



# LEXUS ALLOY PROTECTION

 LEXUS | FINANCIAL SERVICES



## PEACE OF MIND FOR ANY ALLOY WHEEL DAMAGE, KEEPING YOUR WHEELS LOOKING SHARP.

Scuffs and scrapes happen easily if you hit a kerb or pothole in the road, and damaged alloys can affect the appearance and value of your car. Repair costs can vary, depending on the scale of the damage. This is where Lexus Alloy Protection comes in.

Lexus Alloy Protection provides reassuring cover with an expert service. Using a sophisticated process, an experienced technician will restore your alloys to near pristine condition.

Designed to suit your lifestyle, this specialist process can be carried out at your home, place of work or at an approved repair centre near you.

Where there is extensive damage, which goes beyond a cosmetic repair, Lexus Alloy Protection can provide a contribution of up to £150 towards replacement alloy costs\*.

It's the intelligent way to protect your alloys.

\*The policy will contribute up to a maximum of £150 (including VAT) towards the replacement cost of the alloy wheel. The replacement must be purchased from a manufacturer approved supplier and be of an identical part code or direct successor part code.

# YOUR COVER AT A GLANCE

## **BENEFITS OF LEXUS ALLOY PROTECTION:**

- Contributes to/covers the cost of cosmetic repair of alloy wheels that have suffered accidental or malicious damage
- Repairs can be completed quickly and efficiently at an approved repair centre near you
- If more convenient, repairs can be completed by a specialist technician at your home or place of work
- 30 days to make a claim
- 36 month policy
- No excess to pay
- Mobile repair process available
- When making a claim, the no claims discount on the vehicles motor insurance will not be affected

## **WHAT IS COVERED:**

- Standard and diamond cut alloys
- Up to 15 alloy repairs during the lifetime of the policy
- If your alloy(s) are damaged beyond a point of cosmetic repair, a contribution of up to £150\* can be provided towards replacement alloy costs
- 60 days' European cover per annum provided

## **WHAT IS EXCLUDED FROM THIS POLICY:**

- Any claim not reported within 30 days from discovery of the incident
- General wear and tear or neglect
- Damage caused by road traffic accidents
- Theft of alloy wheels
- Any alloy(s) that are chrome or ball polished, two tone painted alloy, plastic trims, wheels that contact hollow spoke technology - alloys of a split rim construction, carbon wheels, etched or acid dipped, wheels fitted with lip protection
- Damage caused by a third party during general maintenance

# ALLOYS COVER



# FREQUENTLY ASKED QUESTIONS

## 1. HOW MANY CLAIMS CAN I MAKE ON MY LEXUS ALLOY PROTECTION POLICY?

You will be able to make up to 15 claims over the term of your Lexus Alloy Protection policy.

## 2. DO I HAVE TO PAY AN EXCESS?

There is no excess to pay when making a claim.

## 3. WILL MY MOTOR INSURANCE NO CLAIMS DISCOUNT BE AFFECTED IF I CLAIM ON MY LEXUS ALLOY PROTECTION POLICY?

No, your Lexus Alloy Protection policy is separate from your Motor Insurance policy.

## 4. HOW DO I CLAIM?

When you become aware of any alloy damage, this must be reported within 30 days via the InsureThat claims portal at [lexus.insurethat.com](https://www.lexus.insurethat.com), or you can contact the claims line on **0333 0444 702**.

Our dedicated claims team will talk you through the next steps required to assess your claim. You may need to provide photographs of the damage as part of this process.

## 5. CAN I CANCEL MY LEXUS ALLOY PROTECTION POLICY?

You can cancel your policy in the first 30 days and receive a full refund, provided there have been no claims made within this time. If you cancel after the first 30 days, you will be entitled to a pro rata refund. Again, this is only in the case that no claims have been made. There is no administration fee for cancellations.

## 6. CAN I TRANSFER THE LEXUS ALLOY PROTECTION POLICY?

Yes, the remaining term can be transferred to an eligible replacement vehicle. There is no administration fee for transferring your policy. However, if you chose to pay the premium in instalments, all payments must be up to date prior to transfer.

## 7. HOW LONG DO I HAVE TO DECIDE TO BUY A LEXUS ALLOY PROTECTION POLICY?

You have up to 30 days after purchasing your Lexus to decide if you would like to purchase our Alloy Protection policy.



# COMPLAINTS

**If you wish to make a complaint you should, in the first instance contact:**

The Administrator,  
InsureThat, Sterling House,  
Sitka Drive, Shrewsbury Business Park,  
Shrewsbury, Shropshire, SY2 6LG.

If you remain dissatisfied, you may refer the matter to the Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

Tel: 0800 023 4 567.

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)





#### YOUR INSURER

Lexus Alloy Protection is arranged by Toyota Insurance Management UK Limited, trading as Lexus Insurance Services, registered in England, Company No. 14297877. Registered Office: 7th Floor, 52-56 Leadenhall Street, London, EC3A 2BJ. Authorised and regulated by the Financial Conduct Authority (FCA). Firm Reference Number: 983839.

Lexus Alloy Protection is underwritten by Novus Underwriting Limited on behalf of Millennium Insurance Company Ltd, regulated by the Gibraltar Financial Services Commission ("GFSC") under the Financial Services (Insurance Companies) Act to carry on insurance business. Reg No. 82939. Its principal office is PO Box 1314, 13 Ragged Staff Wharf, Queensway Quay, Gibraltar, GX11 1AA.

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#### ADMINISTRATOR

Lexus Alloy Protection is administered by Nukula Limited, trading as InsureThat which is authorised and regulated by the FCA No. 616475. Nukula Limited is registered in England and Wales (Company Number: 07646376), registered office: Sterling House, Sitka Drive, Shrewsbury Business Park, Shrewsbury, Shropshire, SY2 6LG.

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(NOVEMBER 2023)



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