

Please note that this Policy Summary does not contain the full terms and conditions of the insurance product. Full terms and conditions can be found in the insurance document.

## What is Covered

### Scratch & Dent only

<b>Chips and Scratches</b>	Repair scratches made by stone chips, key scratches etc, and consistent with damage limited to the dimensions of the Template
<b>Scuffed Bumpers</b>	Repair dents and scuffs on painted or textured finish bumpers to match existing finishes.
<b>Ding &amp; Dent Removal</b>	Dings and Dents up to 25 square mm manipulated back to original shape without the need for re-spraying

### Scratch, Dent & Alloy

**Scratch, Dent & Alloy Cover, includes the services listed under Scratch & Dent Cover plus the following:**

<b>Alloy Wheels</b>	Cost of repairs resulting from Accidental Damage to Your alloy wheels occurring within the Geographical Area.
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Cover is limited to a maximum of 2 Incidents per year.

Each claim is subject to the claims excess detailed in the schedule.

### Main limitations and exclusions

This insurance does not cover the following:

- Damage that pre existed before the Policy Start Date or within the Waiting Period.
- Any damage showing evidence of rust, corrosion or hail impact.
- Damage reported more than 14 days after discovery.
- Any damage caused by stickers or decals.
- Beading, moulding, locks and handles and any repair involving accessories, door mouldings, window mouldings, lamps of any sort or any window panel.
- A defect which is deemed not to be Accidental Damage.
- General wear and tear, neglect or poorly maintained finish.
- Any resultant loss or third party claims, bodily injury, road hazard, fire damage or any other losses beyond the actual scope of cover.

- Theft of alloy wheels.
- Where the damage of Your alloy wheels is deemed to be a manufacturing defect.
- Any repairs if they are covered by another insurance policy or motoring breakdown organisation recoverable from a third party.
- Damage to flat panels such as bonnet or roof where invisible repairs cannot be performed or where damage requires a body shop repair.
- Any repair estimate over 5 hours to complete.

### You will be responsible for:

- any repair commenced or carried out without prior authorisation or reported more than 14 days after discovery.
- costs incurred in the event the reported damage exceeds the Template parameters.
- any repair work completed by the Repair Organisation that falls outside the scope of this policy.

### Insurer

This insurance is underwritten by UK General Insurance Ltd on behalf of Ageas Insurance Limited, Registered in England No.354568. Registered Office: Ageas Insurance Limited is Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA.

This insurance is administered and claims are handled on behalf of the Insurer by Motorway Direct Plc.

Motorway Direct Plc and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

### How to make a claim

If you think that you have a claim which may be covered by this insurance, you must contact us in the first instance. The claims telephone number is: 0844 854 1507.

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## Your right to cancel

1. You may cancel this insurance within 14 days of the Policy Start Date or the date on which You receive the contractual terms and conditions whichever occurs the later and obtain a full refund by contacting Our customer services department. If We have made a claim payment to You or on Your behalf during this time the total value of claims paid will be deducted from any refund due. Any refund of premium will be processed by the selling dealer.
2. After 14 days You may cancel this insurance but no refund of premium is available.
3. We or the Insurer may cancel this insurance by writing to You and giving You 14 days notice. We will write to Your last known address. If We cancel this insurance We will refund to You the unused part of Your premium, calculated pro-rata.

## Our commitment to good service

We hope You will be completely happy with this Insurance but if something does go wrong, We would like to know about it. We will do Our best to resolve the issue and make sure it doesn't happen again.

### If You need to complain

It is the intention to give You the best possible service but if You do have any questions or concerns about this insurance or the handling of a claim You should follow the Complaints Procedure below:

#### Complaints regarding:

##### Sale of the policy

Please contact Your agent who arranged the Insurance on Your behalf.

If Your complaint about the sale of Your policy cannot be resolved by the end of the next working day, Your agent will pass it to:

Customer Relations Department  
UK General Insurance Limited  
Cast House  
Old Mill Business Park  
Gibraltar Island Road  
Leeds  
LS10 1RJ

Tel: 0845 218 2685

Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

## Claims

Motorway Direct Plc  
Warranty House  
Savile Street East  
Don Valley  
Sheffield  
S4 7UQ  
Tel 0844 854 1500  
Email: [claims@motorwaydirect.co.uk](mailto:claims@motorwaydirect.co.uk)

In all correspondence please state that this insurance is provided by UK General Insurance Limited and quote scheme reference: 0365A.

If Your complaint about Your claim cannot be resolved by the end of the next working day, Motorway Direct Plc will pass it to:

Customer Relations Department  
UK General Insurance Limited  
Cast House  
Old Mill Business Park  
Gibraltar Island Road  
Leeds  
LS10 1RJ

Tel: 0845 218 2685

Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

If it is not possible to reach an agreement, You have the right to make an appeal to the Financial Ombudsman Service. This also applies if You are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,  
South Quay Plaza,  
183 Marsh Wall,  
Docklands,  
London,  
E14 9SR.

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about Your statutory rights contact Your local authority Trading Standards Service or Citizens Advice Bureau.

### Financial Services Compensation Scheme (FSCS)

The Insurer is covered by the FSCS. You may be entitled to compensation from the scheme if the Insurer cannot complete Their obligations. This depends on the type of business and the circumstances of the claim. For claims against insurers 90% of the claim is covered with no upper limit.

Further information about the compensation scheme is available from [www.fscs.org.uk](http://www.fscs.org.uk) or by phoning 0800 678 1100 or 0207 741 4100.

**Please make sure You always quote Your policy number from the schedule.**