



## LEXUSTYRE & ALLO Y 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.

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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:

| Nukula Ltd T/A InsureThat, company number 07646376.   |
|---|
| 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.  |
| <ul> <li>The maximum amount that can be claimed during the Period of Insurance:</li> <li>Fifteen (15) Alloy Wheel Repairs in total under a thirty-six (36) month policy.</li> <li>Five (5) Tyre Repairs in total under a thirty-six (36) month policy.</li> <li>Our liability per Alloy Wheel per claim shall not exceed £150.</li> <li>Our liability per Tyre per claim shall not exceed £300.</li> </ul>  |
| The document issued alongside this policy that lists the name of the insured person, the vehicle covered and the limits applicable to this insurance.   |
| 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.  |
| 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> . |
| 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.  |
| 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> .   |
| 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.  |
| The event which has caused the <b>Damage</b> .  |
| Novus Underwriting Limited on behalf of Millennium Insurance Company Ltd  |
| The duration between the policy start date, when cover commences, and the policy end date, as noted on <b>Your Certificate of Insurance</b> .   |
| The premium is the amount <b>You</b> need to pay in order to be covered under this policy.  |
| Any damage which existed prior to the policy start date or is not <b>Repaired</b> during a <b>Repair</b> .  |
| Work completed by the approved <b>Repairer</b> to a single <b>Tyre</b> or <b>Alloy Wheel</b> .  |
| 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> .  |
| Where another person drives <b>Your Vehicle</b> in exchange for a fee.  |
| The motor dealer that supplied <b>Your Vehicle</b> and that the <b>Insurer</b> authorises to sell this policy.  |
| 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 Insurer and/or the Administrator 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
- ✓ 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 <u>all</u> 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 righthand drive)
- Has been previously declared a Total Loss
- Isn't purchased from a Supplying Centre.

**You're** NOT eligible if <u>any</u> 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 701 or 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



**Damage** more severe than can be repaired using cosmetic repair techniques, for example, cracked / buckled wheels are NOT covered under this section. In the event **Your Vehicle's Alloy Wheels** are more seriously **Damaged**, please see the "Alloy Wheel Replacement Contribution" section below.

available to them.

# 2. Alloy Wheel Replacement Contribution

Should an **Alloy Wheel** be damaged beyond a point whereby an effective cosmetic repair can be carried out then the policy will instead contribute up to a maximum of £150 (including VAT) towards the replacement cost of the **Alloy Wheel**.

The **Alloy Wheel** replacement must be purchased from a manufacturer approved supplier and be of an identical part code or direct successor part code. Upon providing **Us** with an invoice from an eligible supplier for eligible replacements per this criteria, **We** will pay to **You** or the supplier up to £150 (including VAT), whichever **You** would prefer.



If You successfully claim for the Damage to Your Vehicles's Alloy Wheels under any other policy of insurance (for example, Your motor insurance), You will not be eligible to receive a replacement



## 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 <u>2mm of</u> remaining tread depth, they will no longer be covered for any **Damage** under this policy, howsoever

### 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 Vehicles'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 Damage:
  - o which is caused by Your Vehicle being driven after the initial Incident; or
  - o which is caused by incorrect wheel balance; or
  - o which is caused by **Your Vehicle** being driven whilst a **Tyre** is deflated; or
  - which is caused as a result of Tyre replacement; or
  - o which is caused by failure of a suspension component or shock absorber; or
  - o which is caused by fire; or
  - o 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 (in respect of Repairs); or (in any case),
- with split-rim, carbon or magnesium construction; or
- o 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**:

- o which have less than 2mm tread depth across the full tread area; or
- which are not 'E' Marked; or
- o 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:

- o incurred in excess or outside the liability under this insurance including any for **Consequential Loss**, 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 **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



## 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

lexus.claims@insurethat.com By email:

By telephone: 0333 0444 701



InsureThat, Sterling House, Sitka Drive, Shrewsbury Business In writing:

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

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 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;
  - o A photograph of each Damaged Alloy Wheel or Tyre (showing the whole Alloy Wheel or
- 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 – When the claims office is closed, we acknowledge that You may need replacement or Repairs to Your Vehicle immediately. Our claims office number will provide You with guidance on how to affect a **Repair** or replacement expediently in such a circumstance.





## **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

By telephone: 0333 0444 701

InsureThat, 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

**P** 

By email: lexus.support@insurethat.com

By telephone: 0333 0444 701

InsureThat, 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 prorata 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

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

Financial Ombudsman Service

For more information, please visit 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, Novus Underwriting Limited on behalf of Millennium Insurance Company Ltd

#### Insurer



This policy 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

#### **Administrator**



This policy is administered by Nukula Limited T/A InsureThat acting on behalf of the Insurer. Nukula Limited T/A InsureThat is authorised and regulated by the Financial 🗐 insurethat Conduct Authority with FCA number 616475. Nukula Limited T/A InsureThat is registered in England and Wales with company number 07646376 and its registered office is at Sterling House, Sitka Drive, Shrewsbury Business Park, Shrewsbury, Shropshire, England, SY2 6LG.

#### **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**

Millennium Insurance Company Ltd in Gibraltar is covered under the Financial Services Compensation Scheme (FSCS). If they're unable to meet some of their liabilities and **You** make a valid claim, **You** may be entitled to compensation from the FSCS, depending on the type of business and circumstances of the claim.

Protection for claims under this policy is at 90% with no upper limit.

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

By email: 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 Millennium Insurance Company 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 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 <a href="https://novusunderwriting.com/privacy-policy">https://novusunderwriting.com/privacy-policy</a> and <a href="https://novusunderwriting.com/privacy-policy">Privacy policy</a> and <a href="https://novusunderwriting.com/priv



### HOW TO CONTACTUS

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

#### Claims

Online: https://lexus.insurethat.com

By email: lexus.claims@insurethat.com

By telephone: 0333 0444 701

InsureThat, Sterling House, Sitka Drive, Shrewsbury Business

Park, Shrewsbury, Shropshire, SY2 6LG

#### **Customer Services**

Online: https://lexus.insurethat.com

By email: lexus.support@insurethat.com

By telephone: 0333 0444 701

InsureThat, 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, please contact the Customer Services Team.