

# KEYFACTS

## TYRE INSURANCE

### SUMMARY OF COVER

This statement provides a summary only. It does not describe all terms and conditions relevant to your product and it is essential that you read the terms and conditions supplied by your dealer to ensure that you understand the product purchased.

### TYRE INSURANCE:

Is designed to cover the cost of having to repair or replace a tyre that has suffered accidental or malicious damage, cover is extended to all 5 tyres including the spare.

### NAME OF INSURER:

Red Sands Insurance Company (Europe) Ltd is a company registered in Gibraltar No. 87598, registered office: Suite 913 Europort, Gibraltar.

### KEY FEATURES AND BENEFITS:

Pays for repair or replacement incurred of all 5 vehicle tyres as a result of accidental or malicious damage. Fitting and balancing included within the claim limit.

### CONDITIONS:

Tyres must have a minimum of 2mm of tread across a quarter width and be E marked, vehicle must be less than 7 years or 80,000 miles at inception and must be maintained in a roadworthy condition. Authority should be sought prior to commencing repairs.

### EXCLUSIONS:

- Defective steering, suspension and incorrect tyre pressures
- Damage caused by fire
- Tyres that have been stolen
- Impact damage sustained in a road traffic accident.
- Tyres with less than 2mm tread depth anywhere on the tyre.

### DURATION OF COVER:

As quoted on the proposal/policy schedule.

## KEY PROTECTION INSURANCE

### SUMMARY OF COVER

This statement provides a summary only. It does not describe all terms and conditions relevant to your product and it is essential that you read the terms and conditions supplied by your dealer to ensure that you understand the product purchased.

### KEY PROTECTION INSURANCE:

Designed to reduce the distress and worry of losing your keys, as well as the expense of having to replace them. Key protection will even keep you mobile in the event that you are stranded by the theft or loss of your car keys.

### NAME OF INSURER:

Red Sands Insurance Company (Europe) Ltd is a company registered in Gibraltar No. 87598, registered office: Suite 913 Europort, Gibraltar.

### KEY FEATURES AND BENEFITS:

Covers repair and replacement of keys and locks due to loss or theft. £350 limit per claim. £10 finders fee, maximum 3 days car hire, £25 towards lock call out.

### CONDITIONS:

Claims must be notified within 48 hours of the discovery of the loss or theft along with a valid police crime report. To claim for key and lock replacement 5 days must be allowed after notification of loss prior to commencement of claim process. Authorisation of all claims must be gained prior to undertaking repair or replacement works.

### EXCLUSIONS:

- Lock replacement.

### DURATION OF COVER:

As quoted on the proposal/policy schedule.



## KEY PROTECTION INSURANCE TYRE INSURANCE MOT TEST INSURANCE

# TOTAL CARE PACK



In Partnership with:



# dealerpartnerdirect

Dealer Partner Direct Ltd,  
Cambridge House, Cambridge Road,  
Harlow, Essex, CM20 2EQ  
Tel: 0844 249 9135  
Fax: 0844 249 9136  
[www.dealerpartnerdirect.com](http://www.dealerpartnerdirect.com)

Dealer Partner Direct are pleased to offer you the following range of products to cover your motoring needs.

- **KEY PROTECTION INSURANCE**
- **TYRE INSURANCE**
- **MOT TEST INSURANCE**

Please find enclosed an overview of our products within the Dealer Partner Direct - 'Total Care' package.

These products have been sourced and designed to ensure our customers are able to enjoy the maximum benefits for their vehicle.

## KEY PROTECTION INSURANCE

**Key Protection has been designed to reduce the distress and worry of losing your keys, as well as the expense.**

### COVER:

- 24 hour 365 days a year Nationwide coverage.
- Keys lost or stolen abroad.
- 3 days car hire [up to £25 inc VAT per day] when stranded by the theft or loss of your car keys.
- £25 towards any call out charge when your keys are locked in your vehicle or broken in the lock of your vehicle.
- £10 reward paid directly to the finder.
- Up to £350 inc VAT per claim for any vehicle key lost or stolen and vehicle lock replacement, for the duration of the policy.
- 36 months commencing from date of purchase.

## TYRE INSURANCE

**This insurance will refund the cost of having to repair or replace a tyre or tyres that have suffered accidental, malicious damage or a puncture during the period of insurance.**

### COVER:

- Five tyres including the spare.
- Repair and replacement up to £250 per tyre inc VAT (please check your policy for claim limit applied).
- 36 months commencing from the date of purchase.

### ELIGIBILITY:

- The vehicle must be under 7 years old and covered not more than 80,000 miles at the time of inception.
- Tyres do not exceed 17" (425mm).
- All Tyres are "E" marked and have a minimum of 2mm tread across 1/4 of the tyre width.

The information outlined in this leaflet, is a brief summary of the benefits available. Cover is provided subject to the terms, conditions and limitations as detailed in the certificate of insurance, a copy of which is available on request.

## MOT TEST INSURANCE

If your vehicle fails an MOT it can be stressful and costly, especially when you expected it to pass. We have designed our MOT Test Insurance to make this problem as stress free and manageable as we can.

### WHAT'S INCLUDED?

- **Headlamp Aim (inc. mechanisms)**
- **Front and Rear Lamps - Electrical Circuits**
- **Stop Lamps - Electrical Circuits**
- **Rear Reflectors**
- **Wheel Bearings**
- **Steering Control**
- **Front Suspension**
- **Power Steering**
- **Drive Shafts**
- **Indicators & Hazard Lamps - Electrical Circuits**
- **Steering Mechanism/System**
- **Service Brake Performance**
- **Parking Brake Performance**
- **ABS Warning System**
- **Fuel Parts**
- **Horn**
- **Seatbelt Mountings**
- **Seatbelt Condition**
- **Seatbelt Operation**
- **Rear Suspension**
- **Drivers view of the road**
- **Shock Absorbers**

### ELIGIBILITY FOR COVER

**The vehicle must be under 7 years old and have done less than 80,000 miles at time of inception.**

MOT Test Insurance has been designed to cover the costs of repairs or replacement of parts, including the labour and VAT, provided they are shown as having failed the MOT standards on a Refusal to Issue an MOT certificate (VT30) Form.

The listed component cover is subject to the terms and conditions in your insurance agreement and are also subject to certain limitations in the maximum amount paid in the event of a parts failure.

