



# LEXUSTYRE & ALLOY PROTECTION POLICY WORDING

## LEXUS TYRE & ALLOY PROTECTION

Welcome to **Your Lexus Tyre & Alloy Wheel Protection** policy. This policy document will tell **You** everything **You** need to know about **Your** cover. It's only effective with a valid **Certificate of Insurance** and where the appropriate **Premium** has been paid.



This document contains important information about **Your** cover. **You** should read it carefully and then store it in a safe place.

### CONTENTS

Meaning of words	2
Eligibility	3
<ul style="list-style-type: none"><li>• You're eligible for this policy if</li><li>• You're not eligible for this policy if</li><li>• To be covered</li></ul>	
Your Cover	5
<ul style="list-style-type: none"><li>• What's covered</li><li>• Where &amp; when</li><li>• What's not covered</li></ul>	
Making a claim	9
Changes & Transfers	11
Cancellations & Complaints	12
Legal, Regulatory and Data Protection	13
<ul style="list-style-type: none"><li>• Your insurer</li><li>• Premiums</li><li>• Law applicable to this policy</li><li>• Financial Services Compensation Scheme</li><li>• Other insurance</li><li>• Fraud</li><li>• Data protection</li></ul>	
How to contact us	15



**You** can only purchase this policy within 30 days of the date **You** take delivery of **Your Vehicle**.

## MEANING OF WORDS

These words have the following meaning throughout this policy, where highlighted bold:

Administrator	Toyota Insurance Management UK Limited T/A Lexus Insurance Services. Company number 14297877.
Alloy Wheel(s)	The alloy wheels that are of original specification and fitment to <b>Your Vehicle</b> that were present on <b>Your Vehicle</b> at the time <b>You</b> purchased <b>Your Vehicle</b> or replacements provided under this policy.
Claims Limit	The maximum amount that can be claimed during the <b>Period of Insurance</b> : <ul style="list-style-type: none"> <li>• Fifteen (15) <b>Alloy Wheel Repairs</b> in total under a thirty-six (36) month policy.</li> <li>• Five (5) <b>Tyre Repairs</b> in total under a thirty-six (36) month policy.</li> <li>• <b>Our</b> liability per <b>Alloy Wheel</b> per claim shall not exceed £150.</li> <li>• <b>Our</b> liability per <b>Tyre</b> per claim shall not exceed £300.</li> </ul>
Certificate of Insurance	The document issued alongside this policy that lists the name of the insured person, the vehicle covered and the limits applicable to this insurance.
Consequential Loss	Any other costs which are directly or indirectly caused by the event which led to <b>Your</b> claim unless specifically stated in this policy.
Cosmetic Repair	A <b>Repair</b> carried out solely to the surface of an <b>Alloy Wheel</b> using techniques such as sanding, filling, painting and lacquering, designed to restore the cosmetic appearance of the <b>Alloy Wheel</b> as closely as reasonably possible. <b>Cosmetic Repairs</b> do not include structural repairs and cannot be used to repair cracked, buckled or otherwise structurally compromised <b>Alloy Wheels</b> . <b>Cosmetic Repairs</b> also exclude processes such as <i>lathe skimming</i> (diamond cutting or machining), which are considered beyond cosmetic surface restoration.
Damage(d):	In the case of a <b>Tyre</b> , A sudden and unforeseen deflation of a <b>Tyre</b> arising from accidental damage to the <b>Tyre</b> itself or valve, or malicious damage to the <b>Tyre</b> or valve from a third party, necessitating immediate repair or replacement before safe use can be resumed. Or, in the case of an <b>Alloy Wheel</b> , a sudden and unforeseen event that has resulted in damage to <b>Your Vehicle's Alloy Wheels</b> .
'E' Marked Tyres	The 'E' mark is a European recognised quality mark for <b>Tyres</b> . All passenger car <b>Tyres</b> sold in the EU (including post Brexit) must be stamped with the 'E' mark on their sidewall to indicate that they comply with current legislation.
Excess	The amount <b>You</b> have to pay as part of each claim. The amount of <b>Excess</b> is shown on <b>Your Certificate of Insurance</b> .
Hire and Reward	Where <b>You</b> carry other people or other people's goods in exchange for payment, for example taxis; chauffeurs; courier or delivery services, or private hire.
Incident	The event which has caused the <b>Damage</b> .
Insurer	This Policy is underwritten by Novus Underwriting Limited on behalf of Helvetia Global Solutions Ltd, UK Branch. UK Establishment number: BR024650
Period of Insurance	The duration between the policy start date, when cover commences, and the policy end date, as noted on <b>Your Certificate of Insurance</b> .
Premium	The premium is the amount <b>You</b> need to pay in order to be covered under this policy.
Pre-Existing Damage	Any damage which existed prior to the policy start date or is not <b>Repaired</b> during a <b>Repair</b> .
Repair(s):	Work completed by the approved <b>Repairer</b> to a single <b>Tyre</b> or <b>Alloy Wheel</b> .
Repairer	The person who is authorised by <b>Us</b> to carry out the repair work to <b>Your Vehicle's Tyres</b> or <b>Alloy Wheels</b> .

Short-term Self-drive	Where another person drives <b>Your Vehicle</b> in exchange for a fee.
Supplying Centre	The motor dealer that supplied <b>Your Vehicle</b> and that the <b>Insurer</b> authorises to sell this policy.
Territorial Limits	England, Scotland (excluding any islands), Wales and Northern Ireland.
Total Loss	Where <b>Your Vehicle</b> is the subject of accidental or malicious damage, fire or theft to the extent that a motor insurance settlement is made and <b>Your Vehicle</b> is recorded as salvage category A, B, N or S by the DVLA.
Tyre(s):	Only the four tyres fitted to <b>Your Vehicle</b> plus the spare tyre at inception of this policy and their replacements under this policy.
We, Our, Us	The <b>Insurer</b> and/or the <b>Administrator</b> acting as its agent.
You, Your	The individual named as the policyholder on the <b>Certificate of Insurance</b> .
Your Vehicle	The vehicle listed on <b>Your Certificate of Insurance</b> .
Waiting Period	The first 14 days from the inception date of your policy.
Wear and Tear	<b>Tyre(s)</b> which have reached the end of their normal effective working lives because of age and/or usage or, in any case, if the <b>Tyre</b> tread depth is less than 2mm across the full tread area of the <b>Tyre</b> .

## ELIGIBILITY

### You're **eligible** for this policy if:

- ✓ You're a resident within the **Territorial Limits** for the duration of this policy
- ✓ You're the registered keeper and/or owner of **Your Vehicle** or a Personal Contract Hire / Personal Contract Purchase agreement for the **Vehicle** is in **Your** name
- ✓ You use **Your Vehicle** exclusively for social, domestic, pleasure, and/or commuting purposes
- ✓ You or any person permitted to drive **Your Vehicle** holds a current, valid driving licence (not including provisional driving licences)
- ✓ **Your Vehicle** is registered and used principally within the **Territorial Limits**.

You're eligible if all of the above are true.

### You're **NOT** eligible for this policy if Your Vehicle:

- ✗ Weighs more than 3,500kg
- ✗ Is used for **Hire and Reward**, **Short-term Self-drive**, or as a driving tuition vehicle
- ✗ Is used for business purposes, as a company fleet vehicle, or company pool car
- ✗ Is insured on any type of motor trade insurance policy
- ✗ Is used in a dispatch or public service capacity, such as a Military, Police or Ambulance vehicle
- ✗ Is used at any time for competition; rally; racing; track days; speed testing; off-road; pacemaking, or reliability trials
- ✗ Is imported, or isn't built for sale in the **Territorial Limits** (unless specifically manufactured as right-hand drive)
- ✗ Has been previously declared a **Total Loss**
- ✗ Isn't purchased from a **Supplying Centre**.

You're NOT eligible if any of the above are true.



Light commercial vehicles; delivery vehicles; panel vans; motorcycles; quad bikes; scooters; mopeds; tricycles; kit cars; buses; coaches; motorhomes; stretched limousines; trailers; touring caravans, and vehicles with non-manufacturer fitted LPG conversions aren't eligible for cover under this policy.

## To be covered

- You'll need to pay the **Premium**. You can pay in full, or in instalments if the **Supplying Centre** offers this facility.
- You should adhere to the terms and conditions of this policy, otherwise it could affect settlement of any claim You make.



**IMPORTANT** - You should check all of the eligibility requirements set out above and the details in **Your Certificate of Insurance**. If You are unsure if You meet the policy's eligibility requirement or any details do not appear to be accurate, We're here to help on [0333 0444 702](tel:03330444702) or [lexus.support@insurethat.com](mailto:lexus.support@insurethat.com)

## YOUR COVER

### What's Covered

Your Lexus Tyre & Alloy policy is designed to help return **Your Vehicle's Tyre's & Alloy Wheels** to a roadworthy condition when **Your Vehicle's Tyres** or **Alloy Wheels** experience unexpected or malicious **Damage** throughout **Your** policy term by providing for the cost of **Repairs**.

#### 1. Alloy Wheel Cosmetic Damage Repair

**We** will provide cover against **Damage** to **Your Vehicle's Alloy Wheels**, such as that caused by everyday motoring.

Once **You** have let **Us** know about a claim (Please see the "Making a Claim" section), and **We** have authorised it (Please read this document carefully for the applicable conditions and exclusions), **We'll** arrange for one of **Our** selected specialist **Repairers** to make a **Repair** of **Your Vehicle's Alloy Wheels**.

The **Repairer** will then contact **You** to arrange an appointment.

During **Your** appointment, the **Repairer** will carry out a **Repair** which will restore the condition of **Your Vehicle's Alloy Wheels** to as close to their original finish as is possible using the techniques available to them.



**Damage** more severe than can be repaired using **Cosmetic Repair** techniques, for example, cracked / buckled wheels are NOT covered under this policy. In the event a claim has been accepted but **Your Vehicle's Alloy Wheels** cannot be cosmetically repaired, please see the "Alloy Wheel Cash Settlement" section below.

#### 2. Alloy Wheel Cash Settlement

Should, following **Our** assessment of **Your** claim, **We** determine that an **Alloy Wheel** be damaged beyond a point whereby an effective **Cosmetic Repair** can be carried out, and **We** have approved your claim, **We** will instead provide a cash settlement of £150 (including VAT).

This payment will be made directly to **You** and will represent the full and final settlement of the claim for that **Alloy Wheel**.

**You** will not be required to provide an invoice for a replacement **Alloy Wheel** in order to receive this settlement.

**Important:** This cash settlement is provided as an alternative to **Us** arranging a **Repair**. It does not constitute approval or authorisation for **You** to arrange any form of repair to the **Alloy Wheel**, and **We** will not be liable for the cost, outcome or quality of any repairs that **You** choose to undertake independently.

As **Your Alloy Wheel** was damaged beyond a point whereby, **We** could conduct an effective **Cosmetic Repair**, **We** recommend that **You** replace the **Alloy Wheel** after receiving a cash settlement. If **You** choose to have it repaired instead, this may affect **Our** ability to accept or authorise any future claim relating to that **Alloy Wheel**.

**Please note:** Any new **Damage** to the specified **Alloy Wheel(s)** will be assessed in accordance with the terms and conditions of this policy. If new **Damage** is deemed unsuitable for a **Cosmetic Repair** due to the quality or condition

of a previous repair not authorised by Us, such **Damage** may not be eligible for further claims until the **Alloy Wheel** has been replaced.



If **You** successfully claim for the **Damage to Your Vehicle's Alloy Wheels** under any other policy of insurance (for example, **Your** motor insurance), **You** will not be eligible to receive a cash settlement under this policy.

### 3. Tyre Damage Repair

**We** will provide cover against **Damage to Your Vehicle's Tyres**, such as that caused by everyday motoring.

Once **You** have let **Us** know about a claim (Please see the "Making a Claim" section), and **We** have authorised it (Please read this document carefully for the applicable conditions and exclusions), **We'll** arrange for one of **Our** selected specialist **Repairers** to make a **Repair of Your Vehicle's Tyre(s)**.

The **Repairer** will then contact **You** to arrange an appointment.

During **Your** appointment, the **Repairer** will carry out a **Repair** which will restore the condition of **Your Vehicle's Tyre(s)** to a roadworthy condition. If the **Damage** is only a minor puncture and the **Tyre** can be **Repaired**, that **Repair** will not count towards the **Claim Limit**.



This policy does not provide cover for **Wear and Tear of Your Vehicle's Tyres**. You will still be required to replace your **Tyres** in line with the applicable law. In particular, once your **Tyres** are worn to 2mm of remaining tread depth, they will no longer be covered for any **Damage** under this policy, howsoever arising.

### 4. Tyre Replacement

Should a **Tyre** be damaged beyond a point whereby an effective **Repair** can be carried out then the policy will instead contribute up to a maximum of £300 (including VAT) towards the replacement cost of the **Tyre**.

The **Tyre** replacement must be purchased from a supplier approved by **Us** and be of an equivalent specification / quality as the **Tyre** which has been **Damaged**. Upon providing **Us** with an invoice from an approved supplier for eligible replacements per this criteria, **We** will pay to **You** or the supplier up to £300 (including VAT), whichever **You** would prefer.



If **You** successfully claim for the **Damage to Your Vehicle's Tyres** under any other policy of insurance (for example, **Your** motor insurance), **You** will not be eligible to receive a replacement under this policy.

## Your Cover – Where & When?

You're covered from the start date listed on **Your Certificate of Insurance** until the earliest of the following:

- a) the end of the period of cover shown on **Your Certificate of Insurance**.
- b) the date on which the **Claim Limit** is reached.
- c) the date this policy is cancelled by **You** (as set out in the "*How to Cancel*" section), or by **Us**.
- d) the date **Your Vehicle** is sold, repossessed, or transferred to another party who isn't an immediate family member (i.e., parent; spouse; civil partner; son or daughter).

We'll not pay any claim if the claim occurs outside of this period.

You're covered for damage to **Your Vehicle's Alloy Wheels** and **Tyres** which arises anywhere in the world, but We'll only be able to authorise **Your** claim and arrange for **Repairs** when **Your Vehicle** is back within the **Territorial Limits**. You still need to notify **Us** of **Your** claim, and make **Your Vehicle** available for **Repairs**, in accordance with the claim conditions (Please see the "Making a Claim" section), so if **Your Vehicle** is likely to be outside of the **Territorial Limits** for more than 30 days, **You** may need to make alternative insurance arrangements.

We'll not pay any claim if **Repairs** or replacement of **Your Vehicle's Alloy Wheels** or **Tyres** occur anywhere outside the **Territorial Limits**.

## What's **NOT** covered

This policy won't cover:

- ✘ Any amounts exceeding the **Claim Limit(s)**.
- ✘ Any applicable **Excess** payable (Please see **Your Certificate of Insurance**).
- ✘ Any **Pre-Existing Damage**.
- ✘ Any **Damage** occurring within the **Waiting Period**;
- ✘ **Wear and Tear**; including any unevenly worn **Tyres** caused by defective steering geometry;
- ✘ Attempted theft of the **Tyre(s)** or **Alloy Wheel(s)**.
- ✘ Any costs relating to the repair, modifications or replacement of an **Alloy Wheel** after we have paid a cash settlement. **We** will not be liable for the cost or quality of any such work.
- ✘ Any **Damage**:
  - which is caused by **Your Vehicle** being driven after the initial **Incident**; or
  - which is caused by incorrect wheel balance; or
  - which is caused by **Your Vehicle** being driven whilst a **Tyre** is deflated; or
  - which is caused as a result of **Tyre** replacement; or
  - which is caused by failure of a suspension component or shock absorber; or
  - which is caused by fire; or
  - which is caused by a road traffic accident; or
  - which is caused by a wilful, unlawful or negligent act or omission on **Your** part; or
  - which in the opinion of a **Repairer** was caused wholly or partly from a lack of maintenance, for example: incorrect **Tyre** pressure.
- ✘ Any **Alloy Wheels**:
  - which are cracked or buckled- this applies in respect of repair and/or cash settlement fulfilment

- with split-rim, carbon or magnesium construction; or
  - with chrome effect, acid-etched, or two tone painted finishes; or
  - which are ball-polished; or
  - which are non-standard or aftermarket; or
  - with manufacturing defects or faults, including those subject to a manufacturer's recall.
- ✘ Any Tyres:
- which have less than 2mm tread depth across the full tread area; or
  - which are not 'E' Marked; or
  - with manufacturing defects or faults, including those subject to a manufacturer's recall; or
  - where there has been an attempt to remove the serial number; or
  - where there has been an attempt to remove any other identifying marks.
- ✘ Any costs:
- incurred in excess or outside the liability under this insurance including any for **Consequential Loss** (for example, call-out fees, booking fees or Tyre-Pressure Monitoring), depreciation or diminution in value; or
  - relating to workmanship or materials, or any **Consequential Loss** following **Repairs** paid for by **Us** on **Your** behalf. It is **Your** responsibility to meet any **Repairer** charges in excess of, or rejected as not being **Our** liability.
- ✘ Any malicious **Damage** which is not accompanied by a valid and substantiated crime reference number.
- ✘ The replacement of any other part of **Your Vehicle** than the **Alloy Wheel(s)** or **Tyre(s)**.
- ✘ Any plastic trims or decals attached to the **Alloy Wheels**.
- ✘ Any **Repairs** carried out without prior authorisation being given by **Us**;
- ✘ Any **Repairs** carried out outside the **Territorial Limits**;
- ✘ Any other costs that are indirectly caused by the **Incident** which led to **Your** claim (**Consequential Loss**);
- ✘ **Damage** of any kind caused by nuclear substances or activity;
- ✘ **Damage** of any kind caused by war, civil commotion, labour disturbances, riot, strike, lockout, public disorder or any form of terrorism.



**IMPORTANT** – This policy does not provide cover for **Wear and Tear** of **Your Vehicle's Tyres**. You will still be required to replace **Your Tyres** in line with the applicable law. In particular, once **Your Tyres** are worn to 2mm of remaining tread depth, they will no longer be covered for any **Damage**, howsoever arising.

## MAKING A CLAIM

When **Your Vehicle** experiences an **Incident** causing **Damage** to **Your Vehicle's Alloy Wheels** or **Tyres**, please contact **Us**. You'll need **Your Certificate of Insurance** and vehicle registration to hand. You can contact **Us**:



Online: <https://lexus.insurethat.com>



By email: [lexus.claims@insurethat.com](mailto:lexus.claims@insurethat.com)



By telephone: 0333 0444 702



In writing: Lexus Insurance Services, Sterling House, Sitka Drive, Shrewsbury Business Park, Shrewsbury, Shropshire, SY2 6LG



**REMEMBER** - This policy does not provide cover for **Wear and Tear** to **Tyres**. Once the tread depth is less than 2mm at any point across the tread area of the **Tyre**, any **Damage** to it will not be covered. You should ensure **Tyres** are replaced in good time to ensure they remain above this limit in order to be covered.

In order for **Us** to assess **Your** claim, **You** must follow the prescribed claims procedure as explained in this document or by **Our** claims team. The claims procedure is as follows:

- Upon an **Incident** resulting in **Damage** to **Your Vehicle's Alloy Wheels** or **Tyres**, **You** should notify **Us** by one of the means above of **Your** claim;
- In any case, **You** must submit **Your** claim within 30 days of discovery of an **Incident**;
- **We** will request information to allow **Us** to assess **Your** claim. **We** will require:
  - **Your** personal and **Vehicle** details;
  - Full details of the **Incident** and the resulting **Damage**;
  - A photograph of each **Damaged Alloy Wheel** or **Tyre** (showing the whole **Alloy Wheel** or **Tyre**);
- Once **We** have received all of the required information, **We** will assess **Your** claim.
- If the claim is covered under **Your** policy, **We** will then ask **You** to pay any **Excess** (if applicable and shown in **Your Certificate of Insurance**).
- Once **You** have paid the **Excess**, **We** will pass the claim to **Our** authorised **Repairer** who will then contact **You** directly to arrange a **Repair** booking.

Depending on **Your** circumstances, **We** may require additional information or documentation so that **We** can authorise **Your** claim. To avoid delays, documentation should be provided to **Us** as soon as **You're** able. All documentation will need to be supplied at **Your** own expense.

**IMPORTANT** - Making a Tyre Claim Outside Office Hours

If you need to make a **Tyre** claim outside of our office opening hours, please follow these steps:

1. Check your policy start date - **Claims** cannot be made if the damage occurred within 14 days of the policy starting (the waiting period).
  2. Ensure the **Tyre** has a minimum tread depth of **2mm across the full tread area** at the time of damage - claims cannot be accepted where this requirement is not met.
  3. Take clear photos of the damaged **Tyre**, including one photo showing the entire wheel so we can see the **Tyre** in full.
  4. If the **Tyre** needs replacing, the work must be carried out by a VAT-registered business.
  5. Request an invoice from the VAT-registered business - this is required to support **Your** claim.
  6. **You** can submit **Your** claim at any time via our 24/7 online portal: <https://lexus.insurethat.com>.
- Alternatively, **Your** claim can be logged with **Our** office during opening hours.

## CHANGES & TRANSFERS

Our team are here to help You if You need to make a change to Your policy. You can contact Us:



Online: <https://lexus.insurethat.com>



By email: [lexus.support@insurethat.com](mailto:lexus.support@insurethat.com)



By telephone: 0333 0444 702



In writing: Lexus Insurance Services, Sterling House, Sitka Drive, Shrewsbury Business Park, Shrewsbury, Shropshire, SY2 6LG

### Changes in circumstances after purchase?

We want to be able to pay Your claim, but if You don't tell Us about a change in Your circumstances You or Your Vehicle could become ineligible for cover, meaning We might not be able to. If You contact Us however, We'll be able to let You know if You're still covered.

If any of the changes in circumstances listed below occur after You purchase this policy, You should contact Us:

- You change or transfer ownership of Your Vehicle
- You change what You use Your Vehicle for (for example, if You start using it for Hire and Reward)
- You make any modifications to Your Vehicle
- You change the registration number of Your Vehicle to a cherished number plate
- You change Your address
- You change Your name (for example, due to marriage)
- You develop any problems that affect Your ability to drive.

If You advise Us of a change in Your circumstances and You or Your Vehicle become ineligible for cover, We'll cancel Your policy and let You know if You're entitled to a partial refund.

### How to transfer?

You can transfer this policy to a new vehicle (provided it is eligible). If You have chosen to pay the Premium in instalments, all payments need to be up to date.

You'll need to contact to Us within 30 days of the date You take delivery of the new vehicle.



If this policy is transferred to a new vehicle, We'll refer to the new vehicle as Your Vehicle from the date the transfer is completed. The start date and the period You're covered for won't change.

## CANCELLATIONS & COMPLAINTS

If **You** need to cancel **Your** policy or in the unfortunate event **You** should need to make a complaint, **You** should contact **Us**:



Online: <https://lexus.insurethat.com>



By email: [lexus.support@insurethat.com](mailto:lexus.support@insurethat.com)



By telephone: 0333 0444 702



In writing: Lexus Insurance Services, Sterling House, Sitka Drive, Shrewsbury Business Park, Shrewsbury, Shropshire, SY2 6LG

### How to cancel?

If this policy doesn't meet **Your** needs **You** can cancel it at any time. If **You** cancel within 30 days of receiving **Your** policy documents and **We've** not authorised any claim, **We'll** provide a full refund of the **Premium You've** paid.

In addition to **Your** statutory rights, if **You** cancel this policy at any time after the first 30 days and **We've** not authorised any claim, **We'll** provide a refund of the unused portion of the **Premium You've** paid. Any refund will be calculated on a daily pro-rata basis from the date **We** receive the letter, email or phone call of cancellation.

If **We** need to cancel the policy, **We'll** give **You** notice in writing, and where **We've** not authorised any claim, **We'll** provide a refund of the unused portion of the **Premium You've** paid. Any refund will be calculated on a daily pro-rata basis from the date the cancellation is effective.

To cancel this policy, please contact **Us** using the details above.

### What to do if you have a complaint

**We** hope **You'll** not have any cause to complain, however if **You** wish to make a complaint about how this policy was sold to **You** please contact the **Supplying Centre**.

If **You** wish to complain about any other aspects of this policy please contact **Our** Customer Care Manager using the details above, who will investigate the matter. If **You** make a complaint, **We'll** confirm receipt within 5 working days and aim to resolve the problem within 8 weeks.

If **You** aren't satisfied with the outcome of **Your** complaint, **You** can ask the Financial Ombudsman Service to review **Your** case. **You** can contact them:

By telephone: 0800 023 4567

By email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

In writing: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR



For more information, please visit [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

This procedure does not affect **Your** statutory rights and is in addition to any other rights **You** have to take legal proceedings.

## LEGAL, REGULATORY & DATA PROTECTION

### Your Insurer

This policy wording confirms **You** have a contract of insurance with the **Insurer**.

#### Insurer



This policy is underwritten by Novus Underwriting Limited on behalf of Helvetia Global Solutions Ltd, UK Branch. Helvetia Global Solutions Ltd is incorporated in Liechtenstein, registration number 0002191766. Helvetia Global Solutions Ltd's UK branch is registered in England & Wales under UK Establishment number: BR024650. UK Establishment address: 6 Bevis Marks, London, EC3A 7BA. Helvetia Global Solutions Ltd is authorised and regulated by the Liechtenstein Financial Market Authority. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Registered on the Financial Services Register under the firm reference number 454140.

#### Administrator



Toyota Insurance Management UK Limited, T/A Lexus Insurance Services and InsureThat, acting on behalf of the insurer. Toyota Insurance Management UK Limited is authorised and regulated by the Financial Conduct Authority with Firm Reference Number 983839. Toyota Insurance Management UK Limited is registered in England and Wales with company number 14297877 and its registered office is 7th Floor, 52-56 Leadenhall Street EC3A 2BJ London, United Kingdom.

### Premiums

The **Premium** is the amount **You** need to pay in order to be covered under this policy. **You** can pay the **Premium** in full, or by monthly payments if the **Supplying Centre** offers this facility.

If **You** pay the **Premium** in instalments and miss a payment, **We'll** write to **You**. **You'll** have two weeks from the date **You** receive **Our** letter to pay the arrears, and if **We** don't receive any correspondence from **You** within two weeks of the date **You** receive **Our** letter, **We'll** cancel this policy with immediate effect.

If **You** wish to reinstate the policy after **We've** cancelled it, **You'll** need to contact **Us**. **You'll** have 60 days from the date the **Premium** was originally due and will have to pay the outstanding amount and provide **Us** with a declaration that no claims are known, pending or reported. If **You** don't contact **Us** within 60 days **We** won't be able to reinstate the policy. If **You** don't wish to reinstate the policy **You** should contact **Us** to find out whether **You're** entitled to any refund.

Please note that if **You** pay for this policy in instalments, any outstanding payments **You're** contracted to pay will be deducted from any settlement **We** make.

### Law applicable to this policy

The laws of England and the jurisdiction of the English courts apply to this policy. This policy is in addition to **Your** legal rights.

## Financial Services Compensation Scheme

Helvetia Global Solutions Ltd, UK Branch is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if Helvetia Global Solutions Ltd cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).

You may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or you can write to: Financial Services Compensation Scheme, P O Box 300, Mitcheldean, GL17 1DY

Further information can be obtained from the Financial Services Compensation Scheme:

By email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

By telephone: 0800 678 1100 or 020 7741 4100

For more information, please visit <https://www.fscs.org.uk>



## Other insurance

If the risk covered by this policy is also covered by any other insurance You should tell Us about the other insurer(s) when You make a claim.

## Fraud

If any information provided by You or anyone acting on Your behalf is inaccurate or fraudulent, or if You fail to disclose any information in response to a specific request which might reasonably affect the Insurer's decision to provide cover, Your right to any benefit under this policy will end. We'll cancel the policy and take steps to recover any settlement paid or costs incurred as a result of any such fraudulent or misleading means.

## Data protection

### Your information and what we do with it – Putting Your mind at rest

The Insurer and Administrator (referred to as We, Our or Us) need to obtain personal information from You to provide You with this policy of insurance.

Lexus Tyre & Alloy Wheel Protection is underwritten by Helvetia Global Solutions Ltd. You trust Us to look after Your personal information when You buy Our products and We know We have a responsibility to protect this information. The details provided here are a summary of how We collect, use, share, transfer and store Your information. Please note that references to 'We', 'Us' or 'Our' may also include Our holding company and/or subsidiaries.

For full details of Our Privacy Notice, please go to <https://lexus.insurethat.com> or contact Our Data Protection Officer at: 7th Floor, 52-56 Leadenhall Street, London EC3A 2BJ

For more information about how the Insurer uses Your personal information please see Our full privacy notice, which is available in the Privacy section of Our websites at <https://novusunderwriting.com/privacy-policy> and Privacy policy and Terms of use - [Information on data protection | Helvetia Global Solutions](#).

## HOW TO CONTACT US

We recommend that You save the below to Your mobile phone.

### Claims



Online: <https://lexus.insurethat.com>



By email: [lexus.claims@insurethat.com](mailto:lexus.claims@insurethat.com)



By telephone: 0333 0444 702



In writing: Lexus Insurance Services, Sterling House, Sitka Drive, Shrewsbury Business Park, Shrewsbury, Shropshire, SY2 6LG

### Customer Services



Online: <https://lexus.insurethat.com>



By email: [lexus.support@insurethat.com](mailto:lexus.support@insurethat.com)



By telephone: 0333 0444 702



In writing: Lexus Insurance Services, Sterling House, Sitka Drive, Shrewsbury Business Park, Shrewsbury, Shropshire, SY2 6LG

Telephone lines are open Monday - Friday between the hours of 9.00 am - 5.30 pm

If You have any difficulties reading this document, or any questions, please contact the Customer Services Team who will be able to assist.