



Alloy Wheel and Scratch & Dent Policy

This insurance policy has been arranged on **your** behalf by Motorplus Limited t/a Coplus and is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. This cover is provided to **you** in return for payment of the premium.

MOAB-0001

Policy Wording

Who does it cover?

The person named on the certificate of motor insurance policy.

What criteria apply?

The policyholder must have a motor insurance policy through the duration of the Alloy Wheel and Scratch & Dent Insurance policy.

Important information

Based upon the information you have provided; this product will satisfy the needs of someone who requires cover for accidental damage caused to alloy wheels and cost of repairs resulting from minor body damage up to £1000.

This policy has been offered based on information provided by **you**. If any of this information is incorrect, or changes during the term of **your** policy, please let **your** insurance broker know at **your** earliest convenience to ensure that **your** cover remains fully effective and in force.

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

- a) supply accurate and complete answers to all the questions **we** or **your** insurance broker may ask as part of **your** application for cover under the policy;
- b) to make sure that all information supplied as part of **your** application for cover is true and correct;
- c) tell **us** of any changes to the answers **you** have given as soon as possible.

You must take reasonable care to provide complete and accurate answers to the questions **we** ask when **you** take out, make changes to and renew **your** policy. If any information **you** provide is not complete and accurate, this may mean **your** policy is invalid and that it does not operate in the event of a claim or **we** may not pay any claim in full.

This policy must be read together with **your** current policy documents, and any endorsements. These items together form **your** contract of insurance.

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How to make a claim

To notify a claim please call **our** claims department immediately.

Telephone: **0333 241 9572**

Please quote "Alloy Wheel and Scratch & Dent" in all communications. **Our** claims line is open 24 hours a day, 365 days a year to assist **you**. Or **you** can write to **us** at:

Coplus
Floor 2,
Norfolk Tower,
48-52 Surrey Street,
Norwich. NR1 3PA

How to make a complaint

We hope that **you** are completely happy with this policy and the service that **you** receive, however if **you** do have any reason to make a complaint, please follow the procedure below.

If **your** complaint relates to the sale of this policy, please contact **your** insurance broker.

If your complaint cannot be resolved by the end of the third working day, **your** complaint will be passed to:

Customer Relations Department
UK General Insurance Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ

Telephone: 0345 218 2685 or email: customerrelations@ukgeneral.co.uk

If **your** complaint relates to a claim, please contact:

Coplus Complaints Department
MB&G Insurance Services Ltd
Cobalt Business Exchange
Cobalt Park Way
Wallsend
NE28 9NZ

Telephone: 0191 258 8187 or email at Coplus@mbginsurance.com

If your complaint cannot be resolved by the end of the third working day, **your** complaint will be passed to:

Customer Relations Department
UK General Insurance Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ

Telephone: 0345 218 2685 or email: customerrelations@ukgeneral.co.uk

If for any reason it is not possible for **us** to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman Service. This applies if **you** are an individual, or in a business capacity if **your** annual turnover is up to EUR 2,000,000 (or equivalent in sterling) and **you** have fewer than 10 members of staff. **You** can contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: 0800 023 4 567 or email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

The above complaints procedure is in addition to **your** statutory rights as a consumer. For further information about **your** statutory rights contact **your** local authority Trading Standards Service or Citizens Advice Bureau.

Coplus is a trading name of Motorplus Limited. Registered in England and Wales with company No. 03092837.

Head Office: Floor 2, Norfolk Tower, 48-52 Surrey Street, Norwich NR1 3PA.

Registered Office: Speed Medical House, Eaton Avenue, Buckshaw Village, Chorley, Lancashire PR7 7NA.

Motorplus Limited is authorized and regulated by the Financial Conduct Authority (309657).

Our regulator and Insurer

This insurance is arranged by Motorplus Limited t/a Coplus and underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Motorplus Limited t/a Coplus and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from https://register.fca.org.uk/ShPo_FirmDetailsPage?id=001b000003ejWCjAAM

Privacy Statement

For full details of how **we** protect **your** privacy and process **your** data please read **our** Privacy Statement that can be viewed online by visiting <https://www.coplus.co.uk/data-privacy-notice>

Telephone calls

Please note that for **our** mutual protection telephone calls may be monitored and/or recorded.

Fraud prevention, detection and claims history

In order to prevent and detect fraud **we** may at any time:

- share information about **you** with other organisations and public bodies including the police;
- check and/or file **your** details with fraud prevention agencies and databases, and if **you** give **us** false or inaccurate information and **we** suspect fraud, **we** will record this.

We and other organisations may also search these agencies and databases to:

- help make decisions about the provision and administration of insurance, credit and related services for **you** and members of **your** household;
- trace debtors or beneficiaries, recover debt, prevent fraud and to manage **your** accounts or insurance policies;
- check **your** identity to prevent money laundering, unless **you** provide **us** with other satisfactory proof of identity;
- undertake credit searches and additional fraud searches.

We can supply on request further details of the databases **we** access or contribute to.

You can request a copy of certain personal records that **we** hold about **you** by writing to **us** at:

Quality Assurance Team
Coplus
Floor 2
Norfolk Tower
48-52 Surrey Street
Norwich
NR1 3PA

No charge will be made for supplying a copy of these records, and the information will be supplied within 30 calendar days upon request.

Renewal procedure

The term of **your** Alloy Wheel and Scratch & Dent is one year, however if **you** purchased cover after the original inception date, the cover will apply from the date of purchase until the renewal date of **your** main insurance policy.

At renewal **your** insurance broker will in good time supply **you** with a renewal invitation which will include all additional cover purchased. If they do not hear from **you** prior to the renewal date **your** policy along with all additional cover will be automatically renewed for a further 12 months. Where **you** were paying by monthly instalments, payments will continue to be collected from **your** account. If **you** pay **your** insurance in full by credit or debit card, in most cases they will attempt to take payment using the securely held card details they have on file.

You will need to contact **your** insurance broker before **your** cover runs out if **you** wish to use an alternative payment method or **you** do not want to renew **your** policy for a further 12 months.

If for some reason they are unable to automatically renew **your** policy, they will contact **you** by e-mail in good time before **your** renewal date to let **you** know what needs to be done in order to continue cover.

Choice of law and jurisdiction

Unless otherwise agreed in writing, the law of England and Wales will apply to the contract or if at the date of contract **you** are a resident of Scotland, Northern Ireland, Channel Islands of the Isle of Man, in which case the law for that country will apply.

Unless otherwise agreed in writing, the courts of England and Wales, or the country in which **your** main residence is situated will have jurisdiction for hearing and determining any litigation arising out of or in connection with any dispute regarding the interpretation of this policy.

Contracts (Rights of Third Parties) Act 1999

The terms of this policy are only enforceable by **you**. A person who is named under this policy has no rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party, which exists or is available apart from that Act.

Your Agreement with Others

This contract of insurance is personal to **you** the policyholder, and the **insurer**.

We will not be bound by any agreement between **you** and **your** appointed representative, or **you** and any other person or organisation.

You may not assign any of the rights under this policy without the **insurer's** express prior written consent.

Financial Services Compensation Scheme

Great Lakes Insurance SE, is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if Great Lakes Insurance SE cannot meet their obligations. Most insurance contracts are covered for 90% of the claim with no upper limit. This depends on the type of business and the circumstances of the claim. **You** can get more information about the compensation scheme arrangements from the FSCS by visiting www.fscs.org.uk. **You** may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or you can write to: Financial Services Compensation Scheme, P O Box 300, Mitcheldean, GL17 1DY

Use of language

Unless otherwise agreed, for the purposes of this insurance contract the language used will be English.

Other formats

If **you** require this document in any other format please do not hesitate to contact **us**.

General definitions

The words and phrases listed below will have the same meanings wherever they appear in this policy. These words and phrases can be identified in **bold** throughout the policy.

Accidental Damage:	A sudden and unforeseen event that has resulted in damage to your vehicle .
Alloy Wheels(s):	The alloy wheels that are of original specification to the vehicle .
Approved Repairer:	A firm or trader appointed by our claims department.
Claim Limit:	The maximum amount payable under the Scratch & Dent section of your policy is £1,000 (including VAT) in any one period of insurance subject to the excess . The maximum amount payable under the Alloy Wheel section of your policy is £1,000 (including VAT) in any one period of insurance , subject to the excess .
Dents, Scratches:	Minor accidental damage to the vehicle in the form of minor panel dents and scratches to paintwork finishes.
Excess:	The first £50 of each and every claim.
Insurer:	UK General Insurance Limited, who is an insurers' agent and in the matters of a claim, act on behalf of Great Lakes Insurance SE.
Minor body damage:	Light scuffs, scratches , dents and paint chips to a single external panel of the vehicle .

Period of Insurance:	12 calendar months from the date of inception of this insurance as detailed on the policy document .
Policy documents:	This document and the Schedule of Motor Insurance.
Territorial Limits:	The United Kingdom Northern Ireland, the Channel Islands and the Isle of Man.
Terrorism:	Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
Vehicle(s):	The motor vehicle(s) specified in the policy documents .
Wear and Tear:	The gradual deterioration associated with normal use and age of the vehicle and its components.
We, Us, Our:	Motorplus Limited t/a Coplus.
You, Your:	The person named on the policy documents .

Cover

Alloy Wheels

Within the **period of insurance**, the **insurer** will pay for the cost of repairs resulting from **accidental damage**, which has occurred within the **territorial limit** to **your alloy wheels**, up to the **claim limit** shown above.

Claims will be handled by **our** claims department and the repairs will be carried by an **approved repairer**. Should the **alloy wheel** be damaged beyond a point whereby an effective cosmetic repair can be carried out then the policy will contribute up to a maximum of £250 towards the replacement cost per **alloy wheel**.

Exclusions applying to this Section:

We will not pay any claims in respect of:

- a) Any **vehicle** is not listed in Glass's Guide;
- b) Any **vehicle** which is a commercial **vehicle** in **excess** of 3.5 tonnes;
- c) Any **vehicle**, used for road racing, track day participation, rallying, pace-making, speed testing or any other competitive event;
- d) **Wear and tear**, corrosion, pitting, discolouration, tar staining, neglect or a defect which does result from **accidental damage**;
- e) Theft of **alloy wheels**;
- f) **Alloy wheels** with split rim construction or with chrome effect finishes;
- g) Non- standard, aftermarket or diamond cut **alloy wheels**;
- h) Damage caused by driving whilst a tyre is deflated or as a result of tyre replacement;
- i) Damage present on any **alloy wheels** prior to the start of this policy;
- j) Any deliberate damage caused by **you** or any omission on **your** part.

Scratch and Dent

Within the **period of insurance**, the **insurer** will pay for the cost of repairs resulting from **minor body damage**, as below which has occurred within the **territorial limit** to a single external panel of the **vehicle**, up to the **claim limit** shown above.

Claims will be handled by **our** claims department **and** the repairs will be carried by **an approved repairer**, who will make all efforts to effect the repair to **your** satisfaction.

You will be covered for:

- Paint chips which are less than 150mm in diameter and 3mm in depth;
- **Dents** not exceeding 150mm in diameter and 3mm in depth, and within a single body panel;
- **Scratches** less than 150 mm in length and 3mm in depth, and within a single body panel;
- Paint scuffs less than 150mm in diameter and 3mm in depth, and within a single boy panel.

Exclusions applying to this Section:

We will not pay any claims in respect of:

- a) Any **vehicle** not listed in Glass's Guide;
- b) A **vehicle** with a non-standard or custom paint finish including but not limited to:

- i) Self-healing paint;
 - ii) Chrome illusion paint;
 - iii) Two tone paint; or
 - iv) Matte finishes.
- c) Any **minor body damage** to stripes, decals, stickers and vinyl wraps;
 - d) More than three claims in any **period of insurance**;
 - e) Any **minor body damage** that in the opinion of the **approved repairer** cannot be repaired using a SMART repair or will require the work to be completed by a bodyshop;
 - f) Any **minor body damage** which extends over more than a single external panel;
 - g) Cracked or deformed bumpers;
 - h) **Minor body damage** to horizontal, flat surfaces such as roofs, bonnets and boot tops;
 - i) **Minor body damage** where the paint is cracked, flaked or where any paint has been removed to reveal the underlying metalwork;
 - j) Damage not classed as **minor body damage** by **our** approved engineer;
 - k) The **excess** of £50 per claim
 - l) Headlamps, lights, glass and wheels;
 - m) **Minor body damage** caused by decals or stickers;
 - n) **Minor body damage** occurring as a result of a Road Traffic Accident;
 - o) Damage not reported to the claims administrator with 14 days of occurrence;
 - p) Any **vehicles** used as an emergency **vehicle**, or a taxi, bus, commercial **vehicle**, moped, scooter or motorcycle;
 - q) **Minor body damage** caused by **wear and tear**, hail, corrosion, pitting, or paintwork discolouration;
 - r) **Minor body damage** present prior to the start date of this policy;
 - s) Any deliberate damaged caused by **you** or any omission on **your** part;
 - t) **Your vehicle** if located outside of the **territorial limits** of this policy;
 - u) Any damage to, or re-application of any form of paint protection.

General Conditions

1. Claims

- i) The **vehicle** must be free of any pre-existing faults at the time of issue of the policy;
- ii) The **insurer** will repair or replace those parts listed by the **approved repairer** during the **period of insurance**, including the cost of parts and labour at the agreed **approved repairer** labour rate up to the maximum amount specified in this policy;
- iii) The **insurer** reserve the right to take over any carry out the pursuit, defence and settlement of any claim in **your** name after a payment has been made under this policy to recover **our** outlay from a third party or their **insurer**;
- iv) **You** must take all reasonable steps to prevent loss or damage to the **vehicle** and observe the terms and conditions of this policy;
- v) When a claim is made and there is other insurance in force which would entitle **you** to claim for the same loss, the **insurer** will only pay the **insurers** rateable proportion of such loss;
- vi) If **we** need to dismantle of the **vehicle** or a covered component to determine the validity of a claim, **you** must authorise **our** claims department to do this. Any costs incurred will only be met as part of a valid claim;
- vii) Repairs under this policy can only be carried out by the **approved repairer**;
- viii) **Our** claims department **can** specify the use of guaranteed exchange or factored parts. The **insurer's** parts liability for any claim will be limited to the cost of these components.

2. Cancellation

If you decide that for any reason this policy does not meet your insurance needs then please contact your insurance broker within 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is later, this is called the 'cooling off period'. On the condition that no claims have been made or are pending, we will refund your premium in full. You may cancel this insurance policy at any time after this 14-day period, however no return of premium will be available.

The **insurer** will not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 30 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known address. Valid reasons for the **insurer** to cancel this insurance policy include but are not limited to:

- a) Where the **insurer** reasonably suspects fraud;
- b) Non-payment of the premium;
- c) Threatening or abusive behaviour;
- d) Non-compliance with policy terms and conditions;
- e) **You** have not taken reasonable care to provide complete and accurate answers to the questions **we** or **your** insurance broker ask.

If the **insurer** cancels the policy and/or any additional cover **you** will receive a refund of any premiums **you** have paid for the cancelled cover, less a proportionate deduction for the time the **insurer** has provided cover.

Where the **insurer's** investigations provide evidence of fraud or misrepresentation, the **insurer** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **you** provided **us** within incomplete or inaccurate information. This may result in **your** policy being cancelled from the date **you** originally took it out and the **insurer** will be entitled to keep the premium.

If **your** policy is cancelled because of fraud or misrepresentation, this may affect **your** eligibility for insurance with the **insurer**, as well as other insurers, in the future.

3. Arbitration Clause

If there is a dispute between **you** and **us**, or **you** and the **insurer**, which arises from this insurance, **you** can make a complaint to **us** in accordance with the complaints process which can be found on page 2. If **we**, or the **insurer**, are not able to resolve the matter satisfactorily and the matter can be dealt with by the Financial Ombudsman Service, **you** can ask them to arbitrate in the matter.

If the matter cannot be dealt with by the Financial Ombudsman Service, it can be referred to arbitration by a single arbitrator who will be agreed by both **you** and **us**. The arbitration shall be in accordance with the Arbitration Act 1996 and will be binding on both parties. The costs of the arbitration shall be at the discretion of the arbitrator.

4. Fraudulent Claims

You must not act in a fraudulent way. If **you** or anyone acting for **you**:

- fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, **your** renewal, or any adjustment to **your** policy;
- fails to reveal or hides a fact likely to influence the cover **we** provide;
- makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false;
- sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false;
- makes a claim under the policy, knowing the claim to be false or fraudulent in any way;
- or
- makes a claim for any loss or damage **you** caused deliberately or with **your** knowledge.
- Or
- If **your** claim is in any way dishonest or exaggerated

We will not pay any benefit under this policy or return any premium to **you** and **we** may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **you** and inform the appropriate authorities.

5. Statutory Regulations

In all matters relating to the performance of this insurance contract, it is the responsibility of both **you** and **us** that **we** both respectively comply with all Acts of Parliament and with all orders, regulations and bylaws made with statutory authority by Government Departments or by local or other authorities. The cost of meeting the requirements of this clause will be payable by **you** and **us** in **our** own rights respectively.

6. Severability Clause

If any term of this contract of insurance is to any extent invalid, illegal or incapable of being enforced, such term will be excluded to the extent of such invalidity, illegality or unenforceability; all other terms will remain in full force and effect.

7. Acts of Parliament

All references to Acts of Parliament in this policy shall include the equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands and shall include any subsequent amendments, re-enactments or regulations.

General Exclusions

1) Excluded Vehicles

Cover does not apply in respect of the following vehicles:

- a. Taxis, self-drive hire, driving schools, service vehicles e.g. police, ambulance etc.;
 - b. Commercial vehicles or vans with a carrying capacity exceeding 1750kg;
 - c. A vehicle used in any sort of competitions, rallies, pace making or off road use;
 - d. Left hand drive vehicles or a vehicle not listed in Glass's guide;
 - e. Any vehicle owned temporarily or otherwise by a motor dealer, trader or business formed for the purpose of selling or servicing motor vehicles.
- 2) Any direct or indirect consequence of:
- Irradiation, or contamination by nuclear material; or
 - The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
 - Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter;
- 3) Loss or damage caused by war, invasion, foreign enemy hostilities (whether war is declared or not), civil war, **terrorism**, rebellion, revolution, military force or coup, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority;
- 4) Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered or otherwise corrupted.

For the purposes of this policy, Electronic Data shall mean facts, concepts and information stored to form useable for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.

For the purposes of this policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.