



Scratch Dent & Alloy Protect

Key Facts

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

The purpose of this policy summary is to help you understand the insurance by setting out the significant features, benefits, limitations and exclusions. You should still read the policy wording for a full description of the terms of the insurance, including the policy definitions. This policy summary does not form part of the policy document.

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 or by calling them on 0800 111 6768.

Significant features and benefits

Cover is provided for the costs of parts and labour in the event of accidental damage to the bodywork or alloy wheels of the insured vehicle occurring during the period of insurance.

The maximum individual claim limit in any one event is £250 (including VAT).

Tel: 0121 401 1313 **Email:** info@weinsureexcess.co.uk www.weinsureextra.co.uk

We Insure Extra is a trading style of We Insure Excess Limited an appointed representative of EvolveU UK Ltd, authorised and regulated by the Financial Conduct Authority No 607575



The maximum claim limit within the period of insurance is £500 (including VAT).

Exclusions and limitations

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.

This insurance excludes:

- Alloy wheels with a chrome effect, split rim construction and/or Diamond Cut wheels.
- Any damage showing evidence of rust.
- Vehicles used for 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.
- Vehicles exceeding 3500kg.
- Any damage caused by stickers or decals.
- Theft of alloy wheels.
- A defect not deemed to be accidental damage.
- Damage reported more than 14 days after discovery.
- The 30 day period after the inception of the first period of insurance during which a claim cannot be made.
- The first £25 of any claim.

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

Making a claim

If you think that you have a claim which may be covered by this insurance please 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.

Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns

Tel: 0121 401 1313 **Email:** info@weinsureexcess.co.uk www.weinsureextra.co.uk

We Insure Extra is a trading style of We Insure Excess Limited an appointed representative of EvolveU UK Ltd, authorised and regulated by the Financial Conduct Authority No 607575



about this insurance or the handling of a claim you should follow the Complaints Procedure below:

Please contact the administrator:

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

Telephone: 0844 375 5660
Email: 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

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 it's 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

Tel: 0121 401 1313 **Email:** info@weinsureexcess.co.uk www.weinsureextra.co.uk

We Insure Extra is a trading style of We Insure Excess Limited an appointed representative of EvolveU UK Ltd, authorised and regulated by the Financial Conduct Authority No 607575



compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.