

Alloy Wheel, Scratch & Dent & Mis-Fuelling Temporary Policy Summary



Introduction

This summary does not describe all the terms and conditions of this policy, so please take time to read the policy document to make sure you understand the cover it provides.

Insurer

This insurance policy has been arranged by Qdos Broker & Underwriting Services Limited, is administered by Motorplus Limited (trading as ULR Norwich) and is underwritten by UK Underwriting Limited on behalf of Fortis Insurance Limited.

Some important facts about your Alloy Wheel, Scratch and Dent and Mis-Fuelling insurance policy are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

Your cover is valid for the duration of your temporary motor cover, but not longer than 28 days.

Insurer: Fortis Insurance Limited

Significant features and benefits

Cover

This policy provides for repairs (of up to £1,000) of alloy wheels which are damaged accidentally, or scratches and dents to bodywork, and repair to your vehicle (of up to £2,500) in the event that the wrong fuel is introduced to the fuel tank.

Cover extends to such incidents occurring in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

Cover extends both to the registered keeper of the vehicle and the person for the time being in charge of it.

You may make more than one claim during the cover period, providing that the total sum claimed does not exceed £1,000 in respect of scratches and dents and alloy wheels and £2,500 in respect of mis-fuelling.

There is a £50 excess applicable to each of the two types of cover.

Claimsline – We provide a 24 hour, seven days a week telephone claims service.

Significant Exclusions or Limitations

The policy does not cover:

- "Aftermarket" or non-original wheels, Diamond (laser) cut rims, wheels with split rim construction or with chrome effect finishes;
- Vehicles that normally use Bio-diesel, ethanol, red diesel, autogas or non standard fuel;
- relating to driving schools, commercial vehicles, or vans with a carrying capacity exceeding 3500kg, or to vehicles used in any sort of competitions, rallies, pace making or off road use;
- involving any of the following vehicle types: all American, Australian and Canadian vehicles (unless built for the UK market), Stretched limousines, Aston Martin, Bentley, BMW 'M' series, Bristol, Bugatti, Caterham, Daimler 12 cylinder models, De Tomaso, Ferrari, Ford Cosworth models, Hummers, Jaguars exceeding 4000cc, Kit cars, Lamborghini, Lancia Delta Integrale/8.32 Models, LCC Rocket, Lotus, LPG powered vehicles, Marcos, Maserati, McLaren F1, Mitsubishi 3000 GT, Morgan, Nissan 300ZX/Skyline,

Noble M10, Panther, Porsche other than Boxster models, Rolls Royce, Rotary engine vehicles, Subaru SVX / Impreza WRX, TVR, Venturi, Westfield. Service vehicles (police ambulance etc) or vans with a carrying capacity exceeding 3500kg, or to vehicles used in any sort of competitions, rallies, pace making or off-road use.

Cancellation Right

The *insured* may cancel the policy at any time, however due to the short term nature of the policy there will be no return of premium.

Making a Claim

Call the Claims helpline on 01603 420030.

The following information will be required:

- Policy reference as above.
- Your name.
- Your address.
- The branch you have taken your policy through.

How to make a complaint

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a Claim you should in the first instance contact the Chief Executive Officer of Motorplus Limited at the following:

Motorplus Limited
Kircam House
Whiffler Road
NORWICH
NR3 2AL

Tel: 01603 420000
Fax: 01603 420010

In the event you remain dissatisfied and wish to make a complaint you can do so by contacting UK Underwriting Limited. Please ensure your Policy number is quoted in all correspondence to assist a quick and efficient response.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity as a micro-enterprise, or a charity with an annual income of less than £1 million, or are a trustee of a trust with a net asset value of less than £1 million. You may contact the Financial Ombudsman Service (FOS) at:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

Tel: 0845 080 1800
Fax: 0207 964 1001

Please note you have six months from the date of our final response in which to refer to your complaint to the FOS. Referral to the FOS will not affect your right to take legal action against us.

Compensation scheme

Fortis Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the Claim. For claims against insurers, the first 90% of the claim is covered. For compulsory classes of insurance, insurance arranging is covered for 100% of the claim. You can get more information about compensation scheme arrangements from the FSCS.

Data Protection Act 1998

Motorplus Ltd comply with the Data Protection Act 1998. We take your privacy very seriously. We will use your personal information to provide you with the services, products or information, for administration purposes for any matters arising from this policy. We may need to share your information with our service providers, associated organisations and agents for these purposes. Despite any changes we make to this privacy statement we will always use your personal data for the purposes we outline in this statement and in accordance with the Data Protection Act 1998 unless we are advised otherwise.

Motorplus Limited is authorised and regulated by the Financial Services Authority.

Regulated by the Ministry Of Justice in respect of regulated claims management activities.