

What is Covered

The Insurance

Subject to the correct premium having been paid, the Insurer will provide cover as detailed in this document.

The purpose of this Insurance is to contribute towards the cost of the repair or replacement of the Tyres fitted to Your Vehicle that have sustained either accidental or malicious damage. This Insurance covers Tyres, including winter Tyres, fitted to the Vehicle provided these are in accordance with the manufacturers original specification and within Legal Limits. Cover is available for passenger cars, motorcycles, light 4 wheel commercials & motorhomes (under 3500 GVW).

The maximum the Insurer will pay for any single claim, including VAT, will be limited to the amount shown on the Schedule. The maximum aggregate amount payable throughout the Period of Insurance is limited to 5 tyres.

Accidental Damage

Cover is provided for the replacement or repair of damaged tyres including the cost of replacement valve or wheel balancing.

Malicious Damage

Covers the cost of repair or replacement of Tyres that have sustained malicious damage. To claim under this section of this Insurance You must report the incident to the police, and quote Your crime reference number on Your claim form.

Punctures

Covers the cost of repairing punctured Tyres up to a maximum £50.00.

Additional Benefits

Roadside Assistance

If You need to call out help to assist You in dealing with an incident covered by the above, We will pay up to £30.00 towards the cost, within the limit stated on the Schedule.

European Cover

The Geographic area will be extended to Mainland Europe for up to a maximum of 60 days in any one trip.

Main limitations and exclusions

This Insurance will not cover

1. Any claim occurring within 28 days from the insurance Commencement Date.
2. Damage caused by improper use of the Insured Vehicle, incorrect tyre pressure, wheel alignment, balance, defective steering or suspension.
3. Replacement or repair of Tyres required as a result of faulty manufacture or design.
4. Tyres that do not carry an 'E' mark.
5. Tyres that are below the Legal Limit when the incident occurs.
6. Any repairs if they are covered by any other Insurance policy, warranty or guarantee.
7. Any repairs not authorised by Us prior to the repair work being carried out.
8. Your Vehicle if it is used as a taxi or driving tuition vehicle, it has been modified (unless We have agreed this before Commencement Date), if it is over 3500kg GVW, if it is used in any sort of race or other competition.

Administration of this insurance

Click2protect, G15 Business & Technology Centre, Bessemer Drive, Stevenage, Hertfordshire, SG1 2DX is authorised and regulated by the Financial Services Authority, Authorisation number 462408.

This Insurance is underwritten by Enterprise Insurance Company Plc (the Insurer), registered in Gibraltar No 89698, whose registered office is Suite 3, 2nd Floor, Icom House, 1-5 Irish Town, Gibraltar, and effected through Car Protect (the administrator for the Insurer).

Enterprise Insurance Company Plc is authorised and regulated by the Financial Services Commission in Gibraltar and is licensed to operate in the United Kingdom by the Financial Services Authority, under Registration No 402277.

Motorway Direct Plc is authorised and regulated by the Financial Services Authority (FSA), authorisation number 311741. Our address is 1 Waterside Court, Bold Street, Sheffield, S9 2LR.

For details of authorised firms visit the FSA website on www.fsa.gov.uk/register/.

Claims under this Insurance are handled on behalf of the Insurer by Motorway Direct Plc.

How to make a claim

If You think that You have a claim which may be covered by this Insurance, You must contact Us in the first instance. The claims telephone number is: 0844 854 1500 or e-mail Us marked urgent to claims@motorwaydirect.co.uk

Your right to cancel

1. Cancellation Within Statutory Cancellation Period - You may cancel this Insurance within 14 days of the Issue Date* and obtain a full refund of premium paid by contacting Click2Protect on 0845 643 4264. If the Insurer has made a claim payment to You or on Your behalf You will have to return this payment.
 2. Cancellation Outside the Statutory Cancellation Period - You may cancel this Insurance at any time by giving Us at least 30 days' written notice. If You cancel the Insurance after the first 14 days of the policy Issue Date*, no premium refund will be given and any outstanding premium instalments must be paid to Us in full.
- * Issue Date will be confirmed in the Schedule, being the date on which You either concluded the contract of Insurance or the day on which You receive the contractual terms and conditions.

Our commitment to good service

We hope You will be completely happy with this Insurance but if something does go wrong, We would like to know about it. We will do Our best to resolve the issue and make sure it doesn't happen again.

If You need to raise a complaint

We will acknowledge Your concern within five working days. If We can't respond fully then We'll let You know who is dealing with it and when You can expect to hear from them. We will do Our best to respond fully within four weeks. If this is not possible We will let You know why and when You can expect a full response.

Complaints about the sale of this Insurance

If You have any concerns regarding the sale of this Insurance, please in the first instance contact Click2protect on 0845 643 4264.

Complaints about the after sales service of this Insurance

In the first instance, please contact Our Customer Services Manager either by telephone on 0844 854 1502, or by e-mail to customerservices@motorwaydirect.co.uk. Alternatively write to Us at Motorway Direct Plc, 1 Waterside Court, Bold Street, Sheffield, S9 2LR.

Complaints about a claim under this Insurance

In the first instance, please contact Our Claims Manager either by telephone on 0844 854 1500, or by e-mail to claims@motorwaydirect.co.uk. Alternatively write to Us at Motorway Direct Plc, 1 Waterside Court, Bold Street, Sheffield, S9 2LR.

We expect complaints to be quickly and satisfactorily resolved at this level; however You can take the matter further by writing to The Compliance Manager, Enterprise Insurance Company Plc, registered office, R22 - R24 Ragged Staff Wharf, Queensway Quay, Gibraltar, who will arrange an investigation into the matter on behalf of the Executive Directors.

In all of the above instances, if We cannot give You a final decision by eight weeks from the day We receive Your complaint We will explain why and tell You when We hope to reach a decision.

Our decision is final and based on the evidence presented. If You feel that there is any new evidence or information that may change Our decision You have the right to make an appeal.

If You are dissatisfied with the final response to Your complaint, You can also contact the Financial Ombudsman Service for help and advice.

- Phone: 0800 023 4567 or 0300 123 9123
- Email: complaint.info@financial-ombudsman.org.uk
- Post: Insurance Division Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR

Please note You have six months from the date of Our final response in which to refer Your complaint to the Ombudsman. Referral to the Ombudsman will not affect Your rights to take legal action.

Financial Services Compensation Scheme (FSCS)

The Insurer is covered by the FSCS. You may be entitled to compensation from the scheme if the Insurer cannot complete Their obligations. This depends on the type of business and the circumstances of the claim. For claims against insurers 90% of the claim is covered with no upper limit. Further information about the compensation scheme is available from www.fscs.org.uk or by phoning 0800 678 1100 or 0207 741 4100.