



# Alloy Wheel Damage Insurance

Terms and Conditions



Arranged by [car2cover.co.uk](http://car2cover.co.uk)



## Policy Terms and Conditions

### 1. POLICY DETAILS

These terms and conditions together with the **Policy Schedule** sets out **Your** insurance cover. Please note the following:

- This is a contract of insurance ("Policy") between **You**, the purchaser named on the **Policy Schedule**, and **Us**, Fortegra Europe Insurance Company SE. **Your Statement of Demands and Needs** and the undertaking to pay the premium, forms the basis of the **Policy**.
- The **Administrator** (Alternative Propositions Limited) and **Us** do not provide advice or a personal recommendation about the suitability of this **Policy**. It is **Your** responsibility to ensure the **Policy** meets **Your** needs.
- Please check the information contained in the **Policy Schedule** is correct and that it meets **Your** requirements. If it doesn't, please contact the **Policy Retailer**.
- Please read these terms and conditions carefully, in conjunction with the **Policy Schedule** and **Statement of Demands and Needs**, and make sure **You** understand and fully comply with them, as failure to do so may jeopardise the payment of any claim which might arise and could lead to the **Policy** becoming void.
- Please note that as in **Section 12 - MISINFORMATION**, **You** have an obligation to provide **Us** with any facts which may be relevant to this insurance.
- Fortegra Financial Corporation ("Fortegra US"), a company organised under the laws of the State of Delaware, registration number 4885848 with its main principal office located at 10751 Deerwood Park Blvd, Suite 200, Jacksonville, FL 32256, do not have direct or indirect holding in Alternative Propositions Limited.
- Words that have special meanings are in bold, and the definitions can be found in **Section 2 - DEFINITIONS**.

### Your Duties

- **You** should read this **Policy** carefully to make sure it provides the cover **You** require.

## 2. DEFINITIONS

**Administrator:** Alternative Propositions Limited, St. Christopher House, 217 Wellington Road, Stockport, SK2 6NG. Customer Services telephone 0161 388 2520. Customer services email [info@alternativepropositions.co.uk](mailto:info@alternativepropositions.co.uk). Alternative Propositions Limited is Authorised and Regulated by the Financial Conduct Authority No. 602443. This information can be checked on the Financial Services Register by visiting the FCA's website <https://register.fca.org.uk/s> or by contacting the FCA on 0800 111 6768. Additional details on the extent of Alternative Propositions Limited authorisation and regulation by the Financial Conduct Authority are available from the **Administrator** on request.

**Alloy Wheel(s):** The alloy wheels fitted to the **Vehicle** when **You** purchased it, which must not be of chrome or chrome effect finish or split rim construction.

**Approved Repairer:** A repairer appointed by the **Administrator** or **Us** to undertake repairs or replacements.

**Date of Loss:** The date of the incident where damage has occurred to the **Alloy Wheel**.

**Family Member:** **Your** spouse or civil partner, or a parent, grandparent, child, grandchild, brother, or sister.

**Policy Retailer:** The company that arranged this insurance for **You**.

**Policy Schedule:** The schedule provided to **You** when **You** purchased this **Policy**, which contains **Your** details, details of the **Vehicle** and the **Policy** term.

**Statement of Demands and Needs:** Any **Statement of Demands and Needs** and declaration accepted by **You** together with any additional information **You** may have supplied to **Us** in support of **Your** application for this **Policy**.

**Supplying Dealer:** The motor dealer, broker or leasing company that the **Vehicle** was purchased or leased from.

**Territorial Limits:** The United Kingdom, Isle of Man and the Channel Islands. Territorial limits will include the countries of the European Economic Area for a period of up to sixty (60) days for any one single trip.

**Vehicle:** The vehicle purchased, financed or leased by **You** which meets the eligibility criteria set out in this **Policy**.

# Alloy Wheel Damage Insurance

**We/Us/Our:** Fortegra Europe Insurance Company SE UK Branch, a branch of Fortegra Europe Insurance Company SE (Financial Conduct Authority registration number 805770). Fortegra Europe Insurance Company SE has its registered office and principal place of business at Office 13, SOHO Office The Strand, Fawwara Building, Triq I-Imsida, Gzira, GZR 1401, Malta (Malta Company registration number SE 17), is authorised under the Insurance Business Act 1998 of the laws of Malta to carry out general business of insurance, and is regulated by the Malta Financial Services Authority of Triq I-Imdina, Zone 1, Central Business District, Birkirkara, CBD 1010, Malta.

Together with its UK Branch, Fortegra Europe Insurance Company SE is authorised by the Prudential Regulation Authority, is subject to regulation by the Financial Conduct Authority, and limited regulation by the Prudential Regulation Authority.

Fortegra Europe Insurance Company SE has a registered branch in the UK with its registered address at Fifth Floor, 20 Fenchurch Street, London, United Kingdom, EC3M 3BY (UK Branch registration number BR021916).

Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Annual reports on our solvency and financial position can be found at <https://www.fortegra.eu/solvency-and-financial-condition-report>.

**You/Your:** Any individual or business who is detailed on the **Policy Schedule** and who has paid the necessary premium under this **Policy**. Additional drivers named on **Your** motor insurance will be covered, providing they are eighteen(18) years of age or over and hold a full valid driving licence.

## 3. ELIGIBILITY

**You are eligible for cover from the start date of this Policy if:**

- **You** are applying as an individual or business; and
- **You** are eighteen (18) years of age or over; and
- **You** are resident in the United Kingdom, Channel Islands or the Isle of Man; and
- **You** have purchased and commenced this **Policy** from the **Policy Retailer** no later than ninety (90) days after delivery or collection of the **Vehicle**.

**The vehicle is eligible for this cover if:**

- It is a car registered in the United Kingdom, Channel Islands or the Isle of Man; and
- It has been purchased, financed or leased from the **Supplying Dealer**.
- **Your Vehicle** is under seven (7) years old at the start of this policy.
- **Your Vehicle** is one (1) year old or over and **You** have submitted a video of **Your** wheels to the **Policy Retailer** within seven (7) days of purchasing this **Policy**.

**Please Note:** For vehicles under one (1) year old, we do not require a video

**Please Note: The following vehicles and vehicle uses are NOT eligible for cover;**

- Any vehicle that is not a right hand drive vehicle; and
- Emergency vehicles, commercial vehicles, taxis, courier vehicles, buses, minibuses, coaches, trucks, motor homes, trailers, heavy goods vehicles, licensed private hire vehicles, daily rental vehicles, breakdown and recovery vehicles; and
- Vehicles used for dispatch, hire and reward, driving school tuition, chauffeuring, road racing, track days (timed or untimed), rallying, pace-making, speed testing or any other competitive event.
- Any **Vehicle** that has been modified after the purchase date.

## 4. POLICY TERM

The **Policy** is for the chosen term, up to thirty-six (36) months, as detailed on the **Policy Schedule**. **Your** cover will end at the earliest of any of the below:

- **You** failing to pay **Your** premium when due; or
- **You** or the **Vehicle** no longer meeting the eligibility criteria for **Your Policy**; or
- The **Vehicle** being sold, or transferred to a new owner, other than under **Section 9 - TRANSFERRING YOUR POLICY**; or
- The number or value of claims settled by **Us** having reached the limits as defined in **Section 5 - WHAT IS COVERED**; or
- The **Policy** being cancelled by either **You** or **Us**; or
- The end date of the **Policy** as detailed on the **Policy Schedule**

**Please note:** This **Policy** is not renewable.

## 5. WHAT IS COVERED

### Alloy Wheel Cover

In the event of Accidental or Malicious Damage within the **Territorial Limits**, **We** will repair the **Alloy Wheel** or contribute towards a replacement if it is beyond repair.

### Accidental Damage

The sudden and unforeseen damage to the **Alloy Wheel**, caused accidentally.

### Malicious Damage

The sudden and unforeseen damage to the **Alloy Wheel**, caused intentionally by a third party.

### Note:

- The repair or replacement includes, where necessary, the cost of wheel balancing.
- In the event of Malicious Damage, **You** must notify the police and obtain a crime reference number.
- Repair guarantees are subject to the **Approved Repairers** guarantee policy.

### Benefit Limit

A maximum of four (4) **Alloy Wheel** claims per annum and ten (10) **Alloy Wheel** repairs in total. The maximum amount per claim being £150 including VAT and £1,500 including VAT in total, during the **Policy** term.

In the event that an **Alloy Wheel** is damaged beyond repair, **We** will contribute a maximum of £150 including VAT towards the cost of a replacement.

### Transferrable Cover

**You** may transfer **Your Policy** subject to the conditions in **Section 9 - TRANSFERRING YOUR POLICY** where a **Family Member** takes ownership of the **Vehicle**.

## 6. WHAT IS NOT COVERED

### What you are not covered for

1. Any claim where the **Date of Loss** is before the **Policy** start date.
2. Any **Alloy Wheel** damage which is not reported within thirty (30) days of the **Date of Loss**.
3. Any **Alloy Wheel** damage where the damage has been accumulated over an extended period, which **We** or the **Administrator** deem to be wear and tear.
4. Where no Accidental or Malicious damage has occurred.
5. Any claim for Malicious Damage that is not accompanied by a crime reference number.
6. Any claim relating to a road traffic accident or is as a result of fire, theft or flood.
7. Any claim arising from manufacturing defects, inherent design faults or where the **Alloy Wheel** is subject to recall or replacement by the manufacturer.
8. Any claim relating to damage caused by neglect or deliberate, careless act or omission by **You**.
9. Any amount that exceeds the benefit level per claim or in total, as detailed in **Section 5 - WHAT IS COVERED**,
10. Any amount which is payable by **You** directly to the Repairer.
11. If during the **Policy Term** the **Vehicle** is used for any of the excluded uses that appear in **Section 3 - ELIGIBILITY**.
12. Any claim relating to an **Alloy Wheel** that is not fitted to the **Vehicle**.
13. Any damage to an **Alloy Wheel** showing evidence of rust or corrosion or any defect which is not deemed to be caused by Accidental or Malicious damage.
14. The cost of any routine maintenance or adjustments.
15. Any VAT where **You** are VAT registered and able to reclaim the VAT element.
16. For consequential damage of any kind or any consequential loss, injury or damage.
17. Any damage that existed prior to the purchase of this insurance.
18. Any damage that occurs before the **Policy Retailer** receives a video of **Your Alloy Wheels** (applicable only to vehicles aged one (1) year old and under seven (7) years old)
19. Any damage that occurs within 14 days of the **Policy** start date. If this insurance is purchased before the day of delivery, no claim wait period will apply. For policies purchased on the day of, or after delivery, **You** may not make a claim on this **Policy** in the first 14 days from its start date unless a satisfactory video of your **Alloy Wheels** has been provided to the **Policy Retailer**.



## 7. HOW TO MAKE A CLAIM

### Step 1

Contact the **Administrator** as soon as **You** become aware of Accidental or Malicious Damage;

- by telephone on 0114 551 2910
- by emailing [AlBclaims@spectrumcover.co.uk](mailto:AlBclaims@spectrumcover.co.uk)

### Step 2

The **Administrator** will provide **You** with instructions on how to submit **Your** claim information.

Please note:-

- The **Administrator** will require photographs of the damage in order to assess **Your** claim.
- Where **Your Alloy Wheel** has suffered Malicious Damage, **You** must obtain a crime reference number from the police and provide this to the **Administrator**.
- The information the **Administrator** may reasonably require must be received within thirty (30) days of the **Date of Loss**.

### Points to note about the claims process

- The **Administrator** will appoint an **Approved Repairer** who will be responsible for completing the necessary work in the event of a successful claim.
- **We** or the **Administrator** reserve the right to subject the **Vehicle** to an independent assessment.
- For some approved **Alloy Wheel** repairs, it may be necessary for you to arrange a repair at Your local Alloy Wheel workshop. Please note that this **Policy** does not provide for any other costs incurred in such or similar circumstances.
- **We**, the **Administrator**, the **Supplying Dealer** and the **Policy Retailer** may obtain and share information concerning any claim **You** may make against the **Policy** with the **Policy Retailer** or any **Approved Repairer**, for the purposes of administering **Your Policy** and claim.

## 8. POLICY CONDITIONS

- The maximum benefit payable by **Us** is detailed in **Section 5 - WHAT IS COVERED** and on the **Policy Schedule**.
- If **You** are covered by any other insurance or warranty for the same or similar benefit(s) provided under this **Policy**, then **We** will only be responsible for paying a fair proportion of any benefit which **We** would otherwise be due to pay.
- **You** will be responsible for payment of any repair work completed by the **Approved Repairer** that falls outside the scope of this **Policy**.
- It shall not be possible for **You** to assign or change the benefits of the **Policy** in any way whatsoever, other than as specified in **Section 9 - TRANSFERRING YOUR POLICY**.
- **We** have the right to take proceedings against other parties in **Your** name, in order to recover for **Our** benefit, the amount of any payment made under this **Policy**.
- **You** must notify the **Policy Retailer** as soon as possible if any of **Your** details change during the **Policy** term.

## 9. TRANSFERRING YOUR POLICY

This **Policy** cannot be transferred to another **Vehicle** or to any subsequent owner of the **Vehicle** except where ownership of the **Vehicle** is transferred to a **Family Member**.

Cover may be transferred to that **Family Member** by contacting the **Policy Retailer** within thirty (30) days of change of ownership, so long as that **Family Member** meets the eligibility criteria in **Section 3 - ELIGIBILITY**. In the event of bereavement, the remaining benefits of this insurance may be transferred to a **Family Member**.

## 10. CANCELLING YOUR POLICY

**You** have the right to cancel **Your Policy** at any time. Please see the table below for **Your** refund rights.

If **You** wish to cancel **Your Policy** at any time, please contact the **Policy Retailer**.

Time Period	Refund Rights
Cancellation before <b>Policy</b> commencement date	If <b>You</b> cancel before the <b>Policy</b> commencement date, <b>You</b> will be entitled to a full refund of premium paid and no administration fee will be charged.
Cancellation within thirty (30) days of the start date on the <b>Policy Schedule</b> or receipt of the <b>Policy</b> terms (whichever is later)	If <b>You</b> cancel within thirty (30) days and have not made a successful claim on <b>Your Policy</b> , <b>You</b> will be entitled to a full refund of premium paid. <b>We</b> will not charge an administration fee, but do refer to <b>Your Policy Retailers</b> fees for more information.
Cancellation after thirty (30) days from the start date on the <b>Policy Schedule</b> or receipt of the <b>Policy</b> terms (whichever is later)	<p>If <b>You</b> cancel after thirty (30) days and have not made a successful claim on <b>Your Policy</b>, <b>You</b> will be entitled to a pro rata refund, based on the number of fully unexpired calendar months remaining on <b>Your Policy</b> minus a fixed amount of £35 to cover administration costs incurred in relation to <b>Your</b> cancelled <b>Policy</b>.</p> <p>If the unexpired pro rata value of <b>Your Policy</b> is less than the £35 administration fee, <b>We</b> will not charge the balance.</p> <p>A pro rata refund example is as follows: -</p> <ul style="list-style-type: none"> <li>• 36-month <b>Policy</b> term</li> <li>• £199 total premium paid for <b>Policy</b></li> <li>• Cancellation in month 12 leaves 24 full months remaining.</li> <li>• Pro rata refund of £132.67 less £35 administration fee.</li> <li>• Amount of refund due to <b>You</b> is £97.67</li> </ul>

## 11. COMPLAINTS PROCEDURE

If **You** wish to make a complaint about the conduct of the sale, please contact the **Policy Retailer**.

The **Administrator** handles all other complaints relating to this **Policy** on **Our** behalf.

If **You** wish to make a complaint, please do so;

- by telephone 0161 388 2520 or
- by writing to the Customer Outcome Manager at [info@alternativepropositions.co.uk](mailto:info@alternativepropositions.co.uk)

The **Administrator** will acknowledge **Your** complaint promptly and will aim to resolve it within eight (8) weeks from first notification.

If the **Administrator** cannot resolve **Your** complaint within this period, they will notify **You** in writing to confirm the reasons why. In this case, or if **Your** complaint is not resolved to **Your** satisfaction, the **Administrator** will advise **You** of **Your** rights to refer **Your** complaint to The Financial Ombudsman Service, free of charge:

- by submitting **Your** complaint online – please see [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk); or
- by email at [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk); or
- by telephone on 0207 964 1000; or
- by writing to the Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, Isle of Dogs, London, E14 9SR UK.

**IMPORTANT:** The Financial Ombudsman Service will expect **You** to have followed the above procedure before they accept **Your** case. Following this complaint procedure does not affect **Your** legal or statutory rights.

## 12. MISINFORMATION

When applying for insurance, varying **Your** cover, 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 **Your** claim.

## 13. APPLICABLE LAW

This **Policy** shall be subject to the law of England and Wales, unless **We** and **You** agree otherwise.

## 14. SANCTIONS

**We** shall not provide any benefit under this **Policy** to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

## 15. THIRD PARTY RIGHTS

Except where otherwise required by law, **You** and **We** have agreed that:

- it is not intended for any third party to this **Policy** to have the right to enforce the terms of this **Policy**;
- **You** and **We** can rescind or vary the terms of this **Policy** without the consent of any third party to this **Policy**, who might seek to assert that they have rights under this **Policy**.

## 16. COMPENSATION SCHEME

**You** may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) in the UK if, in the unlikely event, Fortegra Europe Insurance Company SE cannot meet its liabilities under this **Policy**. The level and extent of compensation provided will depend on the location of the risk, the type of insurance and on the circumstances of the claim.

Further information about the Financial Services Compensation Scheme is available from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk). The FSCS can be contacted:

- online by completing the form on the FSCS website [www.fscs.org.uk/contact-us/](http://www.fscs.org.uk/contact-us/); or
- by calling 0800 678 1100; or
- by writing to Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY; or
- by live chat via the FSCS website [www.fscs.org.uk/contact-us/](http://www.fscs.org.uk/contact-us/)

## 17. PRIVACY AND DATA PROTECTION NOTICE

### Data Protection

Fortegra Europe Insurance Company SE (the Data Controller) is committed to protecting and respecting **Your** privacy in accordance with the current Data Protection Legislation ("Legislation"). Below is a summary of the main ways in which **We** process **Your** personal data.

### How we use your Personal Data

**We** may use the personal data **We** hold about **You** for the purposes of performing **Your** contract of insurance, this includes providing insurance that **You** request of **Us** and administering the same; including handling claims and any other related purposes, underwriting (which may include underwriting decisions made via automated means), offering renewal terms, pricing or statistical purposes. **We** may collect and use special categories of data from **You** for the purpose of identifying vulnerable customers based on substantial public interest under Schedule 1 (20) of the Data Protection Act 2018. **We** may also use **Your** data to safeguard against fraud and money laundering and to meet **Our** general legal and regulatory obligations.

## Disclosure of Your Personal Data

**We** may disclose **Your** personal data to third parties involved in providing products or services to Us, or to service providers who perform services on **Our** behalf. These include **Our** group companies, affinity partners, brokers, agents, third party administrators, other insurers, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, fraud detection agencies, loss adjusters, external law firms, external accountants and auditors, regulatory authorities, and as may be required by law.

## International Transfers of Data

**We** may transfer **Your** personal data to destinations outside of the UK or the European Economic Area ("EEA"). Where **We** transfer **Your** personal data outside of the UK or EEA, **We** will ensure that it is treated securely and in accordance with the Legislation.

## Your Rights

**You** have the right to ask **Us** not to process **Your** data for marketing purposes, to see a copy of the personal information **We** hold about **You**, to have **Your** data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to restrict the processing of **Your** data, to ask **Us** to provide a copy of **Your** data to any controller and to lodge a complaint with the local data protection authority.

## Retention

**Your** data will not be retained for longer than is necessary and will be managed in accordance with **Our** data retention policy. In most cases the retention period will be for a period of seven (7) years following the expiration of the **Policy**, or **Our** business relationship with **You**, unless **We** are required to retain the data for a longer period due to business, legal or regulatory requirements.

If **You** require more information or have any questions concerning **Our** use of **Your** personal data, **Our** full Privacy Policy can be found at <https://www.fortegra.eu/privacy-policy>. Alternatively, please contact The Data Protection Officer, Fortegra Europe Insurance Company SE, Office 13, SOHO Office The Strand, Fawwara Building, Triq l-Imsida, Gzira, GZR 1401, Malta or via email at [dpofficer@fortegramalta.com](mailto:dpofficer@fortegramalta.com)

# NOTES

Thank you for choosing [car2cover.co.uk](http://car2cover.co.uk) to arrange your insurance.

For policy purchase or policy amendment questions please call  
01438 870615



car2cover.co.uk is a website owned by Click2protect UK Limited.  
Click2protect UK Limited is Authorised and Regulated by the Financial Conduct Authority. Our FCA number is 670499.

Contact us at;

Click2protect UK Limited  
The Officers Mess  
Royston Road  
Duxford, CB22 4QH

tel : 01438 870615

email : [mail@car2cover.co.uk](mailto:mail@car2cover.co.uk)