

# Alloy Wheel, Scratch Dent and Misfuel Insurance

Coplus<sup>+</sup>

## Insurance Product Information Document

Company: Coplus

Product: Alloy Wheel, Scratch Dent and Misfuel Insurance

Coplus is a trading name of Motorplus Limited. Registered in England and Wales with Company No. 03092837.

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Motorplus Limited is authorised and regulated by the Financial Conduct Authority (309657)

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

### What is this type of insurance?

This Alloy Wheels, Scratch Dent and Misfuel insurance policy provides cover for the policyholder or anyone else authorised to drive the vehicle under your motor insurance noted on the schedule for accidental damage to the alloy wheels, scratches and dents and misfuel cover within the territorial limits.



#### What is insured?

##### Alloy Wheels

Cover for £1000 (inc VAT) for accidental damage to your alloy wheels during the period of insurance within the Territorial limits.

- ✓ Maximum of £250 if any alloy wheel cannot be repaired cosmetically and effectively;

##### Scratch Dent

Cover for £1000 (inc VAT) for cost of minor repairs resulting from minor body damage to a single external panel during the period of insurance within the Territorial limits. Maximum 3 claims in one policy period.

- ✓ Paint Chips less than 150mm diameter and 3mm depth;
- ✓ Dents not exceeding 150mm diameter and 3mm depth in single body panel;
- ✓ Scratches less than 150mm in length and 3mm depth in single body panel;
- ✓ Paint scuffs less than 150mm diameter and 3mm depth in single body panel.

##### Misfuel

The insurer will repair or replace the parts listed and also labour costs at the agreed approved repairer rate, up to the policy limit of £2500, Cover includes:

- ✓ fuel pumps;
- ✓ fuel filters
- ✓ fuel pressure rail/pipes;
- ✓ fuel injectors (if replacement recommended by manufacturers);



#### What is not insured?

- ✗ the first £50 each and every claim;
- ✗ non-standard, after market or diamond cut alloy wheels
- ✗ split rim alloys or chrome effect alloys;
- ✗ vehicles with non-standard or custom paint finishes;
- ✗ vehicles that use bio diesel, ethanol, red diesel, autogas (LPG), leaded fuel (4Star), or other non-standard fuel are not covered by the misfuel section

The following Vehicles are not covered by this policy:-

- ✗ All American, Australian and Canadian vehicles (unless built for the UK market);
- ✗ Stretched limousines; Aston Martin; Bentley;
- ✗ BMW 'M' series; Bristol; Bugatti;
- ✗ Caterham; Daimler 12 cylinder models;
- ✗ De Tomaso; Ferrari;
- ✗ Ford Cosworth models;
- ✗ Hummer; Jaguars exceeding 4000cc;
- ✗ Kit cars; Lamborghini;
- ✗ Lancia Delta Integrale/8.32 Models;
- ✗ LCC Rocket; Lotus; LPG powered vehicles;
- ✗ Marcos; Maserati; McLaren F1;
- ✗ Mitsubishi 3000 GT; Morgan;
- ✗ Nissan 300ZX/Skyline; Noble M10;
- ✗ Panther; Porsche other than Boxster models;
- ✗ Rolls Royce; Rotary engine vehicles;
- ✗ Subaru SVX / Impreza WRX; TVR;
- ✗ Venturi; Westfield,
- ✗ Service vehicles (police, ambulance etc);
- ✗ Vans with a carrying capacity exceeding 3500kg;
- ✗ Taxis and buses and HGV vehicles
- ✗ Any vehicle used for Hire & Reward, dispatch and courier work.
- ✗ Commercial Vehicles over 3500kg or not listed in glasses guide
- ✗ Moped, scooter and Motorcycle.



## Are there any restrictions on cover?

- ! Scratch Dent claims must be reported to us within 14 days of occurrence;
- ! All claims have to be notified to us and authorised prior to any expense being incurred;
- ! The vehicle must be free from any pre-existing faults at time of inception of this policy;
- ! Should the insurer need to dismantle the vehicle or a covered component to determine the validity of a claim, you must authorise us to do so. Any costs incurred will only be met as part of a valid claim;
- ! Repairs under this policy can only be carried out by our approved repairer;
- ! The claims department can specify the use of guaranteed exchange or factored parts. The liability for claim will be limited to the cost of these.



## Where am I covered?

You are covered in respect of Alloy Wheels, Scratch Dent and Misfuel for the vehicle listed on the schedule located in the United Kingdom, Northern Ireland, Channel Islands and the Isle of Man.



## What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



## When and how do I pay?

The company from whom you have purchased this insurance will advise you the methods by which you can pay your premium.



## When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



## How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.