

## Scratch & Dent

### Insurance Product Information Document

Company: Acasta European Insurance Company Limited

Product: Scratch & Dent

This document is a summary of the key information relating to this insurance product. Complete pre-contractual and contractual information on the product is provided separately.

#### What is this type of insurance?

This insurance provides cover for the cost of performing a repair for minor damage (chip, minor dent, light scratch or scuffed bumper) to your vehicle.



#### What is insured?

- ✓ The cost of performing an SCI repair for accidental or malicious minor damage to your vehicle. Minor damage includes chips, minor dents, light scratches and scuffed bumpers.
- ✓ See your schedule for details of the number of claims allowed per annum.



#### What is not insured?

- ✗ Scratches, dents and scuffs that are more than 30cm in length and 3mm in depth covering more than 2 body panels.
- ✗ Chips more than 5mm in diameter.
- ✗ Claims made or incidents occurring within the first 30 days of the policy, unless the vehicle was new and awaiting delivery prior to the inception of the policy.
- ✗ Any loss that occurs outside the territorial limits.
- ✗ Any claims in excess of the claims limit stated in the schedule.
- ✗ Damage to alloy wheels or tyres.
- ✗ Damage to the interior of the vehicle.
- ✗ Damage to horizontal or flat surfaces such as roofs, bonnets and boot tops (with the exception of stone chip repairs).
- ✗ Damage caused by wear and tear.
- ✗ Damage caused by faulty manufacture or design.
- ✗ Damage caused by a road traffic accident or where your vehicle is written off.
- ✗ Damage caused by improper use of the vehicle, tyre pressures, wheel alignment, defective steering or suspension.
- ✗ Claims not reported within 30 days of occurrence.
- ✗ Theft of tyres or alloy wheels.
- ✗ Any repair/replacement work carried out without prior authorisation from us.
- ✗ Any liability to any other party.



#### Are there any restrictions on cover?

- ! In the event of multiple cases of minor damage being caused by the same incident, each repair will constitute a separate claim towards the claims limit and a separate excess will be payable.
- ! Any damage not repairable by a mobile repair technician is not covered.
- ! Repairs can only be made in mainland UK.



## Where am I covered?

- ✓ You are covered in the United Kingdom.



## What are my obligations?

- You must pay the premium on time.
- You should take reasonable care to give us complete and accurate answers to any questions we reasonably ask whether you are taking out or making changes to your policy.
- You should also tell us about any changes to the policy that may require us to change the terms.
- You should tell us about any incident that may result in a claim as soon as possible so we can tell you what to do next and help resolve any claim.
- If you need to make a claim, you must give us all the information we need.



## When and how do I pay?

You must pay the total premium in one full payment before the policy starts unless your broker or the Administrator has provided you with the option of paying for this insurance over time using a credit facility.



## When does the cover start and end?

The start and end dates of your cover will be shown on your insurance policy schedule.



## How do I cancel the contract?

If you wish to cancel this policy, please contact the Administrator. You may cancel the policy within the first 30 days and receive a full premium refund (provided that no claims have been made during this time). You may cancel the policy at any time after the first 30 days and receive a proportionate premium refund (based on the remaining period of insurance) less an administration fee which is shown on your insurance policy schedule, provided that you have not made any claim during the period of insurance.