

# Scratch, Dent and Alloy Protection Insurance

## Insurance Product Information Document

**Company:** Strategic Insurance Services Limited

**Product:** Scratch, Dent and Alloy

Strategic Insurance Services Limited (firm ref: 307133) are authorised and regulated by the Financial Conduct Authority.

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and insurance certificate. It is important that you read all these documents carefully.

### What is this type of Insurance?

This is a SMART repair and alloy wheel insurance, covering minor cosmetic damage to the bodywork of your vehicle as a result of day to day motoring, and accidental and malicious damage to the alloy wheels.



#### What is Insured?

- ✓ 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:
  - £500 including VAT for any one repair
- ✓ In the event of Accidental Damage or Malicious Damage to the Alloy Wheel(s) within the Territorial Limits, We will repair the Alloy Wheel(s) or contribute towards a replacement if it is beyond repair, subject to the following limits
  - A maximum of four (4) Alloy Wheel claims per annum and ten (10) Alloy Wheel repairs in total. The maximum amount per claim being £150 including VAT
  - In the event that an Alloy Wheel is damaged beyond repair, We will contribute a maximum of £150 including VAT towards the cost of a replacement
- ✓ The repair or replacement includes, where necessary, the cost of wheel balancing

Limit of indemnity - the most We will pay in any one policy term for Scratch and Dent and Alloy Wheel is £1,000 including VAT



#### What is not Insured?

- ✗ The first £50 of any claim
- ✗ Any Minor Cosmetic Damage or Alloy Wheel damage which is not reported within thirty (30) days of the Incident Date
- ✗ 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 damage that has been accumulated over an extended period, which We deem to be wear and tear
- ✗ Any damage showing evidence of rust, corrosion or hail impact
- ✗ Any damage caused by stickers or decals
- ✗ Any Minor Cosmetic Damage where an Approved Repairer deems the repair unsafe
- ✗ 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
- ✗ Any claim relating to a road traffic accident or as a result of fire, theft or flood
- ✗ Any amount which is payable by You directly to the repairer
- ✗ Any claim relating to an Alloy Wheel that is not fitted to the Vehicle
- ✗ Any claim arising from manufacturing defects, inherent design faults or parts subject to recall or replacement by the manufacturer
- ✗ Any claim relating to damage caused by neglect or a deliberate, careless act or omission by You
- ✗ Any damage that existed prior to the purchase of this insurance
- ✗ 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
- ✗ Any VAT where You are VAT registered and able to reclaim the VAT element



## Are there any restrictions on cover?

- ! You must be applying as an individual, be eighteen (18) years of age or over and resident in the United Kingdom, Channel Islands or the Isle of Man
- ! The vehicle must be registered in the United Kingdom, Channel Islands or the Isle of Man and be no older than seven (7) years at the start date of this Policy
- ! 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
- ! In the event of Malicious Damage, You must notify the police and obtain a crime reference number
- ! The following Vehicles are not eligible for cover:
  - Any left hand drive Vehicle
  - 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
  - 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.



## Where am I covered?

- The United Kingdom, Channel Islands and the Isle of Man
- 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 answer all questions carefully and accurately as not doing so could invalidate your insurance and ability to claim.
- Notify the Claims Handler when an incident arises which may be the subject of a claim
- Contact the Policy Retailer if anything you told them when taking out this insurance changes



## When and how do I pay?

You must pay for this insurance with your insurance policy when you take it out for the first time and at each renewal of your policy. You can either pay annually by debit/credit card or by monthly direct debit.

You will not be covered for any claim if you have not paid the premium due.



## When does the cover start and end?

The period for which We have accepted the premium as stated in Your Policy Schedule



## How do I cancel the contract?

You may cancel this policy at any time, without giving a reason, by contacting the Policy Retailer who arranged the insurance on Your behalf. If You cancel within 14 days of either receiving the policy documentation or from the start date of the policy (whichever is later) then any premium already paid will be returned (providing that no claims have been made on the policy). If You cancel outside this period, there is no entitlement to a refund of premium