

Direct Gap Cosmetic Repair Insurance

Insurance Product Information Document

Company: Direct Gap Product: Cosmetic Repair Insurance

This insurance is provided by Direct Gap Administration, a trading style of Car Care Plan Limited, a company registered in the UK. Car Care Plan Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register number: 309268.

This document contains some important facts about Direct Gap Cosmetic Repair Insurance. It is to be regarded as only a summary of cover to help assist you in making an informed purchase decision. Full terms and conditions of the policy are provided in your policy document. Please take time to read the policy document to make sure you understand the cover it provides.

What is this type of insurance?

Cosmetic Repair Insurance provides cosmetic repairs for minor damage to paintwork without affecting your motor insurance policy or excess.

This insurance is underwritten by Motors Insurance Company Limited which is registered in the UK. Motors Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Financial Services Register number: 202875.



What is insured?

✓ Provided:

- You are a private individual and the registered owner and keeper of Your Vehicle;
- You are a resident in the United Kingdom, excluding the Isle of Wight and the Islands of Scotland (including The Shetlands, Orkneys, Inner Hebrides and Outer Hebrides). Please note that this means that the Isle of Man is also excluded;
- Your Vehicle has a standard paint colour or finish which is not considered specialist, non-standard or an exclusive paint colour or finish. This may include but is not limited to self-healing paint, body wrap, chrome illusion paint, two tone paint, or matt finishes;
- Your Vehicle is less than 3 years old and has fewer than 50,000 miles on the odometer at the start of the policy.

Then during the period of insurance, we will provide a cosmetic repair or where appropriate a touch-in repair to minor cosmetic damage to your vehicle.

✓ Minor cosmetic damage means:

- A Chip, Minor Dent, Light Scratch and/or Scuffed Bumper caused by a single Incident, where the total damaged area is no larger than 30cm in diameter or 3mm in depth and, in the case of a Chip(s) is no larger than 1.5cm in diameter or 3mm in depth.

Any one claim is limited to one Minor Cosmetic Damage repair, unless in the case of multiple damages caused by a single Incident where the total end to end size of the furthestmost points of the combined damaged area is no larger than 30cm in diameter or 3mm in depth. Any repairs which are greater than these limits or are estimated to exceed four hours to complete will not be considered to be Minor Cosmetic Damage.



What is not insured?

This insurance will not cover minor cosmetic damage:

- ✗ That cannot be defined as a light scratch, chip, scuffed bumper or minor dent or any minor cosmetic damage where a cosmetic repair is not technically possible.
- ✗ To horizontal flat surfaces, roofs, bonnets and boot tops.
- ✗ To paint colours and finishes that cannot be suitably matched by the Repairer. These include but are not limited to specialist, non-standard and exclusive paint colours and finishes, for example: self-healing paint, body wrap, chrome illusion paint, two tone paint finish or matt finishes.
- ✗ To any body panel or part of a panel that has been distorted, ripped, torn, or perforated.
- ✗ Caused by hail, rust, pitting or paintwork discolouration.
- ✗ To stickers, decals, beading or moulding (including protective plastic), or that requires the removal of these items.
- ✗ To locks and handles, accessories, door mouldings, window mouldings, lights or any window.
- ✗ That requires replacement of any body panel or part of a panel.
- ✗ Reported to the administrator more than 30 days after the Incident.
- ✗ Damage to your vehicle reported to the Administrator within the first 30 days of purchasing this policy.



Are there any restrictions on cover?

! The following claim limits apply depending on which policy duration is chosen.

| Policy Duration | Maximum Number of Claims |
|-----------------|--------------------------|
| 12-month policy | 6 claims |
| 24-month policy | 12 claims |
| 36-month policy | 18 claims |

This policy does not cover the following:

- ! Where Your Vehicle is named on a contract hire or lease agreement (but not including personal contract hire), used for commercial travel, or is a light commercial vehicle, emergency vehicle, delivery vehicle, panel van or vehicle exceeding 3500kg. The following types of vehicles are also excluded: motor cycles, scooters, three wheeled vehicles, kit-cars, quad bikes, caravans or motor homes, trailers, boats, vehicles used for hire or reward (for example taxis, self-drive hire or driving schools), delivery courier or a vehicle used in any sort of rally, speed testing, 4x4 off-roading, racing or any kind of competition, trial or used for any purpose in connection with the motor trade.
- ! A cosmetic repair involves restoring eligible damaged areas as close as possible back to their original condition, however please be aware that no repair will be identical to the original automotive factory finish.



Where am I covered?

- ✓ To purchase this cover, you must be a resident in the United Kingdom and the Channel Islands, excluding the Isle of Wight, the Isle of Man and the Islands of Scotland (including the Shetland, Orkney, Inner Hebrides and Outer Hebrides Islands).
- ✓ Our Approved Repairer can only carry out repairs on vehicles that are located in the United Kingdom and the Channel Islands, excluding the Isle of Wight, the Isle of Man and the Islands of Scotland (including the Shetland, Orkney, Inner Hebrides and Outer Hebrides Islands).



What are my obligations?

- You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.
- **If you need to make a claim:** Check that the damage is covered by this policy and call the administrator on 0344 573 8187 within 30 days of the damage occurring supplying the following information: Your policy number (found on your Validation Certificate), your vehicle registration number, full details of the damage to your vehicle, when it occurred and how the damage was caused, confirmation that the damage falls within the parameters described as minor cosmetic damage and digital photo(s) to support your claim. This will help the administrator to assess your claim. Your photos can be emailed to damage@carcareplan.co.uk.



When and how do I pay?

You can pay your premium as a single payment prior to the start of cover or in monthly instalments.



When does the cover start and end?

Your cover will take effect and end on the dates stated in your Validation Certificate.

The period of insurance will end earlier if:

- You, or anyone representing you, defrauds or deliberately misleads the insurer or the administrator; or
- The vehicle is sold or transferred to a new owner; or
- The claim limit has been reached.



How do I cancel the contract?

To cancel your policy within the first 30 days, please contact the introducer who sold you this policy to obtain a full refund. For cancellations after the first 30 days and up to the expiry date of your policy, please contact the administrator on 0344 573 8187 and you will receive a pro-rata refund (subject to an administration fee).

Please note you will not receive a refund where you have already made a successful claim on the policy.