



keyfacts

MAKING A CLAIM

If you need to make a claim on the Tyre or MOT section of your policy please ring the administrator as soon as possible on **0191 2596378**
– details of the full claim procedures are shown on pages 5 & 6 of your policy.

If you need to make a claim on the Key Insurance section of your policy please ring the administrator as soon as possible on **0845 3030550**
– details of the full claim procedure is shown on page 7 of your policy.

HOW DO I MAKE A COMPLAINT?

Any complaint should be addressed in the first instance to:

Members Services Manager, ETA Service Limited, 68 High Street, Weybridge, KT13 8RS.

If you are not satisfied with the way that a complaint has been dealt with please contact the Administrator, the contact details are:

Tyre Insurance & MOT Insurance sections

The Managing Director, MB&G Insurance Services Limited, 21-26 Howard House, Howard Street, North Shields, Tyne & Wear, NE30 1AR or telephone 0191 2596378.

Keycare Insurance Section

The Managing Director, Keycare Limited, 2a Westgate, Baildon, Shipley, West Yorkshire, BD17 5EJ or telephone 01274 599117.

If you are still not satisfied, you may contact the insurer via:

The Head of Claims, UK Underwriting Ltd, 2 Gibraltar House, Bowcliffe Road, Leeds, LS10 1HB.

If you are not happy with the response you have received, you have the right to ask the Financial Ombudsman Service to review your case.

COMPENSATION SCHEME

In the event that AXA Insurance UK plc is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS).

Further information can be found on page 11 of your policy under the "Compensation Scheme".

ETA

Tyre, MOT & Key Insurance

*Greener,
cheaper,
peace of mind.*





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POLICY SUMMARY

Some important facts about Tyre, MOT & Key Insurance are summarised below. This summary does not describe all the terms and conditions of the policies, so please take time to read the policy document to make sure you understand the cover each provides.

WHO IS THE INSURER?

The insurance is provided by UK Underwriting Ltd on behalf of AXA Insurance UK plc. Please refer to the policy schedule issued at the time of purchase; it will detail the claim limits, duration of the cover provided, the cover option selected and any additional options you have purchased.

What are the Benefits / Features & Significant and / or Unusual Exclusions of Tyre, MOT & Key Insurance?

TYRE INSURANCE

Benefits & Features (page 5)

You are covered up to the claim limit shown in your policy schedule for up to four tyre(s) fitted to your vehicle and one spare tyre. The tyre(s) must require repair or replacement as a result of damage caused by the sudden and unforeseen deflation as a result of accidental or malicious damage to the tyre(s) or valve by a third party.

MOT INSURANCE

Benefits & Features (page 6)

Certain items are covered where a VT30 (MOT failure certificate) is issued and lists the item(s) as the reason for not issuing a VT20 (MOT test certificate).
Cover is provided under the following headings: Lighting Equipment, Steering and Suspension, Brakes, Seats and Seatbelts & General.

KEY INSURANCE

Benefits & Features (page 7)

All keys which are attached to the Key fob are covered against loss or theft up to £1,000 in aggregate during the policy duration. Cover includes protection for replacement locks, keys and locksmith charges. Assistance with keys locked inside your vehicle, home or office. The cost of replacing and / or reprogramming of a lost or stolen remote alarm / immobiliser fob.

SIGNIFICANT AND / OR UNUSUAL EXCLUSIONS (PAGE 5)

The first £10.00 of each and every claim

- Wear & tear
- More than five tyre claims in the policy duration
- Tyre(s) over 19" in diameter
- Theft of the tyre(s)
- Tyre(s) which are not 'E' marked
- Damage caused by fire, any road traffic accident or where the vehicle is a total loss
- Any claim where at the time of damage the tyre(s) tread depth is less than 2mm across the full legal width of the tyre(s)

SIGNIFICANT AND / OR UNUSUAL EXCLUSIONS (PAGE 6)

The first £10.00 of each claim

- The MOT test & retest fee
- Accident or structural damage, rust or corrosion, windscreen replacement or repair
- Items subject to fair wear & tear such as tyres, brake pads etc.
- Components which are not cited as failed on the VT30, but which are replaced during the course of the repair
- Advisory items noted on the VT30
- Cover is only valid 30 days prior to and 30 days after the MOT test is due

SIGNIFICANT AND / OR UNUSUAL EXCLUSIONS (PAGE 7)

You must take all reasonable precautions to prevent loss or damage

- The keys attaching to the fob must have been lost or stolen from the registered fob holder or a member of the fob holders immediate family
- No keys shall be deemed irrecoverably lost until 3 days after the loss is reported to Keycare Ltd
- Cover is subject to the key fob being attached to the keys at the time of loss or theft of your keys

CANCELLATION RIGHT

We hope you are happy with the cover this policy provides. However you have the right to cancel it within 14 days of receiving the policy and a full refund will be given. After the 14 day "cooling off period" there are no refunds given. Please refer to page 11 in the section headed "Cancellation" for full details.