AutoTrust Cosmetic Repair Insurance

Insurance Product Information Document

Company: AutoTrust

Product: Cosmetic Repair Insurance

This insurance is provided by AutoTrust, a trading style of Car Care Plan Limited, a company registered in the UK. Car Care Plan Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register number: 309268.

This document contains some important facts about AutoTrust Cosmetic Repair Insurance. It is to be regarded as only a summary of cover to help assist you in making an informed purchase decision. Full terms and conditions of the policy are provided in your policy document. Please take time to read this policy document to make sure you understand the cover it provides.

What is this type of insurance?

Cosmetic Repair Insurance provides cosmetic repairs for minor damage to paintwork without affecting your motor insurance policy or excess.

This insurance is underwritten by Motors Insurance Company Limited which is registered in the UK. Motors Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Financial Services Register number: 202875.

What is insured?

✓ Provided:

- You are either the owner or registered keeper of the vehicle;
- You are a resident in England, Scotland, Northern Ireland, Wales, the Channel Islands or the Isle of Man;
- Your vehicle is ten years or under and has covered less than 100,000 miles at the start date of the policy;

Then during the period of insurance, we will provide a cosmetic repair or where appropriate a touch-in repair to minor cosmetic damage to your vehicle.

✓ Minor cosmetic damage means:

- A chip which is a chipped area on your vehicle, caused in a single incident, up to a maximum of 1.5cm in diameter or 3mm in depth;
- A damaged area caused in a single incident which contains a light scratch, minor dent or scuffed bumper, up to a maximum of 40cm in length or 3mm in depth.

In the case of multiple damages being caused by the same incident, the total end to end size of the furthermost points of the combined damaged area must also be no larger than 40cm in diameter or 3mm in depth. Any repairs which are estimated to exceed 4 hours to complete will not be considered to be minor cosmetic damage.

✓ In the event that a cosmetic repair cannot be used to repair minor cosmetic damage on your vehicle under this policy, we will contribute up to a maximum of £150 including VAT towards the cost of having a conventional body shop repair carried out whereby the minor cosmetic damage is repaired as a result.

What is not insured?

This insurance will not cover Minor Cosmetic Damage:

✗ That cannot be defined as a Light Scratch, Chip, Scuffed Bumper or Minor Dent or any Minor Cosmetic Damage where a Cosmetic Repair is not technically possible;

✗ To horizontal flat surfaces, roofs, bonnets and boot tops where the Repairer deems it not possible to achieve a satisfactory finish using Cosmetic Repair or Touch-in Repair techniques;

✗ To paint colours and finishes that cannot be suitably matched by the Repairer. These include but are not limited to specialist, non-standard and exclusive paint colours and finishes, for example: self-healing paint, body wrap, chrome illusion paint, two tone paint finish or matt finishes;

✗ To any body panel or part of a panel that has been distorted, ripped, torn, or perforated;

✗ Caused by hail, rust, pitting or paintwork discolouration;

✗ That requires replacement of any body panel or part of a panel;

✗ Reported to the administrator more than 30 days after the Incident;

✗ Any claim where it is discovered that the policy was purchased more than 30 days following the delivery date of the vehicle;

✗ That in the opinion of the administrator was incurred before the start date

Are there any restrictions on cover?

! The following claim limits apply depending on which policy duration is chosen.

Policy Duration	Maximum Number of Claims
12-month policy	6 claims
24-month policy	12 claims
36-month policy	18 claims
48-month policy	24 claims

This policy does not cover the following:

! Where the vehicle is named on a contract hire or lease agreement (but not including personal contract hire), vehicles used for commercial travel, emergency vehicles, delivery vehicles, light commercial vehicles (LCV), panel vans or a commercial vehicle in excess of 3.5 tonnes Gross Vehicle Weight (GVW); motor cycles, scooters, three wheeled vehicles, kit-cars, quad bikes, caravans or motor homes, trailers, boats, vehicles used for hire or reward (for example taxis, self-drive hire or driving schools), delivery courier or a vehicle used in any sort of rally, speed testing, 4x4 off-roading, racing or any kind of competition, trial or used for any purpose in connection with the motor trade.

! A cosmetic repair involves restoring eligible damaged areas as close as possible back to their original condition, however please be aware that no repair will be identical to the original automotive factory finish.

Where am I covered?

✓ To purchase this cover, you must be resident in:

- The United Kingdom (which includes England, Scotland, Wales and Northern Ireland), the Channel Islands and the Isle of Man.

✓ Our Approved Repairer can only carry out repairs on vehicles that are located in the United Kingdom, excluding the the Islands of Scotland (including the Shetland, Orkney, Inner Hebrides and Outer Hebrides Islands), the Channel Islands or the Isle of Man.

What are my obligations?

- You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.
- **If you need to make a claim:** Claims must be reported to the administrator within 30 days of damage occurring. Our dedicated portal is the best way for you to register your repair request. Before doing this, please read the 'What is covered' and 'What is not covered' sections to check that the damage is covered by this policy. If you have any problems registering for the portal or requesting a repair, please call the administrator on 0344 573 8187.

When and how do I pay?

You can pay your premium as a single payment prior to the start of cover or in monthly instalments.

When does the cover start and end?

Your cover will take effect and end on the dates stated in your Validation Certificate.

The period of insurance will end earlier if:

- You, or anyone representing you, defrauds or deliberately misleads the insurer or the administrator; or
- The vehicle is sold or transferred to a new owner; or
- The claim limit has been reached.

How do I cancel the contract?

To cancel your policy within the first 30 days, please contact the introducer who sold you this policy to obtain a full refund. For cancellations after the first 30 days, please contact the administrator on 0344 573 8187 and you will receive a pro-rata refund (subject to an administration fee).

Please note you will not receive a refund where you have already made a successful claim on the policy.