



Welcome Pack

Within this pack you will find important information about our insurance products, our Financial Conduct Authority (FCA) regulatory status, how we are paid for any sales we may make, how to complain should the need arise and how you are protected by the Financial Services Compensation Scheme.

It is important that you read this document carefully before purchasing any insurance products.

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It is important that you read this document carefully before purchasing any regulated products.

Initial Disclosure Document

Mid Ulster Cars Ltd
Address: Brookmount, 18 Dungannon Road, Cookstown, Tyrone, BT80 8TL
Telephone: 028 864 40177

Mid Ulster Cars Ltd is an appointed representative of ITC Compliance which is authorised and regulated by the Financial Conduct Authority (their registration number is 313486). Permitted activities include advising on and arranging general insurance contracts and acting as a credit broker not a lender.

Finance

As an FCA regulated credit broker we can introduce you to a selected group of lenders / brokers (see below) who may be able to help you finance your purchase. This group of lenders / brokers provides us with a range of products which may be suitable for your purchase. We will explain the key features of those products to you.

Toyota Financial Services (UK) PLC, Black Horse Limited, N.I.I.B. Group Limited, Evolution Funding Limited, CarMoney Ltd

Unless we consider it to be inappropriate given your personal circumstances, our approach is to introduce you first to the lender associated with the vehicle manufacturer who are usually able to offer the best available package for you, considering interest rates, residual valuations (where applicable) and other contributions. If they are unable to make you an offer of finance, we then seek to introduce you to other lenders on our panel. The lender we introduce you to, and available rates, will depend upon a number of factors including the vehicle, your personal circumstances and the likelihood of a lender to accept an application based on information provided. Accordingly, the options we present to you, from our limited panel of lenders, may not reflect the most competitive or impartial terms available in the market. You are not tied to funding via our panel of lenders and have the right to seek alternative options. However, in doing so, this may impact upon any offers provided by our panel of lenders in relation to deposit contributions, servicing or other schemes. We are a commercial entity that expects to make a profit from this transaction. Consequently, lenders typically pay a commission to us for introducing you to them, calculated by reference to the vehicle model or amount you borrow. Different lenders may pay different commissions for such introductions; some lenders may also provide preferential rates to us for the funding of our vehicle stock and may also provide financial support for our training and marketing. Any such amounts they and other lenders pay us will not affect the amounts you pay under your finance agreement, all of which are set by the lender concerned. We do not charge a fee for our Consumer Credit services. We do not act as a financial adviser, or fiduciary. We act in our own interest, whichever lender we introduce you to, we will typically receive commission from them based on either a fixed fee or a fixed percentage of the amount you borrow. Any and all commission amounts will be fully disclosed to you as part of your sales journey. You will be required to give your fully informed consent to our receipt of this commission. By doing this, you acknowledge that you understand our role as a credit broker, and that we will receive a financial incentive if you take out a loan from a lender that we introduce you to.

All finance applications are subject to status, terms and conditions apply, UK residents only, 18s or over, Guarantees may be required.

Insurance

Mid Ulster Cars Ltd offer Tyre Insurance, Combined GAP, Tyre and Alloy, Alloy Wheel Insurance, SMART, Cosmetic, and act on behalf of a limited panel of insurance providers (see below).

InsureThat

We do not charge fees for arranging insurance, we may however receive an economic benefit or retain a part of any premium by way of remuneration. Our sales agents may also be remunerated on the sale of individual products. Fees may be applied by insurers for such things as mid-term adjustments and cancellations. Please check the individual policy information for full details.

We hold any insurance money (premiums, refunds or claims money) as the agent of the insurer under a risk transfer agreement.

Basis of our Service

Finance / Insurance

We have taken steps to ensure that if, in the course of advising you, we make a recommendation; such recommendation will be suitable for your demands and needs at the time the recommendation is made. In assessing your demands and needs we may seek such information about your personal circumstances and objectives as might be relevant in order to enable us to identify your requirements. It is important that you provide us with accurate and relevant information.

Your Protection

We always aim to provide a first class service, however if you have any cause for complaint any enquiry can be raised by either email, in writing or by telephoning ITC Compliance Limited, 3 Monarch Court The Brooms, Emersons Green, Bristol, BS16 7FH complaints@itccompliance.co.uk, 0845 177 22 66 or 0117 4403700. Should you remain dissatisfied you have the right to ask the Financial Ombudsman Service to review your case. You should write to the Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Telephone 0800 023 4567 or 0300 123 9123. Web address www.financial-ombudsman.org.uk You may be entitled to compensation should we be unable to meet our liabilities as an insurance intermediary under the Financial Services Compensation Scheme (FSCS). Your entitlement to compensation will depend upon the type of business and the circumstances of your claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit or for compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from FSCS. Details of ITC Compliance Limited's authorisation can be confirmed by contacting the FCA on 0800 111 6768 or by visiting the FCA's website <http://www.fca.org.uk/register>

Under distance marketing rules you have a 14-day period in which to cancel the purchase (cooling off period) of the vehicle. If you are obtaining the vehicle on finance this cooling off period does not apply. Full detail will be provided by the finance company within their pre-contractual information.

Confidentiality and Data Protection

Your information will only be disclosed/provided to third parties for the purposes of providing, arranging, administering and renewing insurance contract(s) and for the purposes of monitoring and/or enforcing compliance with regulatory rules/codes. A list of these third parties can be found below. For full details of where your information will be sent and the purpose of such data transfer, please ask us.

Insurance Partners

InsureThat

Finance Partners

Toyota Financial Services (UK) PLC, Black Horse Limited, N.I.I.B. Group Limited, Evolution Funding Limited, CarMoney Ltd

Your information will be retained for a period of up to twelve years. During this time you have the right to obtain details of the information held and how it has been processed.

If you would like to exercise any of these rights or have any concerns with how we are processing your data then please contact the Data Protection Officer at Mid Ulster Cars Ltd , Brookmount, 18 Dungannon Road, Cookstown, Tyrone, BT80 8TL; telephone 028 864 40177. If we are unable to resolve your concerns then you have the right to refer the matter to

the Information Commissioner's Office. Further details about your rights and how to lodge a complaint can be found on the Information Commissioner's Office website (www.ico.org.uk/for-the-public/).

As an organisation we are committed to our customers receiving good consumer outcomes under the FCA's Consumer Duty.

The Consumer Duty means you should receive communications you can understand, products and services that meet your needs and offer fair value and you get the customer support you need, when you need it.

Should you require any additional support during your purchase please visit our [links page](#) which provides details of organisations who can offer additional guidance and support.

If at any time you feel you have not received the information or support you expect from us please contact us at the address or telephone number above.

We currently offer: **Tyre Insurance, Combined GAP, Tyre and Alloy, Alloy Wheel Insurance, SMART, Cosmetic**

Before you decide to purchase any insurance product it is important that you take the time to understand the particular features of the product.

The key document to help you do that is the Insurance Product Information document. You can find a document for each of our products on the following pages.

Information about our GAP Product(s)

Important Information you should read

- Below you will see the total premium of the GAP contract and the related durations,
- The significant features and benefits of the policy can be found in the Insurance Product Information Document below
- GAP contracts are sold by other distributors;
- GAP insurance is optional;
- Under FCA rules a GAP contract cannot be concluded by us until at least 2 clear days have passed from the date you are provided with this welcome pack. We can conclude a GAP contract the day after providing the pack at your specific request.

Available products and Recommended Retail Price (RRP) including Insurance Premium Tax (IPT).

Product Level	Period	RRP
Toyota Total Loss Asset Protection, Vehicle Value £5k - £10k, 36m	36 months	£218.88
Toyota Total Loss Asset Protection, Vehicle Value £10,001 - £30k, 36m	36 months	£279.00
Toyota Total Loss Asset Protection, Vehicle Value £30,001 - £50k, 36m	36 months	£379.80
Toyota Total Loss Asset Protection, Vehicle Value £50,001 - £75k, 36m	36 months	£508.68
Toyota Total Loss Asset Protection, Vehicle Value £75,001 - £100k, 36m	36 months	£639.00
Toyota Total Loss Asset Protection, Vehicle Value £100,001 - £150k, 36m	36 months	£994.68

GAP Insurance

Insurance Product Information Document

Company: Novus Underwriting Limited on behalf of Helvetia Global Solutions Ltd

Helvetia Global Solutions Ltd UK Branch, 6 Bevis Marks, London, EC3A 7BA.

Authorised and regulated by the Liechtenstein Financial Market Authority. Authorised by the Prudential Regulation Authority. Registered on the Financial Services Register under the firm reference number 454140.

Product: Toyota Total Loss Asset Protection

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contractual and contractual information about the product is provided in your policy document.

What is this type of insurance?

This Total Loss Asset Protection GAP Insurance Policy is designed to work alongside your comprehensive motor insurance to cover the shortfall if your vehicle is declared a total loss (is "written off").



What is insured?

- ✓ You are insured for the greater of either, a) the difference between your vehicle's value on the day of total loss and the amount you paid for the vehicle, or b) the difference between your vehicle's value on the day of total loss and the outstanding balance payable to your finance company at the date of total loss.
- ✓ All Manufacturer factory fitted accessories
- ✓ All dealer fitted accessories (at point of sale)
- ✓ Total Loss Expenses of £300 to help cover extra expenditure associated with being without a vehicle
- ✓ Motor Insurance Excess Contribution (up to a maximum of £250)
- ✓ £1000 Vehicle Replacement Contribution payment towards a replacement vehicle.
- ✓ If you have a finance agreement in place and this is still outstanding after 36 months, this policy will provide additional coverage for finance shortfall only for a further 24 months at no extra cost.



What is not insured?

- ✗ Any claim that occurs when your vehicle is not covered under a comprehensive policy of motor insurance issued by an insurer authorised in the United Kingdom.
- ✗ Additional items that appear on your vehicle's purchase invoice (including but not limited to paintwork protection and/or upholstery protection kits).
- ✗ Any discounts given by the supplying centre, government grants, scrappage schemes, or cash back.
- ✗ Any arrears (including but not limited to); late payment charges, loss/damage excesses or outstanding premiums or any additional interest accrued during the finance agreement, or any secondary schedule(s) noted in the finance agreement
- ✗ Any claim where your vehicle can be repaired but you request and obtain a cash settlement from your motor insurer or third party's motor insurer.
- ✗ The contents of your vehicle.
- ✗ VAT if your vehicle is registered to a business, used for business purposes, or in connection with your occupation where you are VAT registered as self-employed.



Are there any restrictions on cover?

- ! Vehicles older than 10 years at point of policy inception
- ! Vehicles with a purchase price of more than £150,000, or less than £5,000.
- ! Imported vehicles, or vehicles not built for sale in the United Kingdom.
- ! The vehicle cannot be used for hire and reward, short-term self-drive or competition such as; rally; racing; track days; speed testing; off-road; pace making or reliability trials.
- ! The vehicle cannot be insured on any type of motor trade insurance policy or be on Contract Hire or Lease agreements.



Where am I covered?

- ✓ You're covered in the United Kingdom; the Isle of Man; the Channel Islands; any member country of the European Economic Area and Switzerland.

No claim will be paid if the **total loss** of **your vehicle** occurs anywhere else



What are my obligations?

- You must pay the insurance premium for the period of cover.
- You must be the registered keeper and/or owner of your vehicle.
- You must be a resident of (or in the case of a corporate body, be registered in) the United Kingdom for the duration of this policy.
- You must provide the insurer and administrator with honest, accurate and complete information.
- You should call the administrator as soon as you are aware of the vehicle potentially being written off.
- You must provide copies of the invoice, motor insurance certificate and schedule, confirmation of the insurance settlement figure and (if applicable) finance agreement and confirmation of outstanding balance, in the event of a claim.
- You must notify the administrator, as soon as possible, of any changes to your circumstances, as these may affect this insurance: This includes but is not limited to; changes of address or name, change of registration number, change of use or ownership of the vehicle, if your motor insurance is cancelled, declined or changed (for example, to third party only cover). You will then be advised of any change of terms.



When and how do I pay?

Your premium is payable on purchase of the cover, either in a single or monthly payment



When does the cover start and end?

You're covered from the start date listed on your certificate of insurance until the earliest of the following;

- The end of the period of cover shown on your certificate of insurance, unless there is still an outstanding balance due on your finance agreement in which case, either 60 months from the start date listed on your certificate of insurance, or the date on which there is no longer any outstanding balance due.
- The date on which a claim (excluding a claim for total loss assistance or motor insurance excess) is paid.
- The date this policy is cancelled.
- The date your vehicle is sold, repossessed, or transferred to another party who isn't an immediate Family member (i.e., parent; spouse; civil partner; son or daughter)

The policy must be purchased within 180 days of the date you take delivery of your vehicle.



How do I cancel the contract?

To cancel this contract, please contact the administrator in one of the following ways;

- By email: toyota.support@insurethat.com
- By telephone: 0333 0444 701
- In writing: Toyota Insurance Services, Stirling House, Sitka Drive, Shrewsbury Business Park, Shrewsbury, Shropshire, SY2 6LG

If you cancel within 30 days of receiving your policy documents, and have not made a claim, you will receive a refund for any premiums paid. If you cancel any time after the first 30 days and have not made a claim, a refund of any unused portion of the premium you've paid will be refunded to you, based on a pro-rata basis from the date notification of cancellation is received by the administrator. In the case of the additional cover in months 37-60, you will not be entitled to any refund as this cover is provided to you free of charge.

Vehicle Minor Damage Insurance

Insurance Product Information Document

Company: Aioi Nissay Dowa Insurance UK Limited

Aioi Nissay Dowa Insurance UK Limited, 7th Floor, 52-56 Leadenhall Street London, EC3A 2BJ. Registered in England and Wales (11105895). Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority No. 816870.

Product: Toyota Minor Damage Protection

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contractual and contractual information about the product is provided in your policy document.

What is this type of insurance?

This Vehicle Minor Damage Insurance Policy is designed to ensure Your Vehicle is kept in excellent condition by providing for the cost of Cosmetic Repairs when your vehicle experiences Minor Damage.



What is insured?

- ✓ This policy will provide Cosmetic Repairs when You experience an Incident leading to Minor Damage.
- ✓ Minor Damage(s) are:
 - Dented areas of Your Vehicle up to 30cm in diameter and 3mm in depth.
 - Scuffed areas of Your Vehicle up to 30cm in diameter and 3mm in depth.
 - Scratched areas of Your Vehicle up to 30cm in diameter and 3mm in depth.
 - Chips on Your Vehicle up to 5mm in diameter and 1.5mm in depth.
 - Any combination of the above provided the total area of damage is within 30cm in diameter and 3mm in depth.
- ✓ Arranging for a Repairer to visit at a time and place convenient for You, such as home or work; or
- ✓ Where You do not have a suitable location or would prefer, arranging for repair at a Repairer's premises.
- ✓ If the damage to Your Vehicle cannot be repaired using a Cosmetic Repair, the policy will instead provide a £250 (inc VAT) contribution to repairs at a traditional vehicle bodyshop of Your choosing.



What is not insured?

- ✗ Any Pre-Existing Damage.
- ✗ Damage which is not a Dent, Scuff, Scratch or Chip.
- ✗ Damage which exceeds 30cm in diameter or 3mm in depth.
- ✗ Where there are multiple areas of damage, where those areas are within 1.0m of each other.
- ✗ Damage caused by hail, rust or corrosion.
- ✗ Damage to large, flat surfaces such as bonnets, roofs and boot lids (which instead will be Weatherproofed and Disguised).
- ✗ Damage where the panel has cracked, ripped, been torn or perforated.
- ✗ Damage where the alignment of panels has been damaged.
- ✗ Damage to beading, mouldings, wheels, wheel rims, windows, mirror glass, locks, handles, accessories, door mouldings, window mouldings or lights.
- ✗ Damage to chrome, textured effect or non-body coloured trims.
- ✗ Vehicle interior or upholstery.
- ✗ The replacement of any part of Your Vehicle.
- ✗ Any costs in excess of £250 (inc VAT) in the event of a Bodyshop Contribution.



Are there any restrictions on cover?

- ! The maximum number of repairs for an individual Incident and in aggregate is as shown on Your Certificate Of Insurance.
- ! Vehicles used for business purposes, Hire & Reward, Short-term Self-drive or driving tuition.
- ! Vehicles which weigh more than 3,500kg.
- ! The vehicle cannot be used for competition such as; rally; racing; track days; speed testing; off-road; pace making or reliability trials.



Where am I covered?

- ✓ You're covered for damage which occurs anywhere in the world; however,
- ✓ Repairs must be carried out within the United Kingdom;

No claim will be paid if repairs occur anywhere else.



What are my obligations?

- You must pay the insurance premium for the period of cover.
- You must be the registered keeper and/or owner of your vehicle.
- You must be a resident of the United Kingdom for the duration of this policy.
- You must provide the insurer and administrator with honest, accurate and complete information.
- You should call the administrator as soon as you are aware of an Incident which has caused damage.
- You must provide details of the damage, including two photographs (one close up and one further away) of the damaged area in the event of a claim.
- You must notify the administrator, as soon as possible, of any changes to your circumstances, as these may affect this insurance: This includes but is not limited to; changes of address or name, change of registration number, change of use or ownership of the vehicle. You will then be advised of any change of terms.



When and how do I pay?

Your premium is payable on purchase of the cover, either in a single or monthly payment



When does the cover start and end?

You're covered from the start date listed on your certificate of insurance until the earliest of the following;

- The end of the period of cover shown on your certificate of insurance.
- The date on which the aggregate claim limit is reached.
- The date this policy is cancelled.
- The date your vehicle is sold, repossessed, or transferred to another party who isn't an immediate family member (i.e., parent; spouse; civil partner; son or daughter).

The policy must be purchased within 30 days of the date you take delivery of your vehicle.



How do I cancel the contract?

To cancel this contract, please contact the administrator Nukula Limited T/A InsureThat in one of the following ways;

- By email: toyota.support@insurethat.com
- By telephone: 0333 0444 701
- In writing: InsureThat, Sterling House, Sitka Drive, Shrewsbury Business Park, Shrewsbury, Shropshire, SY2 6LG

If you cancel within 30 days of receiving your policy documents, and have not made a claim, you will receive a refund for any premiums paid. If you cancel any time after the first 30 days and have not made a claim, a refund of any unused portion of the premium you've paid will be refunded to you, based on a pro-rata basis from the date notification of cancellation is received by the administrator.

Tyre Damage Insurance

Insurance Product Information Document

Company: Novus Underwriting Limited on behalf of Helvetia Global Solutions Ltd

Helvetia Global Solutions Ltd UK Branch, 6 Bevis Marks, London, EC3A 7BA.

Authorised and regulated by the Liechtenstein Financial Market Authority. Authorised by the Prudential Regulation Authority. Registered on the Financial Services Register under the firm reference number 454140.

Product: Toyota Tyre Protection

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contractual and contractual information about the product is provided in your policy document.

What is this type of insurance?

This Tyre Damage Insurance Policy is designed to ensure Your Vehicle's Tyres are kept in excellent condition by providing for the cost of Repairs when Your Vehicle's Tyres experience Damage.



What is insured?

- ✓ This policy will provide Repairs when Your Vehicles' Tyres experience an Incident leading to Damage.
- ✓ Up to Five (5) such Repairs of Your Vehicle's Tyres during the Period of Insurance.
- ✓ Unlimited Repairs to minor punctures.
- ✓ Our Repairer will attempt to repair Your Vehicle's Tyres to a roadworthy condition, if We believe this is possible.
- ✓ If We believe a Repairer cannot repair Your Vehicle's Tyres to a roadworthy condition, the policy will instead provide a contribution to the cost of replacing the Tyre, up to £300 including VAT.
- ✓ Damage to Your Vehicle's Tyres which arises anywhere in the world (although you'll need to bring Your Vehicle within the Territorial Limits for the Repairs to take place).



What is not insured?

- ✗ Any Pre-Existing Damage.
- ✗ Any Damage occurring within the Waiting Period (14 days).
- ✗ Attempted theft of the Tyres.
- ✗ Any Damage which is caused by:
 - Your Vehicle being driven after an Incident, with Tyres that have incorrect wheel balance;
 - Failure of a suspension component, fire, or road traffic accident;
 - A wilful, unlawful or negligent act or omission on Your part;
 - a lack of maintenance (in the opinion of Our Repairer whether wholly or partly).
- ✗ Any Tyres:
 - which have less than 2mm tread depth across the full tread area; or
 - which are not 'E' Marked; or
 - with manufacturing defects or faults, including those subject to a manufacturer's recall; or
 - where there has been an attempt to remove the serial number; or
 - where there has been an attempt to remove any other identifying marks.
- ✗ The replacement of any other part of Your Vehicle than the Tyres; or
- ✗ Any Repairs carried out without prior authorisation being given by Us.



Are there any restrictions on cover?

- ! The maximum number of Repairs in aggregate is 5. Vehicles used for business purposes, Hire & Reward, Short-term Self-drive or driving tuition.
- ! Vehicles which weigh more than 3,500kg.
- ! The vehicle cannot be used for competition such as; rally; racing; track days; speed testing; off-road; pace making or reliability trials.



Where am I covered?

- ✓ You're covered for damage which occurs anywhere in the world; however,
- ✓ Repairs must be carried out within the United Kingdom;

No claim will be paid if repairs occur anywhere else.



What are my obligations?

- You must pay the insurance premium for the period of cover.
- You must be the registered keeper and/or owner of your vehicle.
- You must be a resident of the United Kingdom for the duration of this policy.
- You must provide the insurer and administrator with honest, accurate and complete information.
- You should call the administrator as soon as you are aware of an Incident which has caused damage.
- You must provide details of the damage, including two photographs (one close up and one further away) of the damaged area in the event of a claim.
- You must notify the administrator, as soon as possible, of any changes to your circumstances, as these may affect this insurance: This includes but is not limited to; changes of address or name, change of registration number, change of use or ownership of the vehicle. You will then be advised of any change of terms.
- You must submit your claim within 30 days of discovery of an incident.



When and how do I pay?

Your premium is payable on purchase of the cover, either in a single or monthly payment



When does the cover start and end?

You're covered from the start date listed on your certificate of insurance until the earliest of the following;

- The end of the period of cover shown on your certificate of insurance.
- The date on which the aggregate claim limit is reached.
- The date this policy is cancelled.
- The date your vehicle is sold, repossessed, or transferred to another party who isn't an immediate family member (i.e., parent; spouse; civil partner; son or daughter).

The policy must be purchased within 30 days of the date you take delivery of your vehicle.



How do I cancel the contract?

To cancel this contract, please contact the administrator in one of the following ways;

- By email: toyota.support@insurethat.com
- By telephone: 0333 0444 701
- In writing: Toyota Insurance Management UK Limited T/A Toyota Insurance Services, Sterling House, Sitka Drive, Shrewsbury Business Park, Shrewsbury, Shropshire, SY2 6LG

If you cancel within 30 days of receiving your policy documents, and have not made a claim, you will receive a refund for any premiums paid. If you cancel any time after the first 30 days and have not made a claim, a refund of any unused portion of the premium you've paid will be refunded to you, based on a pro-rata basis from the date notification of cancellation is received by the administrator.

Alloy Wheel Damage Insurance

Insurance Product Information Document

Company: Novus Underwriting Limited on behalf of Helvetia Global Solutions Ltd

Helvetia Global Solutions Ltd UK Branch, 6 Bevis Marks, London, EC3A 7BA.

Authorised and regulated by the Liechtenstein Financial Market Authority. Authorised by the Prudential Regulation Authority. Registered on the Financial Services Register under the firm reference number 454140.

Product: Toyota Alloy Protection

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contractual and contractual information about the product is provided in your policy document.

What is this type of insurance?

This Alloy Wheel Damage Insurance Policy is designed to ensure Your Vehicle's Alloy Wheels are kept in excellent condition by providing for the cost of Repairs when Your Vehicle's Alloy Wheels experience Damage.



What is insured?

- ✓ This policy will provide Repairs when Your Vehicles' Alloy Wheels experience an Incident leading to Damage.
- ✓ Up to Fifteen (15) such Repairs of Your Vehicle's Alloy Wheels during the Period of Insurance.
- ✓ Our Repairer will attempt to repair Your Vehicle's Alloy Wheels using cosmetic repair techniques, if We believe this is possible.
- ✓ If We believe a Repairer cannot repair Your Vehicle's Alloy Wheels using cosmetic repair techniques, the policy will instead provide a contribution to the cost of replacing the Damaged Alloy Wheel, up to £150 including VAT.
- ✓ Damage to Your Vehicle's Alloy Wheels which arises anywhere in the world (although you'll need to bring Your Vehicle within the Territorial Limits for the Repairs to take place).



What is not insured?

- ✗ Any Pre-Existing Damage.
- ✗ Any Damage occurring within the Waiting Period (14 days).
- ✗ Attempted theft of the Alloy Wheels.
- ✗ Any Damage which is caused by:
 - Your Vehicle being driven whilst a tyre is deflated;
 - A wilful, unlawful or negligent act or omission on Your part;
 - a lack of maintenance (in the opinion of Our Repairer whether wholly or partly).
- ✗ Any Alloy Wheels:
 - which are cracked or buckled (in respect of Repairs); or (in any case),
 - with split-rim, carbon or magnesium construction; or
 - with chrome effect, acid-etched, or two tone painted finishes; or
 - which are ball-polished; or
 - which are non-standard or aftermarket; or
 - with manufacturing defects or faults, including those subject to a manufacturer's recall.
- ✗ Any costs incurred in excess or outside the liability under this insurance including any for Consequential Loss, depreciation or diminution in value; or
- ✗ The replacement of any other part of Your Vehicle than the Alloy Wheels; or
- ✗ Any Repairs carried out without prior authorisation being given by Us.



Are there any restrictions on cover?

- ! The maximum number of Repairs in aggregate is 15. Vehicles
- ! used for business purposes, Hire & Reward, Short-term Self-drive or driving tuition.
- ! Vehicles which weigh more than 3,500kg.
- ! The vehicle cannot be used for competition such as; rally; racing; track days; speed testing; off-road; pace making or reliability trials.



Where am I covered?

- ✓ You're covered for damage which occurs anywhere in the world; however,
- ✓ Repairs must be carried out within the United Kingdom;

No claim will be paid if repairs occur anywhere else.



What are my obligations?

- You must pay the insurance premium for the period of cover.
- You must be the registered keeper and/or owner of your vehicle.
- You must be a resident of the United Kingdom for the duration of this policy.
- You must provide the insurer and administrator with honest, accurate and complete information.
- You should call the administrator as soon as you are aware of an Incident which has caused damage.
- You must provide details of the damage, including two photographs (one close up and one further away) of the damaged area in the event of a claim.
- You must notify the administrator, as soon as possible, of any changes to your circumstances, as these may affect this insurance: This includes but is not limited to; changes of address or name, change of registration number, change of use or ownership of the vehicle. You will then be advised of any change of terms.
- You must submit your claim within 30 days of discovery of an incident.



When and how do I pay?

Your premium is payable on purchase of the cover, either in a single or monthly payment



When does the cover start and end?

You're covered from the start date listed on your certificate of insurance until the earliest of the following;

- The end of the period of cover shown on your certificate of insurance.
- The date on which the aggregate claim limit is reached.
- The date this policy is cancelled.
- The date your vehicle is sold, repossessed, or transferred to another party who isn't an immediate family member (i.e., parent; spouse; civil partner; son or daughter).

The policy must be purchased within 30 days of the date you take delivery of your vehicle.



How do I cancel the contract?

To cancel this contract, please contact the administrator in one of the following ways;

- By email: toyota.support@insurethat.com
- By telephone: 0333 0444 701
- In writing: Toyota Insurance Management UK Limited T/A Toyota Insurance Services, Sterling House, Sitka Drive, Shrewsbury Business Park, Shrewsbury, Shropshire, SY2 6LG

If you cancel within 30 days of receiving your policy documents, and have not made a claim, you will receive a refund for any premiums paid. If you cancel any time after the first 30 days and have not made a claim, a refund of any unused portion of the premium you've paid will be refunded to you, based on a pro-rata basis from the date notification of cancellation is received by the administrator.

Tyre & Alloy Wheel Damage Insurance

Insurance Product Information Document

Company: Novus Underwriting Limited on behalf of Helvetia Global Solutions Ltd

Helvetia Global Solutions Ltd UK Branch, 6 Bevis Marks, London, EC3A 7BA.

Authorised and regulated by the Liechtenstein Financial Market Authority. Authorised by the Prudential Regulation Authority. Registered on the Financial Services Register under the firm reference number 454140.

Product: Toyota Tyre & Alloy Protection

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contractual and contractual information about the product is provided in your policy document.

What is this type of insurance?

This Tyre & Alloy Wheel Damage Insurance Policy is designed to ensure Your Vehicle's Tyres & Alloy Wheels are kept in excellent condition by providing for the cost of Repairs when Your Vehicle's Tyres & Alloy Wheels experience Damage.



What is insured?

- ✓ This policy will provide Repairs when Your Vehicles' Tyres or Alloy Wheels experience an Incident leading to Damage.
- ✓ Up to Fifteen (15) such Repairs of Your Vehicle's Alloy Wheels during the Period of Insurance.
- ✓ Our Repairer will attempt to repair Your Vehicle's Alloy Wheels using cosmetic repair techniques, if We believe this is possible.
- ✓ If We believe a Repairer cannot repair Your Vehicle's Alloy Wheels using cosmetic repair techniques, the policy will instead provide a contribution to the cost of replacing the Damaged Alloy Wheel, up to £150 including VAT.
- ✓ Up to Five (5) such Repairs of Your Vehicle's Tyres during the Period of Insurance and Unlimited Repairs to minor punctures
- ✓ Our Repairer will attempt to repair Your Vehicle's Tyres to a roadworthy condition, if We believe this is possible.
- ✓ If We believe a Repairer cannot repair Your Vehicle's Tyres to a roadworthy condition, the policy will instead provide a contribution to the cost of replacing the Tyre, up to £300 including VAT.



What is not insured?

- ✗ Any Pre-Existing Damage.
- ✗ Any Damage occurring within the Waiting Period (14 days).
- ✗ Attempted theft of the Tyres or Alloy Wheels.
- ✗ In respect of Alloy Wheels, Any Damage which is caused by:
 - Your Vehicle being driven whilst a tyre is deflated;
- ✗ In respect of Tyres, Any Damage which is caused by:
 - Your Vehicle being driven after an Incident, with Tyres that have incorrect wheel balance;
 - Failure of a suspension component, fire, or road traffic accident;
- ✗ In respect of Tyres and Alloy Wheels, Any Damage which is caused by:
 - A wilful, unlawful or negligent act or omission on Your part;
 - a lack of maintenance (in the opinion of Our Repairer whether wholly or partly).
- ✗ Any Alloy Wheels:
 - which are cracked or buckled (in respect of Repairs); or (in any case),
 - with split-rim, carbon or magnesium construction; or
 - with chrome effect, acid-etched, or two tone painted finishes; or
 - which are ball-polished; or
 - which are non-standard or aftermarket; or
 - with manufacturing defects or faults, including those subject to a manufacturer's recall.
- ✗ Any Tyres:
 - which have less than 2mm tread depth across the full tread area; or
 - which are not 'E' Marked; or
 - with manufacturing defects or faults, including those subject to a manufacturer's recall; or
 - where there has been an attempt to remove the serial number; or
 - where there has been an attempt to remove any other identifying marks.

What is insured? Continued.

- ✓ Damage to Your Vehicle's Tyres or Alloy Wheels which arises anywhere in the world (although you'll need to bring Your Vehicle within the Territorial Limits for the Repairs to take place).

What is not insured? Continued.

- ✗ The replacement of any other part of Your Vehicle than the Tyres or Alloy Wheels; or
- ✗ Any Repairs carried out without prior authorisation being given by Us.



Are there any restrictions on cover?

- ✓ The maximum number of Repairs in aggregate is 5. Vehicles used for business purposes, Hire & Reward, Short-term Self-drive or driving tuition.
- ✓ Vehicles which weigh more than 3,500kg.
- ✓ The vehicle cannot be used for competition such as; rally;
- ✓ racing; track days; speed testing; off-road; pace making or reliability trials.



Where am I covered?

- ✓ You're covered for damage which occurs anywhere in the world; however,
- ✓ Repairs must be carried out within the United Kingdom;

No claim will be paid if repairs occur anywhere else.



What are my obligations?

- You must pay the insurance premium for the period of cover.
- You must be the registered keeper and/or owner of your vehicle.
- You must be a resident of the United Kingdom for the duration of this policy.
- You must provide the insurer and administrator with honest, accurate and complete information.
- You should call the administrator as soon as you are aware of an Incident which has caused damage.
- You must provide details of the damage, including two photographs (one close up and one further away) of the damaged area in the event of a claim.
- You must notify the administrator, as soon as possible, of any changes to your circumstances, as these may affect this insurance: This includes but is not limited to; changes of address or name, change of registration number, change of use or ownership of the vehicle. You will then be advised of any change of terms.
- You must submit your claim within 30 days of discovery of an incident.



When and how do I pay?

Your premium is payable on purchase of the cover, either in a single or monthly payment



When does the cover start and end?

You're covered from the start date listed on your certificate of insurance until the earliest of the following;

- The end of the period of cover shown on your certificate of insurance.
- The date on which the aggregate claim limit is reached.
- The date this policy is cancelled.
- The date your vehicle is sold, repossessed, or transferred to another party who isn't an immediate family member (i.e., parent; spouse; civil partner; son or daughter).

The policy must be purchased within 30 days of the date you take delivery of your vehicle.



How do I cancel the contract?

To cancel this contract, please contact the administrator in one of the following ways;

- By email: toyota.support@insurethat.com
- By telephone: 0333 0444 701
- In writing: Toyota Insurance Management UK Limited T/A Toyota Insurance Services, Sterling House, Sitka Drive, Shrewsbury Business Park, Shrewsbury, Shropshire, SY2 6LG

If you cancel within 30 days of receiving your policy documents, and have not made a claim, you will receive a refund for any premiums paid. If you cancel any time after the first 30 days and have not made a claim, a refund of any unused portion of the premium you've paid will be refunded to you, based on a pro-rata basis from the date notification of cancellation is received by the administrator.