



## Tyre Insurance – Product Summary

### 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 full policy document 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. The customer is responsible for the first £10 of any claim. Fitting and balancing included within the claim limit.

### Conditions:

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

### Exclusion:

Defective steering, suspension and incorrect tyre pressures, damage caused by fire, tyres that have been stolen, impact damage sustained in a road traffic accident.

**Duration of Cover:** As quoted on the proposal/policy schedule.

### Cancellation:

No fees are normally charged for arranging policies. However, if this policy is cancelled within 14 days of receipt of your policy book, Auto Protect MBI Ltd will charge an administration fee of £35. (An additional administration fee of £15 may be charged by your Dealer). **This policy has no surrender value and no premium paid will be refunded after 14 days.**

### What to do in the event of a claim

Telephone the claims line number on **0870 766 2786**.

Please have your policy type and number ready to quote so that your enquiry can be dealt with promptly.

### What to do if you have a complaint

If you wish to register a complaint contact your supplying dealer or alternatively the policy administrator Autoprotect (MBI) Ltd.

**Telephone:** 0870 766 6667

**Post:** Auto Protect MBI Limited,  
Cambridge House, Cambridge Road, Harlow, Essex CM20 2EQ

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service (FOS).

### Customer Compensation

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme. Insurance advising and arranging is covered for 100% of the first £2000 and 90% of the remainder of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.