

Round the clock protection for the road ahead



Key Protection Insurance
Tyre Insurance
MOT Test Insurance



KEY PROTECTION INSURANCE

Key Protection has been designed to reduce the stress and worry of losing your keys, as well as the expense.

WHAT'S INCLUDED:

- 24 hour 365 days a year Nationwide coverage.
- Keys lost or stolen abroad.
- 3 days car hire [up to £25 inc VAT per day] when stranded by the theft or loss of your car keys.
- £25 towards any call out charge when your keys are locked in your vehicle or broken in the lock of your vehicle.
- £10 reward paid directly to the finder.
- Up to £350 inc VAT per claim for any vehicle key lost or stolen and vehicle lock replacement, for the duration of the policy.
- Up to 36 months commencing from date of purchase.



TYRE INSURANCE



This insurance will refund the cost of having to repair or replace a tyre or tyres that have suffered accidental, malicious damage or a puncture during the period of insurance.

WHAT'S INCLUDED:

- Five tyres including the spare.
- Repair and replacement up to £250 per tyre inc VAT (please check your policy for claim limit applied).
- Up to 36 months commencing from the date of purchase.
- Run flat tyre cover is available on payment of an additional premium, contact AutoProtect for details.

ELIGIBILITY:

- The vehicle must be under 7 years old and covered not more than 80,000 miles at the time of inception.
- Every tyre must have a minimum of 2mm of tread across the tyre width.
- Maximum insured wheel rim size 22 inches.

The information outlined in this leaflet, is a brief summary of the benefits available. Cover is provided subject to the terms, conditions and limitations as detailed in the certificate of insurance, a copy of which is available on request.


MOT TEST INSURANCE

If your vehicle fails an MOT it can be stressful and costly, especially when you expected it to pass. We have designed our MOT Test Insurance to make this problem as stress free and manageable as we can.

MOT Test Insurance covers the costs of repairs or replacement of parts, including the labour and VAT, provided they are shown as having failed the MOT standards on a Refusal to Issue an MOT certificate (VT30) Form.

WHAT'S INCLUDED:

Headlamp Aim (inc. mechanisms)	Service Brake Performance
Front and Rear Lamps - Electrical Circuits	Parking Brake Performance
Stop Lamps - Electrical Circuits	ABS Warning System
Rear Reflectors	Fuel Parts
Wheel Bearings	Horn
Steering Control	Seatbelt Mountings
Front Suspension	Seatbelt Condition
Power Steering	Seatbelt Operation
Drive Shafts	Rear Suspension
Indicators & Hazard Lamps - Electrical Circuits	Shock Absorbers
Steering Mechanism/System	



ELIGIBILITY:

The vehicle must be under 7 years old and have done less than 80,000 miles at time of inception.

The listed component cover is subject to the terms and conditions in your insurance agreement and are also subject to certain limitations in the maximum amount paid in the event of a parts failure.

keyfacts[®]

SUMMARY OF COVER:

This statement provides a summary only. It does not describe all terms and conditions relevant to your product and it is essential that you read the terms and conditions supplied by your dealer to ensure that you understand the product purchased.

NAME OF INSURER:

Red Sands Insurance Company (Europe) Ltd is a company registered in Gibraltar No. 87598, registered office: Level 3, Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar.

TYRE INSURANCE

Is designed to cover the cost of having to repair or replace a tyre that has suffered accidental or malicious damage, cover is extended to all 5 tyres including the spare.

KEY FEATURES AND BENEFITS:

Pays for repair or replacement incurred of all 5 vehicle tyres as a result of accidental or malicious damage. Fitting and balancing included within the claim limit.

CONDITIONS:

Every tyre must have a minimum of 2mm of tread across the tyre width and be E marked, vehicle must be less than 7 years or 80,000 miles at inception and must be maintained in a roadworthy condition. Authority should be sought prior to commencing repairs.

EXCLUSIONS:

- Defective steering, suspension and incorrect tyre pressures.
- Damage caused by fire.
- Tyres that have been stolen.
- Impact damage sustained in a road traffic accident.
- Tyres with less than 2mm tread depth anywhere on the tyre.

DURATION OF COVER:

As quoted on the proposal/policy schedule.

KEY PROTECTION INSURANCE

Designed to reduce the distress and worry of losing your keys, as well as the expense of having to replace them. Key protection will even keep you mobile in the event that you are stranded by the theft or loss of your car keys.

KEY FEATURES AND BENEFITS:

Covers repair and replacement of keys and locks due to loss or theft. £350 limit per claim. £10 finders fee, maximum 3 days car hire, £25 towards lock call out.

CONDITIONS:

Claims must be notified within 48 hours of the discovery of the loss or theft along with a valid police crime report. To claim for key and lock replacement 5 days must be allowed after notification of loss prior to commencement of claim process. Authorisation of all claims must be gained prior to undertaking repair or replacement works.

EXCLUSIONS:

- Lock parts replacement.

DURATION OF COVER:

As quoted on the proposal/policy schedule.

MOT TEST INSURANCE

This covers the cost of specified parts and labour necessary to rectify some faults which cause a vehicle to fail the MOT test.

KEY FEATURES AND BENEFITS:

Parts, labour and VAT cover for covered components under the following headings:- Lighting equipment, Steering and suspension, brakes cover, seatbelts and General parts. £300 claim limit with a £10 excess.

CONDITIONS:

Vehicle must have 6 months MOT left to run and be serviced in line with manufacturer's

specifications. Authority should be sought prior to commencing repairs. Geographical limits apply.

EXCLUSIONS:

The cost of the MOT test or any re-test, corrosion, Fire or frost damage, service items, Glass and lenses, oil leaks and valve failure, wheel alignment, frictional materials, tyres, exhaust systems and emissions, catalytic converters, fuel leakage, wiper blades, rubbers.

DURATION OF COVER:

As quoted on the proposal/policy schedule.



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