

# Tyre Insurance

## Policy summary

Some important facts about the Tyre Insurance are summarised below.

*This summary does not describe all the terms and conditions of the policy, so please take time to read the policy document to make sure you understand the cover it provides.*



### IMPORTANT INFORMATION

It is important that you check that your personal details relating to this insurance are kept up to date to ensure that your cover remains fully effective and in force.

## About your Tyre Insurance

### Who is the insurer?

The insurance is provided by UK General Insurance Ltd, on behalf of Great Lakes Reinsurance (UK) SE, Registered in England No.SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ and is administered by Mechanical Breakdown & General Insurance Services Limited, (MB&G) Cobalt Business Exchange, Cobalt Park Way, Newcastle, NE28 9NZ.

**Please refer to the policy schedule issued at the time of purchase; it will detail the claim limits, duration of the cover provided, the cover option selected and any additional options you have purchased.**

### What are the Benefits / Features & Significant and/or Unusual Exclusions of Tyre Insurance?

#### Benefits & Features

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You are covered up to the claim limit shown in your policy schedule for up to four tyre(s) fitted to your vehicle and one spare tyre. The tyre(s) must require repair or replacement as a result of damage caused by the sudden and unforeseen deflation as a result of accidental or malicious damage to the tyre(s) or valve by a third party.

#### Significant and / or Unusual Exclusions

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- Wear & tear
- More than five tyre claims in the policy duration
- Tyre(s) over 21" in diameter
- Theft of the tyre(s)
- Tyre(s) which are not 'E' marked
- Damage caused by fire, any road traffic accident or where the vehicle is a total loss
- Any claim where at the time of damage the tyre(s) tread depth is less than 2mm across the full legal width of the tyre(s)

#### Cancellation right

We hope you are happy with the cover this policy provides. However you have the right to cancel it within 14 days of receiving the policy and a full refund will be given. After the 14 day "cooling off period" there are no refunds given. Please refer to page 4 under the section headed "Cancellation" for full details.

## Making a Claim



If you need to make a claim on the Tyre section of your policy please call the administrator as soon as possible on

0191 258 8135

*Details of the full claim procedures are shown on pages 4 of your policy*

## How do i make a complaint?

It is our intention to give you the best possible service but if you do have questions or concerns about this insurance or the handling of a claim you should in the first instance contact: the administrator.

The Managing Director  
MB&G Insurance Services Ltd  
21-26 Howard House, Howard Street  
North Shields, Tyne & Wear NE30 1AR.

If you are still not satisfied, you may contact the insurer via:

The Customer Relations Manager  
UK General Insurance Ltd  
Cast House, Old Mill Business Park  
Gibraltar Island Road  
Leeds LS10 1RJ.

If they have given you their final response and you are still dissatisfied you may refer your case to the Financial Ombudsman Service (FOS).

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

## Financial services compensation scheme

Great Lakes Reinsurance (UK) SE is covered by the Financial Services Scheme (FSCS). You may be entitled to compensation from the Scheme, if they cannot meet their obligations. This depends on the type of insurance and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS. The FSCS can be visited on the internet at [www.fscs.org.uk](http://www.fscs.org.uk) or contacted on 0800 678 1100.

**MB&G INSURANCE**  
An AROS Holdings Company

MB&G Insurance Services Limited Registered in England No. 1478159  
Cobalt Business Exchange, Cobalt Park Way, Newcastle upon Tyne NE28 9NZ  
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