

Cosmetic Minor Damage Protection Insurance

Insurance Product Information Document

Insurance Company:

Fortegra Europe Insurance Company Limited

Intermediary:

Strategic Insurance Services Limited

Product:

Cosmetic Minor Damage Protection

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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 (SMART)**, 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 up to £3000 in total across the policy term.
- ✓ There will be a contribution of up to £250 including VAT towards a bodyshop repair if 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



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 are-as 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.
- ✗ For consequential damage of any kind or any consequential loss, injury or 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 delivery, no claim wait period will apply. For policies purchased after delivery, you may not make a claim on this policy in the first fourteen (14) days from its start date.



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 one 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 thirty (30) days if you sell or transfer ownership of the vehicle as this will require changes to your in-surance.
- You must make us aware of any change in circumstances that effect 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.



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:

- You or the vehicle no longer meeting the eligibility criteria; or
- The date on which the vehicle is sold or transferred to a new owner; or
- The number or value of claims settled having reached the limits; or
- The policy being cancelled by either you or us; 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 of the premium. If you cancel after thirty (30) days and have not made a successful claim, you will pay for the number of months you have had the insurance for and the rest of the premium will be returned to you, less an administration fee of £35.

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

For example;

36-month Policy term.

£299 total premium paid for Policy.

Cancellation in month 12 leaves 24 full months remaining.

Pro rata refund of £199.33 less £35 administration fee.

Amount of refund due to You is £164.33