



Cosmetic Minor Damage Protection Insurance

Your Policy Terms and Conditions

1. Policy Details

These terms and conditions together with the Policy Schedule sets out Your insurance cover. Please note the following:

- This is a contract of insurance ("Policy") between **You**, the purchaser named on the **Policy Schedule**, and Fortegra Europe Insurance Company Limited. **Your Statement of Demands and Needs** and the undertaking to pay the premium, forms the basis of the **Policy**.
- The **Administrator** and **Us** do not provide advice or a personal recommendation about the suitability of this **Policy**. It is **Your** responsibility to ensure the **Policy** meets **Your** needs.
- Please check that the information contained in the **Policy Schedule** is correct and that it meets **Your** requirements. If it doesn't, please contact the **Policy Retailer**.
- Please read these terms and conditions carefully, in conjunction with the **Policy Schedule** and **Statement of Demands and Needs**, and make sure **You** understand and fully comply with them, as failure to do so may jeopardise the payment of any claim which might arise and could lead to the **Policy** becoming void.
- Please note that as in **Section 12 - MISINFORMATION**, You have an obligation to provide **Us** with any facts which may be relevant to this insurance.
- **We** do not have a direct or indirect holding in the **Administrator** and neither does the **Administrator** have a direct or indirect holding in **Us**.
- Words that have special meanings are in bold and the definitions can be found in Section 2 - **DEFINITIONS**.

Your Duties

- **You** should read this **Policy** carefully to make sure it provides the cover **You** require.
- **You** are under a duty to make full disclosure of all material facts and fully respond to any requests for information made by **Us** and/or the **Administrator**. A factor or circumstance is material if it would influence the judgment of a prudent insurer in determining premium and whether or not they would underwrite the risk. **You** must, to the best of **Your** knowledge, give accurate answers to the questions **We** or the **Administrator** ask when **You** buy **Your** insurance policy. If **You** do not answer the questions truthfully or in full, this could result in **Your Policy** being invalid or cancelled and could mean that all or part of a claim may not be paid. This may also result in **You** encountering difficulties in trying to purchase insurance elsewhere. The answers or statements You make to **Us** or the **Administrator** are Your own responsibility.

Contents

Policy Details	1
Definitions	2
Eligibility	2
Policy Term	3
What Is Covered	3
What Is Not Covered	3
How To Make A Claim	3
Policy Conditions	4
Transferring Your Policy	4
Cancelling Your Policy	4
Complaints Procedure	4
Misinformation	4
Applicable Law	5
Sanctions	5
Third Party Rights	5
Compensation Scheme	5
Privacy And Data Protection Notice	5

Need to make a claim?

Claims by Email

Please email: claims@defendinsurance.co.uk

Claims by Telephone

Please call: 0161 451 4803

Please refer to our "**How to Make a Claim**" section on **Page 3** for more details.

2. Definitions

1. **Administrator:** Strategic Insurance Services Limited, Delmon House, 36-38 Church Road, Burgess Hill, West Sussex, RH15 9AE, United Kingdom
Strategic Insurance Services Limited are an insurance intermediary who are authorised and regulated by the Financial Conduct Authority under registration number 307133.
Details of the extent of Strategic Insurance Services Limited's regulation by the Financial Conduct Authority are available from Strategic Insurance Services Limited on request.
Registration details can be checked on the United Kingdom's Financial Conduct Authority's Financial Services Register
2. **Approved Repairer:** A repairer appointed by the **Claims Handler** or **Us** to undertake a **SMART Repair** to the **Vehicle**.
3. **Bodyshop Repair:** Any repair (except damage to bonnet, roof and boot) required to **Your Vehicle** that cannot be achieved by a **SMART Repair** technique (as determined by an **Approved Repairer**) and is deemed to only be repairable by a bodyshop.
4. **Claims Handler:** DEFEND INSURANCE s.r.o. Email: customerservice@defendinsurance.co.uk, Telephone No: 0161 451 4804;
5. **Day-To-Day Motoring:** The use of **Your Vehicle** for social, domestic and pleasure purposes only, including journeys to and from a permanent place of work and any business use up to a maximum of 20,000 miles per year.
6. **Incident Date:** The date of the incident where damage has occurred to the **Vehicle**.
7. **Family Member:** **Your** spouse or civil partner, or a parent, grandparent, child, grandchild, brother, or sister.
8. **Minor Cosmetic Damage:** Accidental damage to the bodywork of **Your Vehicle** (damage to the roof, bonnet, boot lid/tailgate or any horizontal surface is covered only if a SMART repair is achievable) caused by a sudden and unforeseen incident during **Day-To-Day Motoring** resulting in:
 - a minor stone chip, up to 3mm in diameter and 1.5mm in depth, which can be filled and sealed to prevent rust; or
 - a minor dent to a metal body panel, not exceeding 30cm in diameter and not where the panel has been ripped, perforated, torn or the area distorted; or
 - a minor scratch, up to 1.5mm in depth, not exceeding 30cm in length; or
 - a scuffed bumper, which is less than 30cm in diameter, less than 3mm in depth and sitting within one bumper panel; or
 - a scratched or scuffed wing mirror cover/casing, where the damage is less than 30cm in diameter and less than 3mm in depth.
9. **Policy Retailer:** The company that arranged this insurance for **You**.
10. **Policy Schedule:** The schedule provided to **You** when **You** purchased this **Policy**, which contains **Your** details, details of the **Vehicle** and the **Policy** term.
11. **SMART Repair:** Any **Minor Cosmetic Damage** to **Your Vehicle** up to £500 incl VAT per claim that involves using a **Small to Medium Area Repair Technique**. Such techniques use specialised tools, paints and materials and avoid the need for a **Bodyshop Repair**.
12. **Statement of Demands and Needs:** Any signed Statement of Demands and Needs and declaration accepted by **You** together with any additional information **You** may have supplied to **Us** in support of **Your** application for this **Policy**.
13. **Supplying Dealer:** The dealership, broker or leasing company that the **Vehicle** was purchased from.
14. **Territorial Limits:** The United Kingdom, Isle of Man and the Channel Islands. Territorial limits will include the countries of the European Economic Area for a period of up to sixty (60) days for any one single trip.
15. **Vehicle:** The vehicle purchased by **You** which meets the eligibility criteria set out in this **Policy**.
16. **We/Us/Our:** Fortegra Europe Insurance Company Ltd (Malta Company Registration Number C 84703), Office 13, SOHO Office The Strand, Fawwara Building, Triq I-Imnsida, Gzira, GZR 1401, Malta. Fortegra Europe Insurance Company Ltd is authorized under the Insurance Business Act 1998 of the laws of Malta to carry out general business, and is regulated by the Malta Financial Services Authority, Triq I-Imdina, Zone 1, Central Business District, Birkirkara, CBD 1010, Malta. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority under reference number 805770, and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permission Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. Annual reports on our solvency and financial position can be found at <https://www.fortegra.eu/solvency-and-financial-condition-report>.
17. **You/Your:** Any individual or business who is detailed on the Policy Schedule and has paid the necessary premium under this policy.

3. Eligibility

You are eligible for cover from the start date of this Policy if:

- **You** are applying as an individual; and
- **You** are eighteen (18) years of age or over; and
- **You** are resident in the United Kingdom, Channel Islands or the Isle of Man; and
- **You** have purchased and commenced this **Policy** from the **Policy Retailer** no later than one hundred and eighty (180) days after purchasing the **Vehicle**.

The Vehicle is eligible for this cover if:

- It is a car registered in the United Kingdom, Channel Islands or the Isle of Man; and
- It has been purchased from the **Supplying Dealer**.
- The **Vehicle** is not older than seven (7) years at the start date of this **Policy**.

Please Note: The following vehicles and vehicle uses are NOT eligible for cover:

- Any left hand drive vehicle; and
- Emergency vehicles, commercial vehicles, taxis, courier vehicles, buses, minibuses, coaches, trucks, motor homes, trailers, heavy goods vehicles, licensed private hire vehicles, daily rental vehicles, breakdown and recovery vehicles; and
- **Vehicles** 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.
- Any **Vehicle** that has been modified after the purchase date.

4. Policy Term

This **Policy** is for the chosen term, up to a maximum of thirty-six (36) months, as detailed on the **Policy Schedule**. **Your** cover will end at the earliest of any of the below:

- **You** failing to pay **Your** premium when due; or
- **You** or the **Vehicle** no longer meeting the eligibility criteria for **Your Policy**; or
- The **Vehicle** being sold or transferred to a new owner, other than under **Section 9 - TRANSFERRING YOUR POLICY**; or
- The value of claims settled by **Us** having reached the limit, as defined in **Section 5 - WHAT IS COVERED**; or
- The **Policy** being cancelled by either **You** or **Us**; or
- The expiry date of the **Policy** as detailed on the **Policy Schedule**.

5. What Is Covered

Cover and Benefit Limit
If during the Policy term Minor Cosmetic Damage occurs to the bodywork of Your Vehicle within the Territorial Limits as a result of Day-To-Day Motoring , We will cover the cost of a SMART Repair by an Approved Repairer , subject to the following limits: <ul style="list-style-type: none">• £500 including VAT for any one repair.• £3,000 including VAT in total during the Policy term. Where the Minor Cosmetic Damage falls within the terms of Your Policy but is not repairable using a SMART Repair technique (as determined by an Approved Repairer), We will contribute up to £250 including VAT towards a Bodyshop Repair so long as the repair is not the subject of a motor insurance claim. You will need to submit a paid invoice for the Bodyshop Repair , and any amount paid to You will be subject to the total limit defined above, during the Policy term. Note: In the event of multiple cases of Minor Cosmetic Damage being caused by the same incident, these will be treated as one claim and will be subject to the 30cm diameter area.
Transferrable cover
You may transfer Your Policy subject to the conditions in Section 9 - TRANSFERRING YOUR POLICY where a Family Member takes ownership of the Vehicle .

6. What Is Not Covered

What You are not covered for:
<ul style="list-style-type: none">i. Any claim where the Incident Date is before the Policy start date.ii. Any damage caused where the Vehicle is used for reasons other than Day-To-Day Motoring or the damage is the subject of a motor insurance claim.iii. Any Minor Cosmetic Damage which is not reported within thirty (30) days of the Incident Date.iv. 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.v. Where the body panel, bumper or wing mirror is ripped, perforated, cracked or torn or there is damage to the structure and/or alignment.vi. Damage to the locks or handles, beading, mouldings, lamps, window panels, tyres, wheels or wheel trims.vii. Any damage that has been accumulated over an extended period, which We or the Administrator deem to be wear and tear.viii. Any damage showing evidence of rust, corrosion or hail impact.ix. Any damage caused by stickers or decals.

What You are not covered for:

- x. Any **Minor Cosmetic Damage** where an **Approved Repairer** deems the repair unsafe.
- xi. Any replacement parts required, including stickers and decals.
- xii. A defect which is deemed not to be accidental damage, such as defective design or wear and tear, or a previous repair that was sub-standard.
- xiii. Any claim relating to a road traffic accident or as a result of fire, theft or flood.
- xiv. Any claim arising from manufacturing defects or inherent design faults.
- xv. Any claim relating to damage caused by neglect or a deliberate, careless act or omission by **You**.
- xvi. Any damage that existed prior to the purchase of this insurance.
- xvii. Any damage that occurs within fourteen (14) days of the **Policy** start date. If this insurance is purchased before delivery, no claim wait period will apply. For policies purchased after delivery, you may not make a claim in the first fourteen (14) days from its start date.
- xviii. Any amount that exceeds the benefit level per claim or in total, as detailed in **Section 5 - WHAT IS COVERED**.
- xix. If during the **Policy** term the **Vehicle** is used for any of the excluded uses that appear in **Section 3 - ELIGIBILITY**.
- xx. The cost of any routine maintenance or adjustments.
- xxi. Any VAT where **You** are VAT registered and able to reclaim the VAT element.
- xxii. For consequential damage of any kind or any consequential loss, injury or damage.

7. How To Make A Claim

Stage	Explanation
Step 1	Contact the Claims Handler as soon as You become aware of an incident that has resulted in damage: <ul style="list-style-type: none">• by telephone on 0161 451 4803; or• by emailing claims@defendinsurance.co.uk
Step 2	The Claims Handler will provide You with instructions on how to submit your claim information. Please note:- <ul style="list-style-type: none">• The Claims Handler will require photographs of the damage in order to assess Your claim. You are required to include evidence of the diameter of the damage by using a ruler when taking the photographs.• The information the Claims Handler may reasonably require must be received within thirty (30) days of the Incident Date.

- The **Claims Handler** will appoint an **Approved Repairer** who will be responsible for completing the necessary work in the event of a successful claim.
- **We** or the **Claims Handler** reserve the right to subject the **Vehicle** to an independent assessment.
- Where **We** authorise a contribution towards a **Bodyshop Repair**, **You** must pay for the repair in the first instance and send the **Claims Handler** a copy of the relevant invoice.
- **We** and the **Administrator** may obtain and share information concerning any claim **You** may make against this **Policy** with the **Policy Retailer** or any **Approved Repairer**, for the purposes of administering **Your Policy** and claim.

8. Policy Conditions

- The maximum benefit payable by **Us** is detailed in **Section 5 - WHAT IS COVERED** and on the **Policy Schedule**.
- If **You** are covered by similar insurance or warranty for the same or similar benefit(s) provided under this **Policy**, then **We** will only be responsible for paying a fair proportion of any benefit which **We** would otherwise be due to pay.
- You** will be responsible for payment of any repair work completed by the **Approved Repairer** that falls outside of the scope of this **Policy**.
- You** will be responsible for any costs incurred in the event that the reported damage exceeds the parameters detailed under **Minor Repair Damage**.
- The maximum benefit payable by **Us** in respect of the **Vehicle** is the claims limit on the **Policy Schedule**.
- It shall not be possible for **You** to assign or change the benefits of the **Policy** in any way whatsoever, other than as specified in **Section 9 - TRANSFERRING YOUR POLICY**.
- We** have the right to take proceedings against other parties in **Your** name, in order to recover for **Our** benefit, the amount of any payment made under this **Policy**.
- You** must notify the **Policy Retailer** as soon as possible if any of **Your** details change during the **Policy** term.

9. Transferring Your Policy

This **Policy** cannot be transferred to another **Vehicle** or to any subsequent owner of the **Vehicle** except where ownership of the **Vehicle** is transferred to a **Family Member**.

Cover may be transferred to that **Family Member** by contacting the **Policy Retailer** within thirty (30) days of change of ownership, so long as that **Family Member** meets the eligibility criteria in **Section 3 - ELIGIBILITY**. In the event of bereavement, the remaining benefits of this insurance may be transferred to a **Family Member**.

10. Cancelling Your Policy

You have the right to cancel **Your Policy** at any time. Please see the below table for **Your** refund rights.

Where **You** wish to cancel **Your Policy** within the thirty (30) day period specified below, please notify the **Policy Retailer**.

If **You** wish to cancel after the thirty (30) day period, please contact the **Policy Retailer**

Time Period	Refund Rights
Cancellation before policy commencement date	If You cancel before the Policy commencement date, You will be entitled to a full refund of premium paid and no administration fee will be charged.
Cancellation within thirty (30) days of the start date on the Policy Schedule or receipt of the Policy (whichever is later)	If You cancel within thirty (30) days and have not made a successful claim on Your Policy , You will be entitled to a full refund of premium paid, less £15 to cover our costs incurred in relation to your cancelled policy.

Time Period	Refund Rights
Cancellation after thirty (30) days from the start date on the Policy Schedule or receipt of the Policy terms (whichever is later)	<p>If You cancel after thirty (30) days and have not made a successful claim on Your Policy, You will be entitled to a pro rata refund, based on the number of fully unexpired calendar months remaining on Your Policy minus a fixed amount of £35 to cover Our costs incurred in relation to Your cancelled Policy.</p> <p>If the unexpired pro rata value of Your Policy is less than the £35 administration fee, We will not charge the balance.</p> <p>A pro rata refund example is as follows: -</p> <ul style="list-style-type: none"> 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.

11. Complaints Procedure

If **You** wish to make a complaint about the conduct of the sale of this **Policy**, including any information provided as part of the sale, please contact the **Policy Retailer**. The **Administrator** handles all other complaints relating to this **Policy** on our behalf. If you wish to make a complaint, please do so:

- by telephone 0161 451 4804 or
- emailing strategic@defendinsurance.co.uk

The **Administrator** will acknowledge your complaint promptly and will aim to resolve it within eight (8) weeks from first notification.

If the **Administrator** cannot resolve **Your** complaint within this period, they will notify **You** in writing to confirm the reasons why. In this case, or if **Your** complaint is not resolved to **Your** satisfaction, the **Administrator** will advise **You** of **Your** rights to refer your complaint to The Financial Ombudsman Service, free of charge:

- by submitting **Your** complaint online – please see financial-ombudsman.org.uk; or
- by email at complaint.info@financial-ombudsman.org.uk; or
- by telephone on 0207 964 1000; or
- by writing to the Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, Isle of Dogs, London, E14 9SR UK.

IMPORTANT: The Financial Ombudsman Service will expect **You** to have followed the above procedure before they accept **Your** case. Following this complaints procedure does not affect **Your** legal rights.

12. Misinformation

When applying for insurance, varying **Your** cover, or submitting a claim, **You** or anyone acting on **Your** behalf must take reasonable care to answer all questions honestly and to the best of **Your** knowledge. Failure to do so may affect the validity of **Your Policy** or the payment of **Your** claim.

13. Applicable Law

This **Policy** shall be subject to the law of England and Wales, unless **We** and **You** agree otherwise.

14. Sanctions

We shall not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

15. Third Party Rights

Except where otherwise required by law, **You** and **We** have agreed that:

- it is not intended for any third party to this contract to have the right to enforce the terms of this **Policy**;
- **You** and **We** can rescind or vary the terms of this contract without the consent of any third party to this **Policy**, who might seek to assert that they have rights under this **Policy**.

16. Compensation Scheme

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) in the UK if, in the unlikely event, Fortegra Europe Insurance Company Ltd cannot meet its liabilities under this **Policy**. The level and extent of compensation provided will depend on the location of the risk, the type of insurance and on the circumstances of the claim. Further information about the Financial Services Compensation Scheme is available from the FSCS website www.fscs.org.uk. The FSCS can be contacted:

- online by completing the form on the FSCS website www.fscs.org.uk/contact-us/; or
- by calling 0800 678 1100; or
- by writing to Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY; or
- by live chat via the FSCS website www.fscs.org.uk/contact-us/.

17. Privacy And Data Protection Notice

Data Protection

Fortegra Europe Insurance Company Ltd (the Data Controller) is committed to protecting and respecting **Your** privacy in accordance with the current Data Protection Legislation ("Legislation"). Below is a summary of the main ways in which **We** process **Your** personal data.

How we use your Personal Data

We may use the personal data **We** hold about **You** for the purposes of performing **Your** contract of insurance, this includes providing insurance that **You** request of **Us** and administering the same; including handling claims and any other related purposes, underwriting (which may include underwriting decisions made via automated means), offering renewal terms, pricing or statistical purposes. **We** may also use **Your** data to safeguard against fraud and money laundering and to meet **Our** general legal and regulatory obligations.

Disclosure of Your Personal Data

We may disclose **Your** personal data to third parties involved in providing products or services to **Us**, or to service providers who perform services on **Our** behalf. These include **Our** group companies, affinity partners, brokers, agents, third party administrators, other insurers, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, fraud detection agencies, loss adjusters, external law firms, external accountants and auditors, regulatory authorities, and as may be required by law.

International Transfers of Data

We may transfer **Your** personal data to destinations outside of the UK or the European Economic Area ("EEA"). Where **We** transfer **Your** personal data outside of the UK or EEA, **We** will ensure that it is treated securely and in accordance with the Legislation.

Your Rights

You have the right to ask **Us** not to process **Your** data for marketing purposes, to see a copy of the personal information **We** hold about **You**, to have **Your** data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to restrict the processing of **Your** data, to ask **Us** to provide a copy of **Your** data to any controller and to lodge a complaint with the local data protection authority.

Retention

Your data will not be retained for longer than is necessary and will be managed in accordance with **Our** data retention policy. In most cases the retention period will be for a period of seven (7) years following the expiration of the **Policy**, or our business relationship with **You**, unless **We** are required to retain the data for a longer period due to business, legal or regulatory requirements.

If **You** require more information or have any questions concerning **Our** use of **Your** personal data, **Our** full Privacy Policy can be found at <https://www.fortegra.eu/privacy-policy>. Alternatively, please contact The Data Protection Officer, Fortegra Europe Insurance Company Ltd, Office 13, SOHO Office The Strand, Fawwara Building, Triq I-Imseida, Gzira, GZR 1401, Malta or via email at dpofficer@fortegramalta.com