

Tyre insurance

Insurance Product Information Document

Insurer: Great Lakes Insurance SE, Baar (Munich Re)
Partner: i-surance AG

Collective contract with
Delticom

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This sheet is only for your information about the essential content of your insurance. The complete pre-contractual and contractual information on the product is provided in other documents (tyre invoice and general conditions of insurance). To be appropriately informed, please read all insurance documents provided to you.

What is this type of insurance?

It is a tyre insurance which insures you from the financial consequences of damage to, or total loss of, your newly purchased tyre(s).



What is insured?

Which risks are covered?

- ✓ Contact with the curb or any object which damages the insured tyre rendering it useless (e.g. nail, glass);
- ✓ A burst ("flat") tyre;
- ✓ An act of vandalism.

What tyres can be insured?

- ✓ Tyres for passenger cars, motorbikes, vehicles or small buses up to 7.5 tons, as well as ATV (all-terrain vehicles);
- ✓ New tyres purchased at the tyre online retailer who offered you the insurance;
- ✓ Tyres for private use (no use for commercial purpose).

What will be reimbursed?

- ✓ In case of repairable damages, repair costs will be reimbursed in their entirety;
- ✓ In case of unrepairable damages, the costs for the replacement of an equivalent tyre minus the excess fee applicable.



What is not insured?

- ✗ Theft of the insured tyre or the vehicle in which it is installed;
- ✗ Normal wear or excessive wear;
- ✗ Damage for which a third party is liable;
- ✗ Damage caused intentionally;
- ✗ Costs related to the repair or replacement of an insured tyre, such as for towing or fitting;
- ✗ Costs for the repair or replacement of a tyre on the axle of the insured damaged tyre, if this tyre is uninsured;
- ✗ Damage due to participation in rallies or auto races;
- ✗ Damage to a tyre with a tread depth of less than 3mm;
- ✗ Damage caused by a traffic accident;
- ✗ Damages caused by a third party due to improper fixing or use of the insured tyre.



Are there any restrictions on cover?

- ! In case of a tyre repair, no excess fee will be charged. In case of a replacement, a variable excess fee will apply per insured or per replacement tyre, if the replacement tyre is of lower value compared to the insured tyre, consisting of 25 % of the tyre(s) purchase price in the first year after purchase and 50 % in the second year.
- ! The coverage is limited to £300 per tyre.



Where am I covered?

- ✓ Insurance coverage is valid for insured incidents taking place within in Europe (according to the international insurance certificate "Green Insurance Card").



What are my obligations?

- Claims must be filed online within 10 days of their taking place, with the provision of the required information in a complete and truthful manner.
- Vandalism must be reported to the police immediately.
- If a replacement tyre is needed, it must be purchased at the original online retailer through which you contracted the tyre insurance unless doing so is impossible.



When and how do I pay?

The one-off insurance premium of £3,50 per tyre for the one-year contracts and £6,80 per tyre for the two-year contracts must be paid immediately after contraction of insurance cover. Payment must be made through one of the payment methods offered by your online tyre retailer.



When does the cover start and end?

The insurance coverage starts on the tyre's purchase date as stated on the invoice, provided the premium has been paid in full. The contract duration is of 12 months for one-year contracts and 24 months for two-year contracts. The insurance cover will expire prematurely if the damaged tyre is replaced, lost or rendered useless following an uninsured incident.



How can I cancel the contract?

The insurance expires automatically without requiring a notice of termination at the end of the contract duration of 12 or 24 months. You can withdraw from the insurance without any given reason within 14 days of contracting insurance coverage (revocation period).