

TYRE INSURANCE - OPTIONAL

If You have selected Tyre Insurance and have paid any additional premium required (please see Your Proposal Form for inclusion) You will be entitled to the following additional cover:

WHAT IS INSURED

This Insurance is designed to pay for the reasonable repair or Replacement Cost of tyre(s) that have incurred accidental sidewall or tread face damage (including punctures) rendering the tyre un-roadworthy, during the Period of Insurance, whilst Your Vehicle is within the Geographical Limits, subject to the conditions and exclusions and Excess set out herein.

Claim Limit: You are Indemnified against reasonable Repair Costs up to the Single Claim Limit of £150 inc VAT, and up to a maximum of four (4) valid claims within the Sum Insured of £600 inc VAT.

Repair Cost is: the reasonable cost of repair materials, including the cost of a new valve, puncture patch if necessary; and the reasonable labour cost of repairing, fitting and balancing of the repaired tyre.

Replacement Cost is: the reasonable cost of a like for like (original) tyre of similar make and quality as the damaged tyre, including the cost of a new valve if necessary; and the reasonable labour cost of fitting and balancing of the new tyre.

Excess: Tyres have typically between 6mm and 8mm of tread depth when new. This is not a new for old Policy and You are required to pay an Excess contribution towards the cost of tyre repair or replacement depending upon the extent of tyre wear as follows:

Less than... 2mm of usable tyre tread depth remaining, Your contribution = 70%
Less than... 3mm of usable tyre tread depth remaining, Your contribution = 50%
Less than... 4mm of usable tyre tread depth remaining, Your contribution = 30%

Exclusions: The following are specifically excluded from the cover: Worn tyres (generally) which have not suffered from accidental sidewall or tread face damage and/or which have subsequently failed the MOT Test, tyres damaged due to off-road use, competition, track days, pacemaking, racing or rallying, impact or accident, including road traffic accident spare tyres including space saver tyres. Other exclusions are detailed on page 25.

Please Note: Tread depth is the smallest measurement at any point around the tyre circumference. The above excess applies to all valid claims made against the insurance. The insurance does not extend to worn out tyres which have not suffered damage nor tyres with less than the legally required depth of tread remaining.

We reserve the right to specify the use of similar (like for like) replacement tyres with regard to the make and specification of Your tyre(s) before the damage.

We shall continue to provide cover on the repaired or replaced tyre following a valid claim within the maximum number of valid claims and Sum Insured.

Any suspected criminal damage to tyres should be reported to the police (within 48 hours) and an incident log number obtained which will be required by Warrantywise before any valid claim can be authorised.