

# Scratch & Dent Insurance

## Insurance Product Information Document

Company: Car2Cover.co.uk

Product: Scratch & Dent Insurance

Click2protect UK Limited is authorised and regulated by the Financial Conduct Authority. Registration Number 670499

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

### What is this type of Insurance?

This insurance will pay for the cost of repairs to minor cosmetic body damage to the external panels of a vehicle.



### What is insured?

- ✓ Three claims under a 12 month policy, six claims under a 24 month policy and 9 claims under a 36 month policy,
- ✓ Maximum of 3 claims in any 12 month period,
- ✓ Paint chips which are less than 150 mm in diameter and 3mm in depth,
- ✓ Dents not exceeding 150 mm in diameter and within a single body panel,
- ✓ Scratches less than 150 mm in length and 3mm in diameter and within a single panel,
- ✓ Paint scuffs less than 150 mm in diameter and 3mm in



### What is not insured?

- ✗ Any claim in the first 14 days from the policy start date
- ✗ The first £10.00 of each claim - this is the excess payable by you.
- ✗ Non-standard paint finishes including but not limited to self-healing paint, chrome illusion paint, two tone paint or matte finishes
- ✗ Any repair that in the opinion of the approved repairer cannot be repaired using a smart repair and requires a bodyshop repair,
- ✗ Any repair that extends over more than a single external panel,
- ✗ Damage to roofs, bonnets and boot tops, headlamps, lights, glass and wheels
- ✗ Damage caused by a road traffic accident, wear and tear, hail, corrosion, pitting or paintwork discolouration
- ✗ The cost of damage to or re-application of paint protection film, liquid, wax or sealant
- ✗ Pre-existing damage



### Are there any restrictions on cover?

- ! Vehicle must have been purchased from a VAT registered motor dealer within 30 days of purchasing this policy,
- ! Vehicles must be less than 7 years of age with mileage less than 70,000 miles at the commencement of this policy,
- ! Claims must be reported within 14 days of the damage occurring,
- ! Your vehicle must have been built for the UK market and be listed in Glasses Guide,
- ! Cover is not available for light commercial vehicles, motorhomes and motorcycles or for any vehicle that has been modified, unless we have agreed this before the policy start date,
- ! Cover is not available for vehicles used for taxi or professional driving tuition, competitions, rallies, pace making, off road use or owned temporarily or otherwise by a motor dealer, trader or business formed for the purpose of selling or servicing motor vehicles.



## Where am I covered?



England, Wales, Northern Ireland, Scotland, Isle of Man and the Channel Islands. The Geographic area will be extended to the European Union for up to a maximum of 30 days during any twelve month period.



## What are my obligations?

If you need to make a claim you must contact the Claims Administrator by telephoning 0191 258 815 within 14 days of the damage occurring. You will be required to provide'

- \* your policy number,
- \* your vehicle registration number,
- \* details of the minor body damage, when it occurred and how the damage was caused,
- \* electronic images of the minor body damage
- \* dates when the vehicle can be inspected and repaired, if your claim is covered.

You and the vehicle must be available on the day and time slot allocated for the approved repairer to attend.

You will need to provide the approved repairer with access to a power source.



## When and how do I pay?

The company from whom you have purchased this insurance will advise you the methods by which you can pay your premium



## When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



## How do I cancel the contract?

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 cancellation fee.

## Important Information

### COMPLAINTS

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:

#### Complaints regarding the **SALE OF THE POLICY**

The Managing Director

Click2Protect UK Limited, 3rd and 4th Floors, Gainsborough House, Sheering Lower Road, Sawbridgeworth, Hertfordshire, CM21 9RG.

#### Complaints regarding **CLAIMS**

MB&G Insurance Services Limited, Cobalt Business Exchange, Cobalt Park Way, Newcastle Upon Tyne, NE28 9NZ

Tel: 0191 258 8151

### UNRESOLVED COMPLAINTS

If they are unable to resolve your complaint before the end of the third working day they will pass it to:

Customer Relations Department

UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds LS10 1RJ

Tel: 0345 218 2685

Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

On all correspondence please tell us you are insured by Car2Cover.co.uk and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of up to €2million and fewer than ten employees. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service

Exchange Tower, London E14 9SR

Tel: 0800 023 4 567 or 0300 123 9 123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The above complaints procedure is in addition to your statutory rights as a consumer.

### What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its 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 get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).