



Company: Rubber Ring

Product: Tyre Insurance

This insurance is provided by Rubber Ring Financial Services Ltd, a company registered in the UK. Rubber Ring Financial Services Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register number: 912930.

This document contains some important facts about Rubber Ring 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 is this type of insurance?

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

This insurance is underwritten by Motors Insurance Company Limited which is registered in the UK. Motors Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Financial Services Register number: 202875.



What is insured?

- ✓ Provided you have purchased new tyre(s) and registered for this cover within 72 hours of the new tyre(s) fitment: we will cover two replacements and one repair to each insured tyre, which require repair or replacement as a result of damage up to the claim limit shown in your insurance schedule;
- ✓ 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).



Are there any restrictions on cover?

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;
- Your Tyre(s) if your vehicle will cover more than 18,000 miles per annum or 1,500 miles per month.



Where am I covered?

To purchase this cover, you must be resident in:

- The United Kingdom which includes England, Scotland, Wales and Northern Ireland.



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) Log into Your Rubber Ring account at rubber-ring.co.uk;
 - 2) Select "Make A Claim" from your dashboard;
 - 3) If you have multiple policies, select the policy on which you want to make the claim;
 - 4) Answer the series of questions via our claims-bot William, which will include requests for images and video evidence of the damage, confirm and submit the claim to our Claims Team via the app.Alternatively you can call the Claims department on 0344 573 7557.
- In the event of damage to any tyre(s), they must be removed from the vehicle and repaired or replaced before the vehicle is driven again.



When and how do I pay?

You can pay your premium as a single 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 insurance schedule.

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?

Please note, the following text applies to the 12 month policy. The 4 week free of charge policy can be cancelled at any time. If you choose to cancel at any point during Your 4 week free of charge policy, you will not be charged and your 12 month policy will not incept.

To cancel your policy within the first 30 days of the inception of your 12 month policy you can do so by logging into your Rubber Ring account at rubber-ring.co.uk.

After this period you can cancel your policy at any time by emailing team@rubber-ring.co.uk; however no refund will be paid.

Please note that no refund will be given should you have already made a successful claim on your policy.