MINI Tyre Insurance

Insurance Product Information Document

Company: Helvetia Global Solutions Ltd UK Branch, 6 Bevis Marks, London, EC3A 7BA. Authorised and regulated by the Liechtenstein Financial Market Authority. Authorised by the Prudential Regulation Authority. Registered on the Financial Services Register under the firm reference number 454140.

This document is a summary of the policy and does not contain the full terms and conditions of the cover which can be found in the policy document. It is important that you read the policy document along with your schedule carefully. Information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us.

What is this type of insurance?

This product is designed to protect you if your tyres are damaged and require a repair or a replacement.

What is insured?

- ✓ Cover applies to tyres that require repair or replacement due to damage.
- ✓ Three levels of cover are available, with a per tyre limit of £150 (including VAT) or £300 (including VAT), depending on the option selected.
- ✓ Insurance is available for a period of 36 months.
- ✓ During the period of insurance, a maximum of 5 tyres may be replaced in any single policy year.

What is not insured?

- × Any vehicle over 10 years old at the policy start date.
- × Tyres on vehicles with more than 100,000 miles at the policy start date.
- × Any use of the vehicle other than private use, as defined in the policy.
- × Claims for malicious damage that have not been reported to the police.
- × Claims where tyres do not meet the manufacturer's specification.
- × Claims where tyre tread depth is less than 2mm across any part of the tread.
- × Claims arising from wear and tear.

Are there any restrictions on cover?

- ! Cover will start after you have purchased the policy. The policy will not cover damage that occurs in the first 14 days after the delivery date of the vehicle.
- ! Cover is limited to a maximum of 5 claims per annum.
- ! The vehicle must be used for private purposes only.
- ! Vehicles used for commercial purposes, within the motor trade, or for racing, off-roading, or any competitive activities are excluded from cover.

Where am I covered?

- The vehicle is covered within the United Kingdom, Ireland, Isle of Man, Channel Islands, Switzerland, or within the countries of the European Economic Area.

What are my obligations?

- You must provide honest, accurate, and complete information in response to all questions we ask and keep your personal details up to date.
- Your vehicle must have no pre-existing tyre damage and must have a minimum tread depth of 2mm across the full width of each tyre.
- You must be the registered keeper and/or owner of the vehicle and remain a UK resident for the duration of the policy.
- You must pay the insurance premium for the full period of cover.
- You must notify the administrator as soon as you become aware of any incident or damage and contact them immediately when damage occurs.
- All malicious damage must be reported to the police.
- When making a claim, you must provide full details of the damage, including three photographs (one close-up and one wider image of the affected area).
- You must inform the administrator as soon as possible of any changes in circumstances that may affect the policy, including changes to your name, address, vehicle registration, use, or ownership. will be advised.

When and how do I pay?

- The premium shall be paid in full or in 12 monthly instalments.

When does the cover start and end?

- The policy start and end dates are shown on your schedule of cover. Cover will also end if you reach the policy limit, or if fraud is committed or misleading information is provided.

How do I cancel the contract?

- You are covered from the start date shown on your certificate of insurance until the earliest of the following:
  - The end of the cover period stated on your certificate of insurance.
  - The date the aggregate claim limit is reached.
  - The date the policy is cancelled.
  - The date your vehicle is sold, repossessed, or transferred to someone.
- You may cancel the policy at any time by contacting:
  - By Telephone: +44 333 006 9641
  - By Email: customerservices@mini.qover.com
  - In writing: Waterside, Unit 33, Schooner Court, 44-48 Wharf Road - London N1 7UX.
- If you cancel after the 14-day cooling-off period and have paid the premium in full, you will receive a pro-rata refund for the remaining period of cover, provided no claim has been made. If You are paying by instalments, those payments will cease, but You will not receive a refund because You will only have been charged for the cover you have already received.