

TYRES REPAIRED OR REPLACED

TyreCare is a comprehensive tyre insurance policy offered by STS TyrePros. Our TyreCare policy offers a cost effective way of protecting your tyres against accidental or malicious damage, from as little as £5.99 per tyre.

This gives you protection and convenience rolled into one. By having your tyres insured with us, you will be able to take your car into any one of our STS TyrePros Group tyre centres nationwide should you need to claim under the insurance.

ONE FIXED FEE

TyreCare insurance prices are based on the price you pay for the tyre at the point of transaction.

Tyre cost	Insurance cost (per tyre)
£0 - £49.99	£5.99
£50 - £99.99	£9.99
£100 - £149.99	£14.99
£150 - £199.99	£19.99
£200 to £299.99	£29.99
over £300	£39.99

All prices include Insurance Premium Tax.

IMPORTANT INFORMATION ABOUT YOUR INSURANCE POLICY

We are required to provide you with certain key information prior to the purchase of your STS TyrePros TyreCare policy and it is important that you take time to read this. Please also refer to your policy terms and conditions for further details.

English law applies to this policy and is subject to the non-exclusive jurisdiction of the courts of England and Wales.

Both paper and electronic versions of your policy documents are freely available.

HOW DOES THIS POLICY MEET YOUR DEMANDS AND NEEDS?

This insurance meets your demands and needs if you wish to protect the tyres you purchase from STS TyrePros against accidental and malicious damage for 12 months.

London General Insurance Company Limited and STS TyrePros are only providing information and not a personal recommendation or advice regarding this insurance. This policy is provided based on the cost of the tyre you have purchased.

WHO PROVIDES STS TYREPROS TYRE CARE INSURANCE?

The insurance is underwritten by London General Insurance Company Limited, (company number 1865673) whose registered head office is at TWENTY Kingston Road, Staines-upon-Thames, Surrey, TW18 4LG, United Kingdom. London General Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Further details can be found on the Financial Services Register at www.fca.org.uk under FRN 202689.

Your TyreCare Insurance Policy has been arranged by TPAS (UK) Ltd, ETEL House, Avenue One, Letchworth Garden City, Herts, SG6 2HU.

WHAT IS THE COMPLAINTS PROCESS?

Your complaint will be handled in accordance with our complaints handling procedure, which is available upon request. We aim to provide a first class service but if you feel you have questions or concerns about this insurance or the handling of a claim please contact: STS TyrePros Customer Care, ETEL House, Avenue One, Letchworth Garden City, Herts SG6 2HU. 0800 9 888 666 (8.30am – 6pm weekdays, excluding public holidays, calls are recorded for training, monitoring and quality purposes). customercare@tyrepros.co.uk

If you are not happy with our decision you can, within 6 months of our final decision, refer your complaint for an independent assessment to: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange, LONDON, E14 9SR Telephone: 0800 023 4567 / 0300 123 9123 Email: complaint.info@financial-ombudsman.org.uk Web: financial-ombudsman.org.uk

Nothing in these terms, including referral to the Financial Ombudsman Service affects your statutory rights.

WHAT HAPPENS IN THE UNLIKELY EVENT THAT THE INSURER IS NOT ABLE TO MEET ITS OBLIGATIONS?

London General Insurance Company Limited is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if they cannot meet their obligations. General insurance contracts are covered for 90% of the entire claim, without any upper limit. You can get more information about the compensation scheme arrangements by contacting the FSCS on 0207 741 4100 or 0800 678 1100 or by visiting their website at www.fscs.org.uk

HOW YOUR PERSONAL INFORMATION IS USED.

Your personal details will be used by TPAS (UK) Ltd London General Insurance Company Limited (the Insurer) and their administrators, repairers and service providers for policy and claims administration and for fraud prevention. We may also provide by post or email, text or telephone, administrative information including expiry/renewal details. For these purposes, your data may be confidentially and securely transferred outside the EEA. Please see the full terms and conditions for more information about how we use your personal details.

HOW TO CLAIM

You can call any STS TyrePros Group tyre centre or take your vehicle to any one of them. If a STS TyrePros centre is not in reasonable proximity to your location, please contact STS Tyre Pros Customer Care and they will direct you to the nearest suitable centre.

CUSTOMERS WITH ADDITIONAL REQUIREMENTS

To request a copy of this leaflet in large print please call STS TyrePros Customer Care on 0800 9888 666.

TyreCare

Insure your tyres against accidental and malicious damage



STS
TYRE PROS

Insurance Product Information Document

Company: London General Insurance Company Limited

Product: STS TyrePros TyreCare Insurance

London General Insurance Company Limited, registered number 1865673, incorporated in England (TWENTY Kingston Road, Staines-upon-Thames, Surrey TW18 4LG), authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202689.

IMPORTANT: Complete pre-contractual and contractual information is provided in other relevant documents. Please refer to the full terms and conditions for further details.

What is this type of insurance?

TyreCare is a comprehensive tyre insurance policy offered by STS TyrePros. Tyres insured under the TyreCare policy will be repaired or replaced, fitted (including valve/s) and balanced at no additional cost to you, in the circumstances summarised below.



What is insured?

- ✓ Malicious damage: deflation or damage to the insured tyre or the valve caused intentionally by a third party, which requires a repair or a replacement before normal use can be resumed.
- ✓ Accidental damage: sudden and unforeseen deflation or other damage to the tyre itself or the valve, caused accidentally which requires the immediate repair or replacement before normal use can be resumed.
- ✓ In the event of accidental damage or malicious damage, provided the tyre(s) tread depth complies with UK road traffic regulations, STS TyrePros will, on behalf of the insurer:
 1. Repair the tyre(s) where possible; or
 2. Replace the tyre(s) with one of the same or similar specification.The repair or replacement includes the cost of a replacement valve, wheel balancing and environmental disposal.
- ✓ Standard road-going private passenger's vehicles.



What is not insured?

- ✗ Tyres below the UK legal limit of tread depth or any tyres that are not dot marked or where there has been an attempt to remove the serial number or other identifying marks from the tyre.
- ✗ Any malicious damage not accompanied by a valid and substantiated crime reference number. Including fire and theft.
- ✗ Private hire, driving tuition vehicles (including any other professional instruction), taxis and chauffeuring vehicles used for hire or reward.
- ✗ Vehicles used for competition or any competitive events. Off-road use, Commercial or agricultural vehicles, motor rallying, motor racing, pace-making, speed or duration tests (or any practice for these events) or track day events, regardless of whether they are timed or untimed.
- ✗ Vehicles fitted with tyres that already have the benefit of a warranty against accidental and malicious damage. If you're unsure, please speak to your local STS TyrePros centre.
- ✗ Manufacturing defects or faults including a manufacturer's recall.
- ✗ This insurance does not cover any damage that has occurred to any part of the vehicle as a result of the tyre damage.
- ✗ Loss directly or indirectly suffered by you as a result of the tyre damage is not covered by this insurance.

For full details of exclusions please see Terms and Conditions



Are there any restrictions on cover?

- ! Cover is available for:
 - Individuals aged 17 years and over.
- ! This insurance may not be assigned to a third party or another vehicle. If you sell and/or transfer the vehicle to another person, motor dealer, or trader during the period of insurance, all insurance will end upon such sale or transfer.
- ! Tyres fitted to vehicles that have been modified during the period of insurance, outside the manufacturer's specification, for example engine enhancements or lowering of the suspension.

For full details of all general conditions, please see the full policy terms and conditions.



Where am I covered?

- ✓ The vehicle is covered in the UK, Isle of Man and Channel Islands.



What are my obligations?

- To claim for malicious damage, **you must** report the incident to the Police and provide a crime reference number at the time of making a claim.
- When applying for or varying this policy or submitting a claim, you or anyone acting on your behalf must take **reasonable care** to answer all questions honestly and to the best of your knowledge. Failure to do so may affect the validity of your policy or the payment of claims.
- **Notify us** as soon as possible if any of your details change during the term of the policy, or if you sell or transfer ownership of your car.



When and how do I pay?

You will make a one off-payment (by cash, credit or debit card). This payment includes any applicable taxes.



When does the cover start and end?

This insurance will end on the earlier of:

- 12 months from the date of purchase; or
- when the insured tyre has been repaired three times; or
- when the insured tyre has been replaced; or
- If you sell or transfer ownership of your car.



How do I cancel the contract?

You may cancel this policy within 14 days of the sales receipt date. If you choose to do this you are entitled to a full refund of the premium paid, provided that no claim has been made. If you cancel your policy outside the 14 day cooling off period and provided that no claim has been made, you will be entitled to a pro rata refund of your premium based on the number of full months of unexpired insurance, subject to a minimum premium of £5, which will be retained by us. Where your refund is calculated to be less than the minimum premium no refund will be due. The minimum premium reflects our cost in setting up and administering your insurance. Please contact STS Tyre Pros Customer Care to exercise your right to cancel the insurance. 0800 9888 666 (8am – 6pm weekdays, excluding public holidays, calls are recorded for quality purposes). STS TyrePros Customer Care, ETEL House, Avenue One, Letchworth Garden City, Herts SG6 2HU.

If you sell and/or transfer the vehicle to another person, motor dealer, or trader during the period of insurance all insurance will end upon such sale or transfer. In such an event please contact STS TyrePros Ltd Customer Care on 0800 9888 666 to arrange a refund of premium. Provided that no claim has been made, you will be entitled to a pro rata refund of your premium based on the number of full months of unexpired insurance, subject to a minimum premium of £5, which will be retained by us.