy provides. However, if after reading this policy, this insurance does not meet with **Your** requirements, please return it to the **Administrator**, within 30 days of issue and **We** will refund **Your** premium. Thereafter **You** may cancel the insurance cover at any time by writing to the **Administrator** however no refund of premium will be payable.

The **Insurer** shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **You** at **Your** last known address. Valid reasons may include but are not limited to:

1. Where **We** reasonably suspect fraud
2. Non-payment of premium
3. Threatening and abusive behaviour
4. Non-compliance with policy terms and conditions
5. **You** have not taken reasonable care to provide complete and accurate answers to the questions **We** ask.

If **We** cancel the policy and/or any additional covers **You** will receive a refund of any premiums **You** have paid for the cancelled cover, less a proportionate deduction for the time **We** have provided cover.

Where **Our** investigations provide evidence of fraud or misrepresentation, **We** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **You** provided **Your Administrator** with incomplete or inaccurate information. This may result in **Your** policy being cancelled from the date **You** originally took it out and **We** will be entitled to keep the premium.

If **Your** policy is cancelled because of fraud or misrepresentation, this may affect **Your** eligibility for insurance with **Us**, as well as other insurers, in the future.

Policy Transfer

In the event that you change your vehicle during the period of insurance, on the condition that no claims have been made or are pending, you may apply to the administrator to transfer the pro rata balance (as a cash value) of your policy to your new vehicle subject to the terms and condition of this policy.

Governing Law

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which **Your** main residence is situated.

Complaints Procedure

It is the intention to give **You** the best possible service but if **You** do have any questions or concerns about this insurance or the handling of a **Claim You** should follow the Complaints Procedure below:

Complaints regarding:

Sale of Policy:

Please contact ALAIB Ltd T/A ALA Insurance Brokers who arranged the Insurance on **Your** behalf on 01653 916304.

If **Your** complaint about the sale of **Your** policy cannot be resolved by the end of the third working day, ALAIB Ltd T/A ALA Insurance Brokers will pass it to:

Customer Relations Department
UK General Insurance Limited
Cast House

Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ
Telephone: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

Claims:

Mechanical Breakdown & General Insurance Services Limited
Cobalt Business Exchange
Cobalt Park Way
Newcastle Upon Tyne
NE28 9NZ
Telephone: 0191 259 0647

In all correspondence please state that **Your** insurance is provided by UK General Insurance Limited and quote scheme reference 04886G.

If **Your** complaint about **Your Claim** cannot be resolved by the end of the third working day, Mechanical Breakdown & General Insurance Services Limited will pass it to:

Customer Relations Department
UK General Insurance Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ
Tel: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

If it is not possible to reach an agreement, **You** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **You** are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,
Exchange Tower,
Harbour Exchange Square,
London,
E14 9SR.

The above complaints procedure is in addition to **Your** statutory rights as a consumer. For further information about **Your** statutory rights contact **Your** local authority Trading Standards Service or Citizens Advice Bureau.

If **You** have purchased the insurance policy online, **You** may also raise **Your** complaint via the EU Online Dispute Resolution Portal at <http://ec.europa.eu/consumers/odr/>. This will forward **Your** complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. However, this may be a slower route for handling **Your** complaint than if **You** contact the Financial Ombudsman Service directly.

Financial Services Compensation Scheme

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk. **You** may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or **You** can write to: Financial Services Compensation Scheme, P O Box 300, Mitcheldean, GL17 1DY

UK GENERAL INSURANCE LTD PRIVACY NOTICE

We are UK General Insurance Ltd, referred to as "we/us/our" in this notice. Our data controller registration number issued by the Information Commissioner's Officer is **Z7739575**.

This privacy notice is relevant to anyone who uses our services, including policyholders, prospective policyholders, and any other individuals insured under a policy. We refer to these individuals as "you/your" in this notice.

We are dedicated to being transparent about what we do with the information that we collect about you. We process your personal data in accordance with the relevant data protection legislation.

Why do we process your data?

Property of UK General Insurance Ltd

The provision of your personal data is necessary for us to administer your insurance policy and meet our contractual requirements under the policy. You do not have to provide us with your personal data, but we may not be able to proceed appropriately or handle any claims if you decide not to do so.

What information do we collect about you?

Where you have purchased an insurance policy through one of our agents, you will be aware of the information that you gave to them when taking out the insurance. The agent will pass your information to us so that we can administer your insurance policy.

For specific types of insurance policies, for example when offering you a travel insurance policy, we may process some special categories of your personal data, such as information about your health.

We have a legitimate interest to collect this data as we are required to use this information as part of your insurance quotation or insurance policy with us. We may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

UK General's full privacy notice

This notice explains the most important aspects of how we use your data. You can get more information about this by viewing our full privacy notice online at <http://ukgeneral.com/privacy-notice> or request a copy by emailing us at dataprotection@ukgeneral.co.uk. Alternatively, you can write to us at: Data Protection, UK General Insurance Ltd, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ.

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