

RAC

Combined Alloy Wheel & Tyre Insurance



Underwritten by
London General Insurance
Company Limited

Keep your car looking as good as new.

Accidental damage is an everyday reality and replacing a damaged tyre or repairing an alloy can be costly and frustrating - particularly if it's due to no fault of your own. Combined Alloy Wheel & Tyre Insurance is a cost-effective solution to cover the expense of repairing cosmetic damage to your alloy wheels and repairing or replacing your tyres in the event of accidental or malicious damage.

Is this product right for you?

You're eligible for this product if:

- › you purchased your vehicle no longer than 30 days ago
- › you're a resident in the UK or Channel Islands; or
- › if you're a partnership, company or other legal entity registered in United Kingdom or the Channel Islands (for example if you own a business with company vehicles)
- › your alloy wheels are not specialist wheel constructions or finishes. This includes split rim, chrome rim, multi-piece, chrome finished or ball polished alloy wheel, steel wheels or hub caps
- › your vehicle isn't for commercial or light commercial use, however Personal Class 1 business use is covered for up to 20,000 business miles per year



The key benefits of Combined Alloy Wheel & Tyre Insurance



The reassurance of knowing you're covered if your tyres and/or alloys are accidentally or maliciously damaged



Fast repair with our skilled nationwide network at your preferred location, including at home or work



Claim up to 5 times for every year of cover purchased for both alloys and tyres



No excess to pay when claiming



Cover starts from day 1 with no waiting period and no restrictions around the age or mileage of vehicles



Reimbursement of up to £150 (inc. VAT) towards alternative repair method or a replacement alloy wheel if cosmetic repair techniques can't be used

Key exclusions

- › Damage reported more than 30 days after the incident
- › Pre-existing damage including wear and tear
- › Alloy damage that occurred whilst driving the vehicle with a deflated tyre or by a replacement tyre being fitted to the alloy wheel
- › Tyre damage caused by incorrect tyre pressure, wheel alignment, tyre imbalance, defective steering or suspension

For more information on eligibility criteria, limitations and exclusions please refer to the product terms and conditions and the Insurance Product Information Document (IPID).

Important information

- › Depending on the size and type of your tyre, get up to £200 or £400 (inc. VAT) claims benefit towards replacement tyres, or up to a £50 contribution towards a puncture repair
- › Puncture repairs do not count towards claims limit
- › 12, 24, 36 or 48 months cover durations available
- › If the alloy cannot be repaired, we'll provide a contribution of up to £150 (inc. VAT) towards a replacement
- › If a lathe skim is required to complete the repair (applicable to Diamond Cut Alloys) we'll provide a contribution of up to £150 (inc. VAT) towards the cost

Please note – the costs for the following work will need to be paid by yourself in advance:

- › the purchase of a replacement tyre
- › repairs to a punctured tyre
- › the purchase of a replacement alloy
- › where a lathe skim is required to complete the repair.



How to claim

You must contact the claims administrator to register your claim within 30 days of the damage occurring. This can be done in one of the following ways:

Visit assurant.mypremia.co.uk

Telephone Premia Solutions on 01926 622 660
(Monday – Friday, 9:00am – 5:00pm)

Write to Premia Solutions Limited, 3 Corunna Court, Corunna Road, Warwick, Warwickshire CV34 5HQ.

In order to make a claim towards the cost of a lathe skim, tyre repair, or a replacement tyre or alloy, a copy of a valid receipt showing payment has been made is required.

Where your alloy wheel has suffered malicious damage, please obtain a crime reference number from the police and provide this at time of claim.

Cancelling your cover

If you wish to cancel within 30 days of your policy start date you'll receive a full refund of any premium paid. A £30 cancellation fee will be charged after 30 days of the start date on your policy schedule or receipt of the terms and conditions (whichever is later) and, provided there are no pending or successful claims on the policy, you'll be entitled to a pro-rata refund.

Updating your cover

If you need to make any changes to the information given when you arranged this insurance, please contact TWG Services Ltd:

Telephone 0330 100 3246
(Monday – Friday, 9:00am – 5:00pm)

Write to TWG Services Limited, The Aspen Building, Floor 2, Vantage Point Business Village, Mitcheldean, Gloucestershire GL17 0AF.

Email customer.relations@assurant.com.

If you need to make a complaint

1 For complaints relating to the sale of the insurance, please contact your supplying dealer from which the insurance was purchased and whose details were provided to you in their Status Disclosure when you purchased the policy.

2 For complaints relating to the terms of the policy or administration under the insurance, please contact the Customer Relations Department at TWG Services Limited:

Telephone 0330 100 3246
(Monday – Friday, 9:00am – 5:00pm)

Email customer.relations@assurant.com

Write to TWG Services Limited, The Aspen Building, Floor 2, Vantage Point Business Village, Mitcheldean, Gloucestershire GL17 0AF.

3 For complaints relating to claims or repairs, please contact the Customer Relations Department at Premia Solutions Limited:

Telephone 01926 622660
(Monday – Friday, 9:00am – 5:00pm)

Visit premiasolutions.com/ContactUs

Write to Customer Outcome Manager, Customer Relations Department, Premia Solutions Limited 3 Corunna Court, Corunna Road, Warwick, Warwickshire CV34 5HQ.



Combined Alloy Wheel & Tyre Insurance is underwritten by London General Insurance Company Limited, registered in England & Wales (No. 01865673), Registered Office: TWENTY Kingston Road, Kingston Road, Staines-upon-Thames, Surrey, TW18 4LG.

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