



Tyre Insurance



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How to contact us

Please read this Insurance document carefully and keep it safe. You will need this booklet should You need to make a claim.

Important telephone numbers

AA Warranty

Warranty House, Savile Street East, Don Valley, Sheffield, S4 7UQ.

Claims Line08707 559 662

Claims Fax.....08707 559 663

Customer Services.....08707 559 613

e-mail.....customerservices@AAwarranty.co.uk

Calls to these numbers are recorded for training and security purposes.

Welcome to AA Warranty Tyre Insurance

AA Warranty congratulate you on the purchase of your Tyre Insurance. To ensure peace of mind, it is important that you read this Insurance document and understand the terms and conditions of the Insurance. If you have any questions on the contents, please clarify them with your sales executive or contact our customer services on 08707 559 613. We will be happy to help.

This Insurance is underwritten by AmTrust International Underwriters Limited (The Insurer), whose address is 123 Lower Baggot Street, Dublin 2, Ireland, and effected through AA Warranty (the administrator for the Insurer). AmTrust are authorised and regulated by the Irish Financial Services Regulatory Authority, and licensed by the UK Financial Services Authority, registration number 203014.

AA Warranty is a trading style of AA Mechanical Insurance Services Limited.

Your insurance cover

The Insurance

Subject to the correct premium having been paid, the Insurer will provide cover as detailed in this document. This Insurance can cover Tyres fitted to cars, motorcycles and light 4 wheel vans (under 3500 GVW).

What is covered by Your Insurance

The purpose of this Insurance is to contribute to the cost of repairs or replacement to any of the Tyres fitted to Your Vehicle at the Commencement of Insurance, which have sustained damage, either accidental or malicious.

Cover is for the replacement or repair including the cost of replacement valve or wheel balancing up to the limit stated in Your Insurance Schedule, provided that the Tyre tread depth complies with current UK road traffic regulations at the time of the claim.

Important notes

- a) The Tyre must have an 'E' mark showing that it complies with the load speed requirements of current ECE regulations.
- b) You are responsible for the first £10 of any claim made under the accidental or malicious damage benefit sections of Your Insurance.
- c) You cannot make a claim in the first 30 days of Your Insurance.
- d) If You need to claim under the 'Malicious Damage' section of Your Insurance, the incident must be reported by You to the police, and You must obtain a crime reference number. We will require this number to validate Your claim.

- e) If You wish to claim roadside assistance You will need a separate, original invoice from the recovery agent.
- f) You may cancel this Insurance within 14 days of the Conclusion Date provided that You have not made a claim, and obtain a full refund by contacting Our customer services department. If We have made a claim payment to You or on Your behalf during this time, You will have to return the money to Us. After 14 days You may cancel Your Insurance but no refund of premium is available.
- g) This Insurance is not transferable to another vehicle or owner.
- h) This Insurance does not cover vehicles used for hire or reward.
- i) If You have elected to pay Your premium on a credit funding agreement You must be over 18 years of age at the time of Your Application. Failure to pay any premium installment will result in the immediate suspension of cover and may result in cancellation. In the event of a claim, We may offset any outstanding premium against Your claim settlement.



D. Pinkney, Chief Executive Officer - AA Warranty

Terms used in your insurance

What the terms mean

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this Insurance and will appear with a capital letter.

1. **Application** means any written or verbal declaration together with any additional information You may have supplied to Us in support of Your Application for this Insurance.
2. **Claim Limit(s)** is the maximum amount that can be claimed under this Insurance during the Period of Insurance, this being up to the amount shown in Your Schedule for any one claim and £1250 for all claims in total. These amounts are inclusive of VAT. If You are registered for VAT the Insurer will not pay the VAT element of any claim under this Insurance.
3. **Commencement Date** means the date on which Your Insurance starts as shown in the Insurance Schedule. Where You renew this Insurance, the Commencement Date shall mean the day following the date on which Your existing cover expires.
4. **Conclusion Date** means the date on which you sign the documentation and pay the appropriate premium (if applicable) for Your contract of Insurance.
5. **Geographical Limits** means the area in which this Insurance is effective, this being the United Kingdom.
6. **Insurance** means Your Application, this Insurance, the Insurance Schedule and any endorsements issued by Us or the Insurer.
7. **Insurer / They / Their** means AmTrust International Underwriters Limited, 123 Lower Baggot Street, Dublin 2, Ireland.
8. **Legal Limit** means the point at which the Tyre fails to comply with the current Road Traffic regulations.
9. **Period of Insurance** means the length of time that this Insurance operates as stated in the Insurance Schedule, or until the Tyres fitted to the Insured Vehicle are below the Legal Limit whichever is the sooner.
10. **Schedule** means the part of the Insurance which contains Your details, Your Vehicle details, Period of Insurance, the commencement Date and Insurance limits.
11. **Tyre** means any of the Tyres fitted to the Insured Vehicle at the Commencement Date of this Insurance.
12. **Vehicle** means the Vehicle shown in the Insurance Schedule.
13. **We / Us / Our** means AA Mechanical Insurance Services Limited.
14. **You / Your / Yourself** means the Insurance holder named in the Insurance Schedule.

What is covered

Provided the terms and conditions of this Insurance are fully complied with Your Insurance will provide cover in the event of:

Accidental Damage

Covers the cost of replacement or repair to accidentally damaged Tyre, up to the limit stated on Your Insurance Schedule.

Malicious Damage

Covers the cost of replacement or repair to Your maliciously damaged Tyre up to the limit stated on Your Insurance Schedule. To claim under this section of Your Insurance You must report the incident to the police, and quote Your crime reference number on Your claim form.

Punctures

Covers the cost of repairing Your punctured Tyre up to £50.00.

Roadside Assistance

If You need to call out help to assist You in dealing with an incident described above, We will pay up to £30.00 towards the cost, within the limit stated on Your Schedule.

What is not covered

1. Damage caused by using the Tyre at the incorrect pressure.
2. Loss or damage caused by Road Traffic Accident, Fire or Theft.
3. Faulty manufacture or design.
4. Damage caused by incorrect wheel alignment, balance, defective steering or defective suspension.
5. Tyres that do not carry an 'E' mark.
6. Tyres that are below the Legal Limit when the incident occurs.
7. The first £10 (per Tyre) of any claim.
8. Any repairs not authorised by Us prior to the repair work being carried out.
9. Damage caused by improper use of the Insured Vehicle.
10. Any costs not agreed and authorised by Us.
11. Consequential damage of any kind.

How to make a claim

Important

When We authorise a claim We will do so by issuing a unique claim authorisation number. Repairs must not be started until We have given this number to You or Your garage.

If You think that You have a claim which may be covered by this Insurance, You must contact Us in the first instance. The claims telephone number is: 08707 559 662.

We will require the following information, so please have this to hand when telephoning.

- Your Insurance number and Vehicle registration number.
- Current mileage on Your Vehicle.
- Details of the Vehicle service history.

Please note

Our claims department is open from 8.30 am to 5.30 pm Monday to Friday, and 9.00 am to 12.30 pm on Saturday. The office is closed on Sunday.

You will need to take Your Vehicle to a repairer. We have a nationwide network of nominated repairers who are familiar with Our claims and billing procedures. We recommend these repairers wherever possible. If a suitable Nominated Repairer cannot be located We will agree with You a suitable local alternative.

Take Your Vehicle to the repairer and give them Your permission to investigate the fault and find the cause of the failure. The repairer should then telephone Us to discuss their findings. They must not carry out repairs or replacement until We have given permission to do so by issuing an authority number.

Investigation

You must authorise any dismantling of Component(s) for inspection and You will be responsible for the cost incurred if the claim is not covered by the Insurance. The Insurer will only pay for dismantling costs as part of a valid claim.

Assessing Your claim

We or the Insurer may require an independent opinion of Your claim. We reserve the right to use an Independent Consulting Engineer to inspect Your Vehicle, the failed Tyre/s before We authorise a claim. Whilst We will make every effort to ensure this happens with the least delay and inconvenience to You, We and the Insurer shall not be liable for any losses You incur through any delay.

Labour and parts costs

Labour times that can be claimed under this Insurance will be in accordance with the time given in Glass's ICME Manual, in line with the rates charged by Our nominated repairers unless agreed beforehand.

Indemnity and costs

Your Insurance is a contract of indemnity which means that the Insurer's liability is restricted to Tyres of the same or similar quality and type as fitted to the Vehicle at policy inception.

Not all the cost of the repair will always be covered by Your Insurance. Additional repair costs and those not covered by this Insurance must be paid for by You.

How to make a claim, continued

On completion

Wherever possible, the Insurer will pay the repairer directly up to the amount authorised. You must make arrangements to cover any costs not covered by Your Insurance. If You are VAT registered, We will not pay the VAT element of Your claim.

You or the repairer must send Us an original, fully detailed and itemised invoice. Please make sure that You clearly mark on the invoice, to whom We should make payment. Photocopies of invoices will not be accepted. We will only pay the amount authorised for the claim.

'Prevalidation'

If You should need to make a claim, but Your Insurance is not recorded (it does take several days from the time Your Insurance is set up to the time it is notified to Us) We will handle Your claim in exactly the same way, and issue a Provisional claims authority number. This means that, once the Application and premium are received and accepted We will then make payment as above. If You make a 'prevalidation' claim, You may be asked to settle the whole repair bill and We will reimburse You the authorised amount once the Insurance has been validated.

General conditions

By taking out this Insurance You agree to comply with the following conditions. If You do not comply with them, We or the Insurer may choose to cancel Your Insurance, refuse to deal with Your claim, or reduce the amount of Your claim.

1. Cover will commence on the Commencement Date and run for the Period of Insurance as stated on Your Insurance Schedule, or until the Tyres on the Insured Vehicle are below the Legal Limit, whichever is the sooner.
2. If You, or anyone acting on Your behalf or with Your knowledge or consent has used any fraudulent means, including inflating or exaggerating costs or submitting falsified documents, We will not pay that or any other claim. We will also take necessary action to recover any previous paid claims, declare the Insurance void and may take legal action. We will not refund any premium.
3. You cannot transfer Your Insurance to another vehicle or owner.
4. Your Insurance is an addition to Your legal rights if Your Vehicle is found to be unfit for use or not of satisfactory quality.
5. You may cancel this Insurance within 14 days of the Conclusion Date. If We have made a claim payment to You or on Your behalf during this time, You will have to return the money to Us. After this time You may cancel Your Insurance at any time but no refund of premium is available.
6. We may cancel Your Insurance by writing to You and giving You 14 days notice. We will write to Your last known address. If We cancel Your Insurance We will refund to You the unused part of Your premium, calculated pro-rata. An administration charge may be applied.
7. We will not cover Your Vehicle if it is used for hire or reward (e.g. taxi or driving tuition), it has been modified (unless We have agreed this before commencement Date), if it is over 3500kg GVW, if it is used in any sort of race or other competition, or if it has been the subject of an insurance total loss.
8. Your Insurance will not pay for any repairs if they are covered by another insurance policy or motoring breakdown organisation.
9. Your Insurance covers You only within the United Kingdom.
10. Your Insurance does not cover any consequential losses or third party claims, bodily injury, road hazard, fire damage or any other losses beyond the actual scope of cover.
11. Unless We have agreed otherwise in writing, Your Insurance will be governed by English law.
12. If You have elected to pay Your premium on a credit funding agreement You must be over 18 years of age at the time of Your Application.
13. Failure to pay any premium installment will result in the immediate suspension of cover and may result in cancellation. In the event of a claim, We may offset any outstanding premium against Your claim settlement.

Caring for customers

If You have a problem

Our aim is to provide the highest level of service to You at all times in dealing with all aspects of Your Insurance. If You feel We have not achieved Our aim, please inform Us. Your feedback enables Us to monitor and improve the service We provide.

In the first instance, please contact Our Claims Manager, or Customer Services Manager either by telephone on 08707 559 613, or by e-mail to customerservices@AAwarranty.co.uk. Alternatively write to them at AA Warranty, Warranty House, Savile Street East, Don Valley, Sheffield, S4 7UQ.

Please ensure You quote Your Insurance number in all correspondence and enclose any evidence or documentation You wish Us to consider in reviewing Your complaint.

We will do Our best to resolve Your complaint quickly and with the least inconvenience to You, ideally within 5 working days. We will keep You informed of the progress of Your complaint if We require time to investigate.

On receiving Our answer You may, if You are not satisfied, appeal in writing to The Underwriting Director, Motorway Direct, Warranty House, Savile Street East, Don Valley, Sheffield, S4 7UQ. Please make sure any new evidence or information is enclosed.

We expect complaints to be quickly and satisfactorily resolved at this level, however You can take the matter further by writing to The Claims Manager, AmTrust International Underwriters Limited, 123 Lower Baggot Street, Dublin 2, Ireland, who will arrange an investigation into the matter on behalf of the Executive Directors.

If You have still not received a satisfactory response, or Your complaint has not been resolved within eight weeks of Our receiving it, You may refer Your case to the Financial Ombudsman Service, set up by the Financial Services Authority to review unresolved Complaints. They can be reached at: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone 0207 964 1000, e-mail: enquiries@financial-ombudsman.org.uk



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AA Warranty

Warranty House
Savile Street East, Don Valley, Sheffield
South Yorkshire, S4 7UQ

Claims

Telephone: 08707 559 662
Fax: 08707 559 663

Customer Services

Telephone: 08707 559 613

www.AAwarranty.co.uk

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3132	3645	11/2006	1760

Data protection

For the purposes of the Data Protection Act 1998, the data controller in relation to the information You supply is AA Mechanical Insurance Services Limited, (Company No: 5987949 England), Warranty House, Savile Street East, Don Valley, Sheffield, S4 7UQ.

We will share the information You provide, together with other information, only with Our group companies and the AA. We will use this for administration, marketing, customer services and profiling Your purchasing preferences. We will disclose Your information to the Insurer, Our service providers and agents for these purposes. We may keep Your information for a reasonable period to contact You about Our services.

We may share Your information with other organisations, who are Our business partners.

We, or They, may contact You by mail or telephone to let You know about any goods, services or promotions, which may be of interest to You. If You decide You do not wish to receive such information in these ways, please inform Us, but remember that this will prevent You from receiving Our special offers or promotions.

If You would like to receive such information by email, fax or SMS text messaging but have not told Us please contact Us.

We or the Insurer may transfer Your information outside of the European Economic Area, for example the United States of America. We or the Insurer will only do this where it is necessary for the conclusion, or performance of a contract between You and Us or the Insurer, or that We or the Insurer enter into at Your request, in Your interest, or for administrative purposes.

When You have given Us information about another person, You confirm that they have authorised You to act for them, to consent to the processing and use of their personal data in the manner described in this notice and to receive on their behalf any data protection notice.

You have the right to ask for a copy of Your information (for which We will charge a small fee) and to correct any inaccuracies.

We may record telephone calls for staff training and evidential purposes.

Sensitive data

If You have given Us consent to use Your sensitive personal data (e.g. if appropriate, health data for Your registration under the Motability Scheme), it will only be processed in order to provide the service requested.

About us

The following applies to all transactions that are carried out with AA Warranty electronically.

Company name:.....AA Mechanical Insurance
Services Limited.

Parent companyMotorway Direct Plc,
Registered office: Warranty House,
Savile Street East, Don Valley,
Sheffield, S4 7UQ (Registered No
3222540 England).

Group VAT registration:.....804 0501 84

AA Mechanical Insurance Services Limited is an Appointed Representative of Motorway Direct Plc and regulated by the Financial Services Authority.

Motorway Direct Plc is entered in the Financial Services Authority's Register under registration number 311741.

Find out about the Financial Services Authority register of financial services firms www.fsa.gov.uk/register.