

Tyre insurance

Insurance Product Information Document

Insurer: Great Lakes Insurance SE, Baar (Munich Re)
Partner: i-surance AG

Collective contract with Delticom

Version 2. Latest update April 2020 (latest version available)

This sheet contains 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 a tyre insurance which protects you from financial consequences of damage to, or total loss of, your newly purchased tyre.



What is insured?

Which risks are covered?

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

What tyres can be insured?

- ✓ Tyres for passenger cars, motorbikes, vehicles or small buses up to 7.5 tons, as well as ATV (all-terrain vehicles);
- ✓ New tyres purchased at the tyre online retailer who offered you the insurance; and
- ✓ Tyres for private use (no use for commercial purpose).

What will be reimbursed?

- ✓ 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 for
- ✗ Damages that are done intentionally
- ✗ Related costs, e.g. towing or fixing costs
- ✗ Costs for the tyre on the same axle, if this one is not insured or damaged
- ✗ Damages due to rallies and auto races
- ✗ 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, no excess fee will be charged. In case of a replacement, an excess fee of 25 % applies per insured tyre or per replacement tyre, if the replacement tyre is of lower value compared to the insured tyre.
- ! The coverage is limited to SEK 3 200 per tyre.



Where am I covered?

- ✓ Insurance coverage exists for insured incidents happening in the Europe (according to the international insurance certificate "green insurance card").



What are my obligations?

- You must report the claim online within 10 days by providing the required information in a complete and truthful manner.
- In case of vandalism, you must report it immediately to the police.
- If a replacement tyre is needed, you shall purchase it from Delticom, unless doing so is impossible.



When and how do I pay?

The one-off insurance premium of SEK 39.90 per tyre for the one-year contract must be paid immediately after signing-up for the insurance cover. 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 on the invoice, once the premium is paid. The contract duration is 12 months. The insurance cover will end beforehand when the damaged tyre is replaced, lost or totally damaged even without an insured event.



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 months. You can withdraw from the insurance without given any reason within 14 days after signing-up for insurance cover.

General information

I-surance GmbH

ADRESSE: Brunnenstr. 181, 10119 Berlin, Germany.

i-surance is an insurance intermediary, registered at the Chamber of Commerce and Industry (IHK) Berlin, Germany with the number D-34IG-YMWJ7-22.

The Federal Institute for the Supervision of Financial Services (BaFin) supervises i-surance GmbH. Finansinspektionen exercises its supervision as well.

The Federal Institute for the Supervision of Financial Services (BaFin)

ADDRESS: Postfach 1253 53002 Bonn

PHONE: **0228 / 4108 – 0**

WEBSITE: <https://www.bafin.de/EN/>

E-MAIL: poststelle@bafin.de

Finansinspektionen

ADDRESS: Box 7821, 103 97 Stockholm

PHONE: **08-787 80 00**

WEBSITE: www.fi.se

E-MAIL: finansinspektionen@fi.se

The Consumer Agency exercises supervision in terms of marketing and advertising.

Konsumentverket/KO

ADDRESS: Box 48, 651 02 Karlstad

PHONE: **0771 – 42 33 00**

WEBSITE: www.konsumentverket.se

E-POST: konsumentverket@konsumentverket.se

i-surance group contract

This insurance is a voluntary group insurance that is signed on the basis of the group agreement entered into between Delticom AG, Hannover as group representative and Great Lakes Insurance SE, Munich as insurer. The insurance is mediated by i-surance GmbH, the insurance is not mediated on the basis of an impartial analysis and i-surance does not provide advice. I-surance GmbH acts on behalf of the insurance company.

When can my insurance coverage be ended?

We can terminate the insurance during the insurance period, but only if there are special reasons. If you cancel during the insurance period, you have the right to receive the portion of the premium relating to the period after the termination.

How to file a complaint?

If there is any occasion when our service does not meet your expectations, please contact i-surance, either by sending an e-mail to tyres@i-surance.eu or by calling our hotline on **02 003 368 19** or by postal mail to i-surance GmbH, Brunnenstr. 181, 10119 Berlin, Germany. i-surance will use its best endeavors to solve your complaint promptly to your satisfaction.

You can also contact ARN's special insurance department. ARN will handle your complaint free of charge.

ADDRESS: Box 174, 101 23 Stockholm

PHONE: **08 - 508 860 00**

WEBSITE: www.arn.se

Complaints can also be submitted to an independent dispute resolution web platform: <https://ec.europa.eu/consumers/odr/>

You can also get information and guidance on insurance issues from the Consumer Insurance Agency.

VISITING ADDRESS: Karlavägen 108

ADDRESS: 104 51 Stockholm

PHONE: **08 - 22 58 00**, fax: **08 - 24 88 91**

WEBSITE: www.konsumenternasforsakringsbyra.se

You can also contact the Consumer Agency (Hallå Konsument).

ADDRESS: Hallå Konsument, Box 48, 651 02 Karlstad

PHONE: **0771 - 525 525**

HWEBSITE: www.hallakonsument.se

You can also contact the municipal consumer guide.

You can also go to the competent court to address your complaint.

Compensation for mediation

i-surance receives commissions for the mediation and administration of the insurance policies of Great Lakes Insurance SE for the agreements concluded. Our commissions are based on mediated insurance and is calculated as the difference between contracted premiums for customers (gross premiums) and Great Lakes Insurance SE claims costs, profits and administrative costs as well as reinsurance costs (net premiums).

Qualified holding

We have no qualified holdings in any insurer and no insurer has qualified holdings in us.

Liability

We have a liability insurance agreement with Allianz Sachversicherungs-AG:

Allianz Sachversicherungs-AG

ADDRESS: Königinstrasse 28, 80802 München

PHONE: **+49 89 3800-0**

WEBSITE: <https://www.allianz.com>

E-MAIL: info@allianz.de

The insurance covers the liability that we may incur in connection with the insurance brokerage. Liability insurance covers an amount of EUR 1,400,000 per claim and a total of EUR 2,800,000 for all claims for one year.

If you have not received a compensation from us and you submitted a damage or financial loss that you believe to be caused by us, you can submit your claims directly to our insurance company.

Applicable law and jurisdiction

This insurance contract and these GCI are governed by the Swedish law. The court to determine any dispute under this group insurance contract is in the competent court in Sweden.