



## Scratch Dent & Alloy Protect

**Master certificate number : SDA/BD/0039/08/14**

Thank **you** for choosing Scratch, Dent & AlloyProtect Insurance. The information in this policy wording contains important information and **we** have made it as easy as possible to understand. Please take time to read through it and contact **us** if **you** need any further information.

This policy is arranged by We Insure Extra which is a trading name of We Insure Excess Limited. We Insure Excess Limited are an appointed representative of EvolveU UK Limited authorised and regulated by the Financial Conduct Authority (FCA), authorisation number 607575, their address is Moreton House 16 Trident Park, Trident Way, Blackburn, Lancashire BB1 3NU.

### Insurer

This policy is arranged by On Insurance, a trading name of Onhire Limited are authorised and regulated by the Financial Conduct Authority ( FCA ) , authorisation number 480928 , address 50 – 52 Heaton Road , Newcastle upon Tyne NE6 1SL and administered by Business and Domestic Insurance Services, a trading style of The Motorway Direct Plc

Motorway Direct Plc are authorised and regulated by the Financial Conduct Authority (FCA), authorisation number 311741. Our address is Warranty House, Savile Street East, Don Valley, Sheffield, South Yorkshire S4 7UQ.

Your policy is provided by On Insurance , a trading name of Onhire Limited and claims administered by Business & Domestic Insurance Services which is a trading style of Motorway Direct Plc group of companies with UK General Insurance Ltd on behalf of Ageas Insurance Limited, Registered in England No.354568. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA.

Onhire Limited, Business and Domestic Insurance Services and UK General Insurance Limited are authorized and regulated by the Financial Conduct Authority.

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This can be checked on the Financial Services Register at [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by calling them on 0800 111 6768.

### What makes up this policy?

This policy and the **Certificate of Insurance** or **Confirmation of Coverage** document must be read together as they form **your** insurance contract.

### Monetary limits

**We** can insure **you** up to the **Cover Limit** as specified on **your Certificate of Insurance** or **Confirmation of Coverage** document.

### Cooling off period

**Your Policy Administrator** will refund in full **your** premium, if, within 14 days of purchasing this insurance **you** decide that it does not meet **your** needs providing that **you** have not reported or are

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intending to report a claim. Once the 14 days has expired **you** may cancel this insurance but no refund of premium will be given.

### **Jurisdiction and law**

This insurance policy will be governed by the laws of England, whose courts alone shall have jurisdiction in any dispute arising from this insurance.

### **War and terrorism exclusion**

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other consequence to the loss: -

1. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power;
2. Or any act of terrorism.

For the purpose of this statement; any act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This Statement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to (1) and/or (2) above. If the underwriters allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Assured.

In the event any portion of this Statement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

### **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 Complaints Procedure below:

Please contact the **administrator**:

Trent-Services (Administration) Ltd  
Trent Lodge  
Stroud Road  
Cirencester  
GL7 6JN

**Tel:** 0121 401 1313 **Email:** [info@weinsureexcess.co.uk](mailto:info@weinsureexcess.co.uk) [www.weinsureextra.co.uk](http://www.weinsureextra.co.uk)

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Telephone: 0844 375 5660

Email: [customerservices@businessanddomestic.co.uk](mailto:customerservices@businessanddomestic.co.uk)

If **your** complaint cannot be resolved by the end of the next working day, **your administrator** will pass it to:

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

Tel: 0845 218 2685

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

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 less than £2million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,  
Exchange Tower,  
Harbour Exchange Square,  
London,  
E14 9GE.

This complaints procedure is in addition to **your** statutory rights as a consumer. For further information about **your** statutory rights contact **your** local authority Trading Standards Service or Citizens Advice Bureau.

### **Compensation Scheme**

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if Ageas Insurance Limited 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).

### **To purchase this Policy you must be:**

The registered owner and keeper of the motor **vehicle** identified in the policy schedule; and **You** have purchased a motor insurance policy from an FCA authorised motor insurer.

### **Definitions**

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this Insurance and will appear in bold.

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**Accidental Damage** means sudden and unexpected damage occurring at a specific time and caused by external means.

**Administrator** means Trent-Services (Administration) Ltd who are authorised and regulated by the Financial Conduct Authority 315285. Registered Office: Trent Lodge, Stroud Road, Cirencester, Gloucestershire GL7 6JN. Company No. 05297950.

**Commencement Date** means the date on which **your** insurance starts. This will be shown in **your** welcome letter, and is subject to a **waiting period**. When **you** renew this insurance, the **commencement date** shall mean the day following the date on which **your** existing cover expires.

**Consequential Loss** means any other costs that are directly or indirectly caused by the event which led to **your** claim unless specifically stated in this policy.

**Geographical Area** means the area in which, this policy is effective namely Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

**Insurer, We, Us, Our** means UK General Insurance Limited on behalf of Ageas Insurance Ltd.

**Insured, You, Your, Yourself** means the legal owner of the **vehicle** which is shown on the schedule.

**Minor repair damage** means chips (not exceeding 1.5mm in diameter), minor dents and light scratches to **your vehicle** during the **period of insurance** caused by day to day motoring which is limited to the repair or restoration of no more than two panels including Bumpers. Any repairs which are estimated to exceed 5 hours to complete, will not be considered to be **minor repair damage**.

**Period of Insurance** means the length of time that this policy operates as stated on the policy schedule.

**Repairer** means a franchisee or an appointed representative of a franchisee of the **repair organisation**.

**Repair Organisation** means ChipsAway International Limited, whose registered address is at Churston House, Portsmouth Road, Esher, Surrey, KT10 9AD and any of its approved franchisees.

**Template means a Template** supplied as an aid to identify damage covered by this policy.

**Vehicle** means the **vehicle** which has been registered for cover with **us** of which **you** are the registered keeper and which **you** have **insured** with an FCA regulated and authorised motor insurer.

**Waiting Period** means the 30 day period after the inception of the first **period of insurance** during which a claim can not be made.

## **What is covered**

This insurance policy covers the following services:

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<b>Minor Body Chips and Scratches</b>	Repair scratches made by stone chips, key scratches etc, and consistent with damage illustrated in the <b>template</b>
<b>Scuffed Bumpers</b>	Repair cracks, dents and scuffs on painted or textured finish bumpers to match existing finishes.
<b>Ding and Dent Removal</b>	Dings and Dents up to one square inch manipulated back to original shape without the need for re-spraying
<b>Alloy Wheels</b>	Cost of repairs resulting from <b>accidental damage</b> occurring within the <b>geographical area to your</b> alloy wheels.

The maximum individual amount that can be claimed in respect of the above services in any one event is £250 inclusive of VAT, and the total amount that can be claimed during any one 12 month period is £500 inclusive of VAT.

Each claim is subject to an excess of £25.00.

#### **IMPORTANT NOTE**

**You** should note that some car body panels are not made from metal, but may be repairable. If **you** are not sure whether this will apply to **yourvehicle** then please contact the person who sold **you** the policy to check that **yourvehicle** can be covered.

**You** should also note that this policy does not cover alloy wheels with a chrome effect finish or of split rim construction and/or Diamond Cut wheels. If **you** are not sure whether this will apply to **your vehicle** then please contact the person who sold **you** the policy to check that **your vehicle** can be covered.

This insurance will only cover **minor repair damage** to **yourvehicle** to a metal body panel not exceeding 15cm in diameter and where such panel has not been ripped, perforated or torn. As a guide it should be noted that **minor repair damage** that covers an area of greater than the size of an A4 sheet of paper will not be covered by this policy.

No repair will be identical to an automotive factory finish, which is machine-sprayed to tolerances beyond human capability. Hence no repair will ever be 'as good as new'. **We** and the **repair organisation** discharge **our** obligations under any repair agreement by providing a good quality, hand-completed aftermarket repair. In normal circumstances, such a repair is unlikely to be detected by a casual examination of the **vehicle** by an untrained observer unaware of the previous damage



location.

### What is not covered?

This insurance does not cover the following:

- Any damage showing evidence of rust.
- **Vehicles** used for business use other than journeys to and from a permanent place of work.
- **Vehicles** exceeding 3500kg, motorcycles, scooters, three wheeled **vehicles**, quad bikes, caravans or Motor homes, trailers, boats, hire or reward (e.g. taxis, self-drive hire or driving schools), delivery courier fleet users or **vehicles** used in any sort of rally, speed-testing, racing of any kind or competition or trial.
- Damage reported more than 14 days after discovery.
- Any damage caused by stickers or decals.
- Damage caused by a third party which caused bodily injury.
- Beading, moulding, locks and handles and any repair involving accessories, door mouldings, window mouldings, lamps of any sort or any window panel.
- Any damage that does not fit the definition of **minor repair damage**
- **Consequential loss** of any kind.
- A defect which is deemed not to be **accidental damage**.
- General wear and tear or neglect.
- Any **consequential loss** or third party claims, bodily injury, road hazard, fire damage or any other losses beyond the actual scope of cover.
- Theft of alloy wheels
- Where the damage of **your** alloy wheels is deemed to be a manufacturing defect.
- Any repairs if they are covered by another insurance policy or motoring breakdown organisation.

### General Conditions

By taking out this insurance **you** agree to comply with the following conditions. If **you** do not comply with them, **we** may choose to cancel **your** insurance, refuse to deal with **your** claim, or reduce the amount of **your** claim.

1. Cover will commence on the **commencement date** and run for the period of insurance as stated on **your** schedule. **You** cannot however make a claim in the first 30 days of **your** first

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### **period of insurance**

2. If **you**, or anyone acting on **your** behalf or with **your** knowledge or consent has used any fraudulent means, including inflating or exaggerating costs or submitting falsified documents, **we** will not pay that or any other claim. **We** will also take necessary action to recover any previous paid claims, declare the insurance void and may take legal action. **We** will not refund any premium.
3. **You** cannot transfer your insurance to another vehicle or owner.
4. **Your** insurance is in addition to your legal rights if **your** vehicle is found to be unfit for use or not of satisfactory quality.
5. **We** will not cover **your** vehicle if it is used for hire or reward (e.g. taxi or driving tuition), if it has been modified (unless **we** have agreed this before the **commencement date**), if it is over 35cwt, if it is used in any sort of race or other competition, or if it has been the subject of an insurance total loss.
6. **Your** insurance covers **you** only within the United Kingdom, Northern Ireland, the Channel Islands and the Isle of Man.
7. Failure to pay any premium instalment will result in the immediate suspension of cover and may result in cancellation. In the event of a claim, **we** may offset any outstanding premium against **your** claim settlement.
8. **You** should take all reasonable steps to maintain the vehicle in an efficient and roadworthy condition.

### **Cancellation**

If **you** decide that for any reason, this policy does not meet **your** insurance needs then please return it to **your** agent within 14 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 14 days **you** will be entitled to a pro- rata return of premium.

The **Insurer** shall not be bound to accept renewal of any insurance and 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. Valid reasons may include but are not limited to:

- a) Fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) 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.



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

a) 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;

b) to make sure that all information supplied as part of **your** application for cover is true and correct;

c) tell **us** of any changes to the answers **you** have given as soon as possible.

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

### **Making a claim**

If **you** think that **you** have a claim which may be covered by this insurance, **you** must contact **us** on: 0844 375 5660 When **we** acknowledge a claim **we** will do so by issuing a unique claim acknowledgement number. Repairs must not be started until **we** have given this number to the **repair organisation**.

We will require the following information, so please have this to hand when telephoning:

- **Your** Policy number and **vehicle** registration number.
- Current mileage on **your vehicle**.

### **Please note**

**Our** claims department is open from 8.30 am to 5.30 pm Monday to Friday. The office is closed on Saturday and Sunday.

The repair service is provided by arrangement with the **Repair Organisation** subject to availability and may be supplemented by use of alternative agents. **We** will only accept responsibility for the actions of an agent where the agent is acting on **our** instruction. The **Repair Organisation** will assess the damage to **your vehicle** and provide an estimate of costs

All requests for the repair service must be made to **us** using the contact instructions provided by **us** from time to time. If **you** contact the **Repair Organisation** or one of its franchisees direct, **you** will have to settle the bill and **we** will be under no obligation to reimburse **you**.

If for any reason, including but not limited to inclement weather, the **repair organisation** is unable to carry out the repair or collection at the time date or location indicated, any and all liability incurred by **us** and / or the **repair organisation** as a result shall be discharged by the **repair organisation** making an offer to conduct the repair at an alternative time date or location convenient to both parties, whether or not such time date and location is identified or such offer is accepted.

Repairs may be completed at a location agreed with **you**, or at the **repair organisation's** nominated location. The **repair organisation** has absolute discretion to decide on the location for the repair. This decision may be changed, including on the date of the booked repair, as variable factors including but not limited to weather and available light affect the decision. If the **repair organisation** decides that the repair should be completed at a location other than that originally envisaged, **you** must authorise

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the **repair organisation** to remove the **vehicle** to such an appropriate location. Removal and return of the **vehicle** in these circumstances will be a service provided by the **repair organisation** at no further charge.

**You** will be responsible for:

1. any repair commenced or carried out without prior authorisation
2. costs incurred in the event the reported damage exceeds the **template** parameters
3. any repair work completed by the **repair organisation** that falls outside the scope of this policy;

The maximum individual claim limit in any one event is £250 (including VAT). The maximum claim limit within the period of insurance is £500 (including VAT).

**We** reserve the right to refuse to provide or arrange repair where:

**You** are not with **yourvehicle** at the time of the repair and **you** are unable to be present at the time of repair;

- a) in **our / our** agents reasonable opinion, **yourvehicle** is dangerous, over laden or unroadworthy;
- b) in **our / our** agents reasonable opinion due to the circumstances surrounding **your** request for service; the giving of service would involve any breach of the law;
- c) in **our / our** agents reasonable opinion, there has been an unreasonable delay in reporting the **accidental damage** and requesting the repair service, causing there to be further damage to **yourvehicle**;
- d) **You** cannot produce a valid policy number (or appropriate receipt) and some other form of identification. If these cannot be produced, and **we** are unable to verify that the appropriate entitlement is held, **we** reserve the right to refuse service
- e) in **our / our** agents reasonable opinion that **you**:
  - I. or anyone accompanying **you**, is behaving or has behaved in a threatening or abusive manner to **our** agent or agents, or to any third party contractor, or
  - II. have falsely represented that **you** are entitled to services that **you** are not entitled to, or
  - III. have assisted another person in accessing policy services to which they are not entitled, or
  - IV. owe **us** money with respect to any services, spare parts or other matters provided by **us** or by a third party on **our** instruction.

The **repair organisation** undertakes to carry out the repairs indicated on their estimate. If it becomes clear during the work that, in the opinion of the **repair organisation**, further work is necessary to properly complete the repairs outlined on the estimate, the customer's authorisation and agreement will be obtained before any further work is undertaken that would increase the price shown on the estimate. If such authorisation is not forthcoming, the **repair organisation** reserves the right not to



continue with the repairs that require the further work. In these circumstances the full estimate price remains payable by the customer. Further work that does not increase the estimate price may be proceeded with without the requirement for customer authorisation.

The **repair organisation** repair system includes elements (including but not limited to factory paint reproduction recipe database) that are provided by third parties. Finish (including but not limited to colour) match may be approximate only when limitations of such third party supplied elements prevent a more precise finish match. In any such case, provision by the **repair organisation** of an approximate finish match will be considered supply of a good quality repair.

It is **your** absolute responsibility to advise the **repair organisation** of any non-original finish areas on the **vehicle**. In case of incompatibility with a non-original finish (whether or not notified by **you**) the **repair organisation** has the right to void this contract – in these circumstances, the **repair organisation** will not be obliged to complete or rectify any repair and **you** will not be obliged to make payment. Liability for mutual contractual mistake under this agreement rests with **you**.

#### **Assessing your claim**

**We** may require an independent opinion of **your** claim. **We** reserve the right to use an Independent Consulting Engineer to inspect **your vehicle** before **we** authorise a claim. Whilst **we** will make every effort to ensure this happens with the least delay and inconvenience to **you**, **we** shall not be liable for any losses **you** incur through any delay.

On completion

Wherever possible, **we** will pay the **repair organisation** directly up to the amount authorised. **You** must make arrangements to cover any costs not covered by **your** insurance. If **you** are VAT registered, **we** will not pay the VAT element of **your** claim.

**You** or the **repair organisation** must send **us** an original, fully detailed and itemised invoice. Please make sure that **you** clearly mark on the invoice, to whom **we** should make payment. Photocopies of invoices will not be accepted. **We** will only pay the amount authorised for the claim.

UK General Insurance Limited is and insurer's agent and in the matters of a claim act on behalf of the insurer.

#### **Data Protection Act 1998**

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.