

Tyre insurance

Insurance Product Information Document

Insurer: Great Lakes Insurance SE

Authorised in Germany by the Federal Financial Supervisory Authority
("BaFin"), registration number 5187

Intermediary: i-surance GmbH

Product: Group insurance policy
with Delticom
4/2018

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 entirely informed, please read all your documents.

What is this type of insurance?

It is tyre insurance which protects you from financial consequences of damage to or total loss of your newly purchased tyre as a result of a specified insured event.



What is insured?

Which risks are covered?

- ✓ Damage that makes the insured tyre useless caused by:
- ✓ Contact with the curb or any object which causes damage (e.g. nail, glass)
- ✓ A burst ("flat") tyre
- ✓ An act of vandalism

What tyres can be insured?

- ✓ New tyres purchased at Delticom for passenger cars, motorbikes, transporters or small buses up to 7.5 tons, as well as ATV (All terrain vehicles) for private use

What will be reimbursed?

- ✓ Reimbursement of the costs for the replacement of an equivalent tyre
- ✓ In case of repairable damages, reimbursement of the repair costs



What is not insured?

- ✗ Theft of the insured tyre or the vehicle
- ✗ Normal wear or excessive wear
- ✗ Damages for which a third party is liable
- ✗ Damages which are done intentionally
- ✗ Related costs, e.g. towing or fitting costs
- ✗ Costs for the tyre on the same axle, if it is not insured or damaged
- ✗ Damages due to off-road or sporting activities
- ✗ Damages to a tyre with a tread depth of less than 3 mm
- ✗ Damages caused by a road 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 or replacement, an excess fee applies per insured tyre: 25 % in the first year and 50 % in the second year after tyre purchase.
- ! The coverage is limited to £300 per tyre.



Where am I covered?

- ✓ Insurance coverage exists for incidents happening in Europe



What are my obligations?

- You shall report any claim online within 10 days by providing the required complete and accurate information.
- In case of vandalism, you must also report it immediately to the police.
- If a replacement tyre is needed, you shall purchase it from Delticom.



When and how do I pay?

A one-off insurance premium of either £3,90 for a one-year policy or £7,50 per tyre for a two-year policy must be paid immediately after signing-up for insurance cover and at the same time as purchasing the insured tyre. Payment must be made through one of the payment methods offered by your tyre online retailer.



When does the cover start and end?

The insurance cover starts with the purchase date of the tyre as stated is on the invoice. The contract duration is 12 months for the one-year contract and 24 months for the two-year contract. The insurance cover will end before this if the insured tyre is replaced, lost or totally damaged (including if no claim is made).



How can I cancel the contract?

The insurance ends automatically, without requiring a notice of termination, at the end of the contract duration of 12 or 24 months. You can cancel your insurance without giving any reason within 14 days after signing-up for the insurance cover.