

SMART Repair Insurance Policy Summary

This document does not form part of your contract of insurance but it shows the important aspects of your SMART Insurance policy that we think should be brought to your attention. It is not the full terms and conditions - they are detailed in your policy and insurance schedule.

Type of insurance

If during the period of Insurance minor repair damage occurs to the vehicle within the geographical area as a result of day-to-day motoring, we will cover the cost of repair by an approved repairer who will attempt repairs to their best endeavours. If no repair can be carried out by our approved repairer and the Minor Damage Repair is deemed only repairable by a bodyshop, we will contribute up to £250 towards the cost of a bodyshop repair on the provision of an invoice for the bodyshop repair that has been carried out.

To qualify for cover

You can only apply for this policy within 30 days of the delivery date of your vehicle, and if at the date of commencement:

- the vehicle is less than 7 years old;
- the vehicle is not a commercial vehicle, emergency vehicles, taxi, bus, truck, motorcycle or vehicle used for dispatch, driving schools, road-racing, rallying, pace-making, speed testing or any other competitive event.

Features and benefits

It covers you for SMART repairs by an approved repairer. A SMART repair is one that repairs the following:

- Light Scratches (such as a "hedge scratch") – Means a scratch, that is visible but not deep enough to be able to feel to the vehicle body panel not exceeding 15cm in length and not extended over more than 2 adjacent body panels.
- Heavy Scratches (where you can nick your fingernail on the scratch) – Means a visible scratch to the vehicle body panel not exceeding 15cm in length and not extended over more than 2 adjacent body panels and excludes the bonnet, the roof and the boot.
- Minor Dent – Means a dent to a metal body panel not exceeding 15cm in diameter where such panel has not been ripped, perforated or torn where the dent is not within 3 cm of the edge of the panel.
- Scuffed Bumpers – Means damage up to 15cm in diameter, 3mm in depth and sits within 1 body panel.
- Stone Chip - Means damage not exceeding 1.5cm
- There will be cover of up to £250 towards Bodyshop repair if minor damage repair cannot be undertaken by the repairer.

Replacement Vehicle

You may transfer this policy at any time for any remaining period of insurance on the policy due to a change of vehicle on payment of an administration fee and subject to the replacement vehicle meeting all other conditions and eligibility criteria in this policy. If you wish to transfer the policy to a replacement vehicle you must contact the administrator within 7 days of the replacement vehicle purchase.

Limitations

- The maximum aggregate claim amount is £3,000.

Main exclusions

The policy does not cover any claim:

- which is not minor repair damage as determined by our technician;
- for bonnets, boots and roofs where a SMART repair is not achievable, such as a heavy scratch or stone chips over 1.5cm;
- incurred more than 14 days before the claim is reported;
- caused by or to stickers or decals;
- for cracked or dented bumpers;
- for minor damage to beading or moulding;
- for minor damage that involves accessories, door mouldings, window mouldings, lights of any sort or any window panel;
- for the cost of any work carried out on the vehicle without authorisation from the Administrator;
- where the minor repair damage occurred before the start date;

The full list of exclusions is shown in your policy document, in Section four.

Cancelling the insurance

You have the right to cancel the policy at any time. If you wish to cancel the policy within the first 30 days, you must contact the retailer who sold you the policy. If the policy is cancelled within the first 30 days of receiving it (cooling off period) you will be entitled to a full refund of the premium as long as you have not registered a claim and do not intend to register a claim. Thereafter both parties must give 30 days' notice of cancellation. There is no surrender value and no premium paid will be refunded after 30 days of the start date.

How to claim

Read your policy and insurance schedule, and if you believe you have a valid claim please notify:

AutoProtect (MBI) Limited
Warwick House,
Roydon Road, Harlow,
Essex, CM19 5DY
Tel: 0871 384 1168

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IMPORTANT – PLEASE NOTE THAT ANY WORK COMPLETED WITHOUT AUTHORISATION FROM THE ADMINISTRATOR WILL NOT BE COVERED AND WILL RENDER THE CLAIM INVALID.

Full details about claiming can be found in the policy, in Sections seven and eight.

Fraudulent Claims or Misleading Information

Please note: we take a robust approach to fraud prevention. If any claim under this insurance is fraudulent or is intended to mislead, or if any misleading or fraudulent means are used by you or anyone acting on your behalf to obtain benefit under this insurance, your right to any benefit under this insurance will end, your cover will be cancelled and we will be entitled to recover any benefit paid and costs incurred as a result of any such fraudulent or misleading claim. We may also inform the police.

Complaints and Contact Details

Questions or complaints about the sale of your policy

If you have a question or concern about, or you wish to make a complaint about, how your policy was sold to you (including the information you were given before you bought the policy), or about the general service you received, please in the first instance contact your retailer.

Questions or complaints about the service from AutoProtect

Our aim is to provide you with a high quality service at all times. Every effort will always be made to sort out any enquiry or problem that you may have. If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact: The Managing Director at the address provided below.

If you remain dissatisfied regarding a complaint about the general administration, or the terms and conditions of this policy, or about a claim, it can be referred to Lloyd's of London.

AutoProtect (MBI) Limited

Warwick House,
Roydon Road Harlow,
Essex,
CM19 5DY
Email: info@autoprotect.net
Telephone: 0871 384 1167
Fax: 01279 456 510

Lloyd's of London

Policyholder & Market Assistance
Market Services
Lloyd's
Fidentia House Walter Burke Way
Chatham Maritime
Kent ME4 4RN
Email complaints@lloyds.com
Telephone +44 (0)20 7327 5693
Fax +44 (0)20 7327 5225

If you remain dissatisfied and wish to make a complaint, you can refer the matter directly to the Financial Ombudsman Service. The address is given below.

Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Tel 0800 0234 567. Calls to this number are free if you are calling from a 'fixed line' (e.g. a landline at home) in the UK. If you are a mobile phone user who pays a monthly charge for calls to numbers starting 01 or 02, call free on 0300 123 9 123. If you are outside the UK the telephone number to use is +44 20 7964 0500. Further details will be provided at the appropriate stage of the complaints process. This complaints procedure does not affect your legal rights.

Compensation Scheme

The Insurer of your policy (see below) is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if the Insurer is unable to meet its obligations to you under this contract.

Further information can be obtained from The Financial Services Compensation Scheme, 10th Floor, Beufort House, 15 St Botolph Street, London EC3A 7QU Tel: 0800 678 1100, Website: www.fscs.org.uk

The Insurer

This insurance is underwritten by Lloyd's Syndicate 5820 which is managed by ANV Syndicates Limited. The insurer is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

AutoProtect (MBI) Limited

This insurance is arranged and managed by AutoProtect (MBI) Limited who are authorised and regulated by the Financial Conduct Authority to carry out General Insurance mediation business.

Final Note

To help improve its service the administrator may record or monitor telephone calls.

Please note:

Telephone Numbers beginning with 01 and 02 will be charged at 10p per minute from a BT landline. Mobile phone users will pay between 25p and 41p per minute depending on their network operator.

Calls to 0800 numbers are normally free for people ringing from a 'fixed line' phone but charges may apply if you call from a mobile phone. Calls to 0871 numbers will cost up to 15p per minute plus a call set-up fee. Mobile phone users will pay between 5p and 40p per minute.