

Scratch and Dent Insurance

Insurance Product Information Document

Insurance company and co-manufacturer;
Fortegra Europe Insurance Company SE

Co-manufacturer;
Alternative Propositions Limited

Product;
Scratch and Dent Insurance

This product is underwritten by Fortegra Europe Insurance Company SE UK Branch, a branch of Fortegra Europe Insurance Company SE (Malta Company Registration Number SE 17; UK Branch registration number BR021916) who is authorised and regulated by the Malta Financial Services Authority. Together with its UK Branch, Fortegra Europe Insurance Company SE is authorised by the Prudential Regulation Authority, is subject to regulation by the Financial Conduct Authority under registration number 805770 and limited regulation by the Prudential Regulation Authority. Details about the extent of the underwriter's regulation by the Prudential Regulation Authority are available from the underwriter on request. This Product is administered by Alternative Propositions Limited who are authorised and regulated by the Financial Conduct Authority under the registration number 602443. Details of the extent of the administrator's regulation by the UK's Financial Conduct Authority are available from the administrator on request.

This is a summary of key information. Full information on this product, including information about the underwriter, how to make a claim, the complaints procedure, and the Financial Services Compensation Scheme (UK), can be found in the policy terms and conditions.

What is this type of Insurance?

This insurance covers minor cosmetic damage to your vehicle, such as stone chips, minor dents, minor scratches or minor scuffs, which require a repair that can be achieved using a Small to Medium Area Repair Technique, subject to the policy terms and conditions.



What is insured?

- ✓ The cost of a SMART repair where minor cosmetic damage occurs to the bodywork of your vehicle as a result of day-to-day motoring.
- ✓ Damage to the roof, bonnet, boot lid/tailgate or any horizontal surface is covered if a SMART repair is achievable.
- ✓ Minor cosmetic damage includes the following:-
 - a minor stone chip, up to 3mm in diameter and 1.5mm in depth.
 - a minor dent to a metal body panel, not exceeding 30cm in diameter.
 - a minor scratch, up to 1.5mm in depth and not exceeding 30cm in length.
 - a scuffed bumper, which is less than 30cm in diameter and less than 3mm in depth.
 - a scratched or scuffed wing mirror cover/casing, where the damage is less than 30cm in diameter and less than 3mm in depth.
- ✓ The cost of a SMART repair for minor cosmetic damage is limited to £500 per claim including VAT and £3,000 including VAT in total.
- ✓ A contribution of up to £250 including VAT towards a bodyshop repair, where the minor cosmetic damage is not repairable using a SMART Repair technique.
- ✓ The interest of a family member if this insurance is transferred to them with ownership of the vehicle.
- ✓ Full settlement per claim with no excess payable
- ✓ Additional drivers named on your motor insurance will be covered, providing they are eighteen (18) years of age or over and hold a full valid driving licence.



What is not insured?

- ✗ Any minor cosmetic damage which is not reported within thirty (30) days of the incident date.
- ✗ Damage that is not repairable by a SMART repair, is beyond minor cosmetic damage or because of the extent or number of areas of damage, a bodyshop repair is required.
- ✗ Where the body panel, bumper or wing mirror is ripped, perforated, cracked or torn or there is damage to the structure and/or alignment.
- ✗ Damage to the locks or handles, beading, mouldings, lamps, window panels, tyres, wheels or wheel trims.
- ✗ Any amount in excess of the maximum limits shown in the policy schedule or terms and conditions.
- ✗ Any damage that is the subject of a motor insurance claim.
- ✗ Any claim relating to a road traffic accident or as a result of fire, theft or flood.
- ✗ Any damage that has been accumulated over an extended period, which is deemed to be wear and tear.
- ✗ Any damage showing evidence of rust or corrosion.
- ✗ Consequential damage of any kind or any consequential loss, injury or damage.
- ✗ Any pre-existing damage.



Are there any restrictions on cover?

- ! Cover only applies where the damage is a result of day-to-day motoring and business use up to 20,000 miles per year.
- ! You must be eighteen (18) years of age or over and resident in the United Kingdom, Channel Islands or the Isle of Man.
- ! You must have purchased the policy from the policy retailer no later than ninety (90) days after purchasing the vehicle.
- ! The vehicle must not be an emergency vehicle, commercial vehicle, taxi, courier vehicle, bus, minibus, coach, truck, motor home, trailer, heavy goods vehicle, licensed private hire vehicle, daily rental vehicle or breakdown and recovery vehicle.
- ! The vehicle must not be used for dispatch, hire and reward, driving school tuition, chauffeuring, road racing, track days (timed or untimed), rallying, pace-making, speed testing or any other competitive event.
- ! If this insurance is purchased before the day of delivery, no claim wait period will apply. For policies purchased on or after day of delivery, no claim can be made within the first 14 days.



Are there any restrictions on cover? (continued)



Vehicles with paint finishes which are 'Pearl' or 'Pearlescent' effect, two-tone or matt finishes are not covered. Vehicles partially or wholly film wrapped are not covered. If in doubt, consult your Supplying Dealer before purchasing this Policy.



Where am I covered?

Cover is provided for incidents which occur within the UK, Isle of Man, the Channel Islands and the countries of the European Economic Area for a period of up to sixty (60) days for any single trip.



What are my obligations?

- You must take reasonable care to provide us with accurate and complete answers to our questions whether you are at proposal stage or making changes to your policy.
- If you become aware that information you have given us is inaccurate or has changed, you should inform us as soon as possible, as failure to do so may invalidate your policy and claims may not be paid.
- You must advise us within 30 days if you sell or transfer ownership of the vehicle as this will require changes to your insurance.
- You must make us aware of any change in circumstances that affect your eligibility for this policy.
- You must notify us as soon as reasonably possible in the event of a claim but no later than thirty (30) days from the incident date.
- You will be responsible for payment of any repair work completed that falls outside of the scope of this policy.
- A video of your vehicle paintwork must be provided to the Policy Retailer within 7 days of policy purchase for vehicles 1 year old or over. Claims cannot be made until your video is received.



When and how do I pay?

You can purchase this policy and pay your premium as a one-off payment to your policy retailer.



When does the cover start and end?

The cover will run from the start date, which is detailed on the policy schedule, until the earliest of the following dates:

- The date on which the insured vehicle is sold or transferred to a new owner, or
- The date on which the policy is cancelled, or
- The maximum aggregate claim limit has been reached, or
- The expiry date as detailed on the policy schedule.

Please note that this insurance policy cannot be renewed.



How do I cancel the contract?

If you have not made a claim and do not intend to make a claim, you may cancel this insurance within thirty (30) days of receiving the policy documents and receive a full refund. If you cancel after thirty (30) days and have not made a successful claim, you will receive a pro-rata refund of each full calendar month, less an administration fee of £35.

No refund will be possible if any claims have been paid.

For example;

36 months cover Premium paid £269
Cancellation in month 12 leaves 24 full months remaining
Refund of £179.33 less £35 administration fee
Amount of refund due £144.33