

WINTER TYRES – THE MOTOR INSURANCE COMMITMENT

Motor insurers recognise that some motorists may wish to fit winter tyres to their car during cold weather. Motor insurers recognise that, whilst no substitute for common sense driving, winter tyres can have a positive impact on improving road safety. In the past there has been some uncertainty for insured customers about the insurance premium implications of fitting winter tyres to their cars. To assist in reducing this potential uncertainty, the ABI has produced the Commitment set out below which sets out the position of those named motor insurers in respect of the impact on the insurance premiums of their insured customers if a customer wishes to fit winter tyres to their car.

As can be seen, often motor insurers will not charge an additional premium when their insured customers use winter tyres, provided that they meet, and are fitted in accordance with, the vehicle manufacturers' specifications and are in a roadworthy condition.

However, some motor insurers may require you to contact them to let them know if you do choose to fit winter tyres. The name of your insurer and their contact information can be found on your insurance policy documentation (summary details are provided below). It is important to remember that sometimes your motor insurer may be different from the company that sold you your insurance policy.

Please note that this Commitment only applies to cars used for personal use that are insured under a private or personal use car insurance policy.

The commitment of insurers:

The insurers named below do not require the payment of any additional premium if customers decide to fit winter tyres to their cars, provided that the tyres meet, and are fitted in accordance with, the relevant vehicle manufacturers' specifications and are in a roadworthy condition whilst in use.

<u>Insurer</u>	<u>Do customers need to inform the insurer when fitting winter tyres to their cars?</u>	<u>Does the fitting of winter tyres affect the amount of cover provided to customers?</u>	<u>Contact details</u>
1st Central Insurance	No	No	
ABC Insurance	No	No	
Acromas Insurance Company Ltd	No	No	
Admiral	No	No	
Advantage Insurance Company Limited (Gibraltar)	No	No	

Age Co Car Insurance	No	No	
Ageas Insurance Ltd	No	No	
Aioi Nissay Dowa Insurance	No	No	
Allianz	No	No	
Amlin Insurance (UK) plc			
Aviva	No	No	
AXA	No	No	As per policy documentation (varies by distribution channel)
Bell	No	No	
Chaucer Direct	No	No	
Chaucer Insurance	No	No	
Churchill	No	The fitting of winter tyres will not affect the amount of cover provided	0345 603 3551
Citroen	No	The fitting of winter tyres will not affect the amount of cover provided	03701256616
Collingwood	No	No, provided the winter tyres/wheels fitted are of no greater size value than the tyres/wheels being replaced	
Co-op Insurance	No	No	
Cornish Mutual	No	No	
Coveá	No	No	
Diamond	No	No	

Direct Line	No	The fitting of winter tyres will not affect the amount of cover provided.	
Drive Smart	No	No change to cover provided	
eCar	Yes, by phone or email	No	enquiries@ecarinsurance.co.uk
Echoice	No	No	
Elephant	No	No	
ERS	No	No	
Esure	No	No	Phone: (0345) 603 7874
First Alternative	No	No	Phone: (0345) 603 7874
General Motors (Vauxhall & Chevrolet)	No	No	
Go Girl	No	No change to cover provided	
Highway Insurance	No	No	
Hiscox Insurance Company	No	No	
Horizon Insurance Company Limited	No – provided the winter tyres/wheels match the sizes fitted by the vehicle manufacturer as either standard fitment or as an optional extra.	No – provided the winter tyres/wheels match the sizes fitted by the vehicle manufacturer as either standard fitment or as an optional extra.	Customers who wish to contact Horizon can call Customer Service on 0344 561 4615.
Insure2Drive	No	No change to cover provided	
KGM Motors (Underwritten by Canopus)	No (provided they adhere to the stated commitment & tyres are fitted to the	No	

	manufacturer's instructions & are in a roadworthy condition)		
Lexus Motor Insurance	No	No	
LV =	No	No	
Markerstudy	No	No	
Natwest	No	The fitting of winter tyres will not affect the amount of cover provided	0800 051 0289/ 0800 051 5405
NFU Mutual	No	No	
Peugeot	No	The fitting of winter tyres will not affect the amount of cover provided	0370 024 0269
Premier Underwriting	No	No	
Privilege	No	The fitting of winter tyres will not affect the amount of cover provided	0800 061 6990
Provident	No	No	
Prudential	No	The fitting of winter tyres will not affect the amount of cover provided	0345 605 9260
QBE	No	No	
RBS	No	The fitting of winter tyres will not affect the amount of cover provided	0345 246 0453
Royal London	No	The fitting of winter tyres will not affect the amount of cover provided	0800 032 9455
RSA (MORE TH>N and MORE TH>N Business)	No	No	
Sabre Insurance Co Ltd	No	No change to cover provided	

Sainsbury's Car Insurance (underwritten by esure insurance up to 31.05.2011)	No	No	Phone: (0345) 603 7874
Sainsbury's Car Insurance (underwritten by UK Insurance from 01.06.2011)	No	The fitting of winter tyres will not affect the amount of cover provided	Phone:
Service Underwriting	No	No	
Shearwater Insurance	No	No	
Southern Rock Insurance	Yes, by phone or email.	No	Email: referrals@srict.com Phone: 0344 776 5670
Swiftcover	Yes	No	As per policy documentation (varies by distribution channel)
Tesco Underwriting Limited (for Tesco Car Insurance policies underwritten by Tesco Underwriting Limited)	No	No	
Toyota Motor Insurance	No	No	
UKI	No	The fitting of winter tyres will not affect the amount of cover provided	Contact details can be found via the intermediary



USAA Limited	No	No	
Zenith	No	No	
Zurich Car Solutions	No	No	
Zurich Car Insurance (Direct)	No	No	
Zurich Car Solutions (Broker)	No	No	
Zurich Commercial	No	No	