

MotorEasy Tyre Insurance

Insurance Product Information Document

Company:
Helvetia Swiss Insurance Company in
Liechtenstein Ltd

Product: Tyre Insurance

The Insurer (Helvetia Swiss Insurance Company in Liechtenstein Ltd) is authorised and regulated by the Liechtenstein Financial Market Authority and is deemed authorised by the Prudential Regulation Authority and subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

This insurance is provided by MotorEasy Services Limited, a company registered in the UK. MotorEasy Services Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register number: 724690.

This document contains some important facts about MotorEasy Tyre Insurance. It is to be regarded as only a summary of cover to help assist you in making an informed purchase decision. Full terms and conditions of the policy are provided in your policy document. Please take time to read this policy document to make sure you understand the cover it provides.

What type of insurance is it?

Tyre Insurance is designed to protect against the unforeseen costs of having to replace or repair the tyres on your vehicle, as a result of accidental or malicious damage.



What is insured?

- ✓ Provided:
 - You are a private individual and the registered owner and keeper of the vehicle;
 - Your vehicle is five years old or under and has covered less than 60,000 miles at the start date of the policy;
 - Your vehicle has been inspected by a local repair agent at a date and time to suit you. This vehicle inspection is arranged for you by MotorEasy, is free of charge and must be completed before a policy can be issued; and
 - Your vehicle has no existing tyre damage and a minimum of 2mm of tread across the full width of the tyre. Any issues identified during the inspection must be rectified before any policy can be issued and a further inspection may be required. If your vehicle has no existing tyre damage a policy must be taken up within 30 days of completion of the inspection.

- ✓ Damage means:
 - the sudden and unforeseen deflation of a tyre arising from accidental damage to the tyre itself;
 - or malicious damage to the tyre or valve from a third party, necessitating immediate repair or replacement before normal use can be resumed.



What is not insured?

- ✗ Any claim where at the time of damage the tyre tread depth is less than 2mm across any tread area of the tyre.
- ✗ Any malicious damage claim, which is not accompanied by a valid and substantiated crime reference number.
- ✗ Theft of the tyre(s).
- ✗ Tyre(s) which are not 'E' Marked and any claim where there has been an attempt to remove the serial number or other identifying marks from the tyre(s).
- ✗ Where it is discovered that this policy was purchased more than 30 days following the completion of the inspection of your vehicle or where a free of charge vehicle inspection facilitated under this policy has not been carried out before the policy was activated.



Are there any restrictions on cover?

! The following claim limits apply. Claim Limit: During the period of insurance you may claim up to 6 tyre(s) in total, capped at 4 tyre(s) a year.

! The following claim limits apply depending on which policy type and claim amount is chosen.

Policy Type	Maximum claim amount per tyre
Standard tyres	£150 or £250 including VAT
Run flat tyres	£150 or £250 including VAT

This policy does not cover the following:

! Where the vehicle is used as an emergency vehicle, taxi, or bus, for driving school tuition, dispatch, commercial travel that is not covered under motor insurance Business Use Classes 1 and 2, hire or reward of whatsoever nature, off road use (including all Quad Bikes), road racing, track day participation, rallying, pace-making, speed testing or any other competitive event, or is a commercial vehicle in excess of 3.5 tonnes Gross Vehicle Weight (GVW) or a motorcycle or a motorhome.

! An excess of £25 excess applies to this policy.



Where am I covered?

- ✓ To purchase this cover, you must be a resident in the United Kingdom, excluding the Isle of Wight and the Islands of Scotland (including the Shetland, Orkney, Inner Hebrides and Outer Hebrides Islands). Please note that this means the Isle of Man is also excluded.



What are my obligations?

- You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.
- **If you need to make a claim:** Report your claim within seven days of the damage occurring and according to the following procedure:
 - 1) contact the administrator's claims department on 0800 131 0001;
 - 2) for claims authorisation the repairer must: advise us of your policy number and vehicle details, confirm the minimum tread depth of the damaged tyre(s), advise us of the cause of damage, provide an itemised repair/replacement cost estimate and digital photos of the vehicle registration plate for your vehicle, the full tread of the damaged tyre(s) and the actual damage.
- In the event of damage to any tyre(s), they must be removed from the vehicle and repaired or replaced before they are driven on again.



When and how do I pay?

You can pay your premium as a one-off payment prior to the start of cover or in monthly instalments.



When does the cover start and end?

Your cover will take effect and end on the dates stated in your Schedule of Cover.

The period of insurance will end earlier if:

- You, or anyone representing you, defrauds or deliberately misleads the insurer or the administrator; or
- The vehicle is sold or transferred to a new owner; or
- The claim limit has been reached.



How do I cancel the contract?

To cancel your policy please make contact via your MotorEasy account or call MotorEasy on 0800 131 0001. Cancellations made within the first 30 days of purchase receive a full refund, thereafter a pro-rata refund can be obtained subject to an administration fee.

Please note you will not receive a refund where you have already made a successful claim on the policy.

