

Alloy & Tyre Insurance

Insurance Product Information Document



Company: Stubben Edge

Product: Alloy & Tyre Insurance Inc Diamond

This insurance is provided by Stubben Edge which is registered in the UK and is underwritten by Novus Underwriting Limited on behalf of Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation.

What is this type of insurance?

This insurance is designed to repair or replace your Tyre if it is damaged as a result of accidental damage



What is insured?

You are covered for the following:

If your Alloy or Tyre suffers accidental damage, this insurance policy will cover the repair or replacement up to for: -

Alloy

✓ Depending on the policy period selected, you are covered for: -

- 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

✓ The maximum we will pay for each claim is £150

Tyre

- ✓ Up to
- Motor Vehicles, 3 tyres within the period of insurance
 - Motorcycles, 2 tyres within the period of insurance

Claims limit as per your policy schedule.



What is not insured?

Main Exclusions only

- ✗ The policy excess payable on each claim.
- ✗ Vehicles not listed in Glass's Guide.
- ✗ Wear and Tear, including any unevenly worn Tyres caused by defective steering geometry
- ✗ Cracked or buckled alloy wheels
- ✗ Non-standard, aftermarket, or alloy wheels with a split rim construction or chrome effect finish.
- ✗ Theft of Tyres.
- ✗ Vehicles with a non-standard or custom pain finish (including but not limited to matte finishes, chrome illusion, two tone or self-healing paint).
- ✗ More than 3 claims within a 12-month period



Are there any restrictions on cover?

- ✗ The vehicle must be free of any pre-existing faults at the time of issue of the policy.
- ✗ Repairs will be undertaken by our approved repairer.



Where am I covered?

- ✓ The United Kingdom, the Channel Islands and the Isle of Man



What are my obligations?

Disclosing important information

(This applies if you are a private individual taking out the insurance wholly or mainly for purposes unrelated to your business, trade or profession) You must take reasonable care to provide complete and accurate answers to questions you are asked when you take out or make any changes to your policy.

Duty of fair presentation

(This applies if you are taking out the insurance contract in any other capacity)

Under the Insurance Act 2015, you have a duty to make fair representation of the risk to us before the policy starts, when you make any amendments to your cover your policy. This means you must:

- a) Disclose all material facts which you know or ought to know (A "material fact" is information that would influence our decision as to whether to insure you and, if so, on what terms)
- b) Make the disclosure in a reasonably clear and accessible way and.
- c) Ensure that every material representation of fact is substantially correct and made in good faith

Full details of what constitutes "fair presentation" and the consequences of breaching this duty are given in the Policy Document

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When and how do I pay?

You pay for this insurance as a one-off payment at the beginning of the period of cover.



When does the cover start and end?

Your cover starts on the policy start date shown on your Policy Schedule and continues for a period for the period selected and shown I your Policy Schedule



How do I cancel the contract?

You can cancel your policy within 14 days of the Start Date or, if later, within 14 days of the date you receive this Policy Document by returning your documents to the dealer. We will refund any premium you have paid as long as you have not made a claim and do not intend to make a claim.

If you wish to cancel your policy after 14 days, please contact the administrator however no refund of premium will be payable