

Tyre and alloy wheel insurance

RAC

Specialist insurance that covers
the cost of tyre replacement
and alloy wheel repairs



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Tyre Protection

Replacing a damaged tyre on your vehicle can be costly. It is also particularly annoying and disappointing if that replacement is due to no fault of your own.

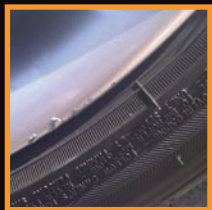
Accidental damage is an everyday reality. Thankfully, Tyre Insurance now means you can protect yourself against the unforeseen costs of accidental or malicious damage. It provides 3 years cover for up to £450[†] per tyre, dependant on the policy chosen, and also covers the cost of puncture repairs (but not the cost of roadside assistance).

Alloy Wheel Protection

Alloy wheels make your car look great. The problem is that when they're damaged, your vehicle not only looks worse, it also loses value. Scuffing kerbs can be a frustratingly common occurrence, leaving your wheels damaged and unsightly.

With Alloy Wheel Insurance you can keep your wheels in showroom condition. It lasts for 3 full years and covers the cost of repairs to individual alloy wheels up to the value of £150.

As a result you can ensure your vehicle continues to look as good as it did on the day you took delivery.



[†]The maximum amount is dependent on the level of cover. See Policy Schedule for full details.

Key Benefits

Tyre Protection

- Up to 5 replacement tyres
- Three year cover
- Covers accidental and malicious damage
- Available on new and used vehicles
- Claim up to a maximum of £200, £300 or £450 per tyre, dependant upon the policy chosen
- Includes cost of UNLIMITED puncture repairs (but not cost of roadside assistance) up to the maximum claim limit (see Policy Schedule for your maximum claim limit)

Alloy Wheel Protection

- Up to 10 alloy wheel repairs
- Three year cover
- Protects the resale value of your car
- Available on new and used vehicles
- Total claim limit of up to £1,500
- Should the alloy wheel be damaged beyond repair according to our assessor, we will pay up to £150 towards a replacement wheel.

Significant Exclusions

- General wear and tear or neglect
 - Road Traffic Accidents
 - Theft of the alloy wheels
 - Manufacturing defects
 - Damage caused by a third party for general maintenance
 - Damage caused by using the tyre at an incorrect tyre pressure
 - Claims not reported within 30 days of the specific incident that causes damage to your wheel
- The full list of exclusions is given in your Policy Document

Please read the terms and conditions for a full list of cover and exclusions.
Protect your investment.
Keep your car looking as good as new with Tyre and Alloy Wheel Insurance.



Your Step by Step guide to making a claim

IMPORTANT – PLEASE NOTE THAT ANY WORK COMPLETED WITHOUT AUTHORISATION FROM THE ADMINISTRATOR WILL NOT BE COVERED AND WILL RENDER THE CLAIM INVALID

Step 1:

Contact the Claims Department on 0845 873 1390. Please have your vehicle registration and policy number at hand.

Step 2:

We will explain the process to you and will send a Claim Form which must be fully completed and returned to us with clear pictures of the damage.

Step 3:

Once you have fully completed the Claim Form, return it to us at the address provided, with the pictures clearly showing the damaged area.

Step 4:

On receipt of your fully completed Claim Form the Repair Claims Team will assess your claim based on the policy terms and conditions.

Step 5:

Once a claim has been authorised, a date for the repair work to be undertaken will be scheduled with you, at your convenience.

IMPORTANT – LASER CUT / DIAMOND CUT REPAIRS.

For laser cut rims / diamond cut alloy wheels it may be necessary for the alloy wheel to be removed from the vehicle and sent to a specialist repairer for re-manufacture, a process that can take up to 10 working days. Under these circumstances the insurance does not provide for any other costs incurred whilst the alloy wheel is being repaired.