

## Scratch and Dent Policy Summary

### Introduction

Some important facts about your insurance policy are summarised below. This summary does not describe all the terms and conditions of the policy. To ensure full understanding of the cover provided by this policy, it is recommended that this document is read alongside the policy wording.

### Insurer

This insurance is arranged by Click2Protect UK Limited, with UK General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) SE, Registered in England No.SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London EC3M 3AJ.

### Type of Insurance and Cover Provided

Your insurance policy provides cover as summarised below:

### This Policy Will Cover

Within the period of insurance, we will pay for the cost of repair(s) resulting from minor body damage which has occurred to a single external panel of the vehicle within the geographical limit. Claim(s) will be handled by the claims administrator and the repair(s) will be carried out by our approved repairer who will make all efforts to complete the repair to your satisfaction.

You will be covered for:

- Paint chips which are less than 150mm in diameter and 3mm in depth;
- Dents not exceeding 150mm in diameter and within a single body panel;
- Scratches less than 150 mm in length and 3mm in depth, and within a single body panel;
- Paint scuffs less than 150mm in diameter and 3mm in depth, and within a single body panel.

### Significant Exclusions

The insurer will not be liable for:

- If your vehicle is not listed in Glass's Guide;
- A vehicle with a non-standard or custom paint finish including but not limited to self-healing paint, chrome illusion paint, two tone paint, or matte finishes;
- Any minor body damage to stripes, decals, stickers and vinyl wraps;
- More than three claims in any twelve month period;
- Any minor body damage that, in the opinion of the approved repairer, cannot be repaired using a smart repair or will require the work to be completed by a bodyshop;
- Any minor body damage which extends over more than a single external panel. Any minor body damage which extends across more than a single panel will be excluded as outside the scope of this policy;
- Repairs to cracked or deformed bumpers;
- Any minor body damage to horizontal, flat surfaces such as roofs, bonnets and boot tops;
- Any minor body damage where the paint is cracked, flaked or where any paint has been removed to reveal the underlying metalwork;
- Damage not classed as minor body damage by the approved repairer;
- The excess stated on the policy schedule;
- Headlamps, lights, glass and wheels;
- Any minor body damage caused by decals or stickers;
- Any minor body damage as a result of a road traffic accident;
- Claims not reported to the claims administrator within 14 days of the damage occurring;
- Where your vehicle is used as an emergency vehicle, or is a taxi, bus, commercial vehicle, moped, scooter or motorcycle;
- Where your vehicle is used for dispatch, road racing, track day participation, rallying, pace-making, speed testing or any other competitive event;
- Any minor body damage caused by wear and tear, hail, corrosion, pitting, or paintwork discolouration;
- Any minor body damage present prior to the start of the policy;
- Any act or omission which is wilful or unlawful;
- Where the vehicle is located outside of the geographical limit of this policy;
- Which is the subject of fraud, false actions or dishonesty;
- Where the loss is covered by any other insurance;
- Any damage to or re-application of any form of paint protection film, liquid, wax, or sealant;
- Variation in paint colour or finish due to age of vehicle

## Excluded Vehicles

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The following vehicles/vehicle types are excluded from cover:

- Taxis, self drive hire, driving schools, service vehicles e.g. police, ambulance etc;
- Commercial vehicles or vans with a carrying capacity exceeding 1750kg;
- A vehicle used in any sort of competitions, rallies, pace making or off road use;
- Left hand drive vehicles or a vehicle not listed in Glass's Guide;
- Any vehicle owned temporarily or otherwise by a motor dealer, trader or business formed for the purpose of selling or servicing motor vehicles.

## Limit of Indemnity

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The maximum number of claim(s) during the period of insurance shall not exceed:

- Three (3) Claim(s) under a twelve (12) month policy;
- Six (6) Claim(s) under a twenty four (24) month policy;
- Nine (9) Claim(s) under a thirty six (36) month policy.

## Duration of Cover

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Cover is provided for up to 36 months depending on the policy period selected on your schedule.

## Cancellation Right

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If you decide that, for any reason, this policy does not meet your insurance needs then please return it to Click2Protect UK Limited within 30 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, We will then refund your premium in full.

If you wish to cancel Your Policy after 30 days, you will be entitled to a pro- rata return of premium, less a £20.00 cancellation fee. On the condition that no claims have been made or are pending

The Insurer may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address. A Valid reason is

- Fraud
- Non-payment of premium
- Threatening and abusive behaviour
- Non-compliance with policy terms and conditions

Provided the premium has been paid in full, you will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

## Governing Law

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Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which your main residence is situated.

## Making a Claim

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You must contact the Claims Administrator by telephoning 0191 258 8151 to proceed with a Claim under the policy, you will be required to provide the following information:-

- Check that the damage is covered under the policy (check 'What you are Covered for')
- Call the claims administrator on 0191 258 8151
- You will need to supply the following information:
  - a. The policy number (found on the policy schedule);
  - b. Your Vehicle registration number;
  - c. Details of the minor body damage, when it occurred and how the damage was caused;
  - d. Electronic images of the damage;
  - e. Dates when the vehicle can be inspected and repaired, if your claim is covered.

Important

- Repairs must be carried out by the approved repairer appointed by the claims administrator.
- If your claim is authorised, we will settle the claim directly with the approved repairer.

UK General Insurance Ltd is an Insurer's agent and in the matters of a claim, act on behalf of the Insurer

## How to Make a Complaint

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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:

If you have a complaint about the way in which this policy was sold, please contact The Managing Director, Click2Protect UK Limited, 3rd and 4th Floors, Gainsborough House, Sheering Lower Road, Sawbridgeworth, Hertfordshire, CM21 9RG, Tel: 01438 870615

If you have a complaint about a claim, please contact the administrator MB&G Insurance Services Ltd at: MB&G Insurance Services Ltd, Cobalt Business Exchange, Cobalt Park Way, Newcastle Upon Tyne, NE28 9NZ, Tel: 0191 258 8151 (all calls will be recorded for training, compliance and claims purposes).

If your complaint cannot be resolved by the end of the third working day, it will be passed to: Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ, telephone 0345 218 2685 , or e-mail [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk).

If you are not happy with the response you have received, you have the right to ask The Financial Ombudsman Service to review your case.

In all correspondence, please state your policy number and quote scheme ref 06019A

## Financial Services Compensation Scheme

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Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme in the event that Great Lakes Reinsurance (UK) SE cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can obtain further information about compensation scheme arrangements from the FSCS by visiting [www.fscs.org.uk](http://www.fscs.org.uk).

## Consumer Insurance (Disclosure & Representations) Act 2012

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You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:

- Supply accurate and complete answers to all the questions we or the administrator may ask as part of your application for cover under the policy;
- To make sure that all information supplied as part of your application for cover is true and correct;
- Tell us of any changes to the answers you have given as soon as possible.

Failure to provide answers in-line with the requirements of the Act may mean that your policy is invalid and that it does not operate in the event of a claim.

## Data Protection Act 1998

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Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.