Scratch and Dent Insurance

Insurance Product Information Document

Company: Stubben Edge (Risk) Limited.

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Product: Scratch and Dent Insurance

This document provides a summary of the key information relating to Scratch and Dent cover. It highlights the main features as well as the conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take time to read the policy documents when you receive them. Complete pre-contractual and contractual information on the product is provided in the full policy documentation

What is this type of insurance?

Cover can help with costs should your vehicle require repair because of chips, scuffs, scratches, and dents that can be complete using the Small to Medium Area Technique (SMART).

What is insured?

Within the period of insurance, we will pay for the cost of repair(s) resulting from minor damage that has occurred to a maximum of one external body panel:

This means:

- ✓ Paint chips which are less than 300mm in length and/or diameter and no deeper than 3mm.
- ✓ Dents to your car's body work that are less 300mm in length and/or diameter and no deeper than 3mm
- ✓ Paint scuffs or scratches that are less than 300mm in length and/or diameter and no deeper than 3mm.

What is not insured?

- ✗ Any damage occurring or any claim made within the initial exclusion period.
- ✗ More than three claims in any 12 months of cover, recommencing at each anniversary of the start date, subject to the duration of cover purchased.
- ✗ The Policy Excess
- ✗ A vehicle with a non-standard or custom paint finish including but not limited to self-healing paint, chrome illusion paint, two tone paint, vinyl wrap or matte finishes.
- ✗ Any damage that in the opinion of the approved repairer cannot be repaired using Smart Repair or will require the work to be completed by a Bodyshop
- ✗ Damage to headlights, lights, glass and wheels.
- ✗ Damage that has occurred as a result of a Traffic Accident.
- ✗ Damage that is situated on your vehicle's roof.
- ✗ Damage where the paint is cracked, flaked or where any paint has been removed to reveal the underlying metalwork.

Other exclusions apply, see terms and conditions for full details.

Are there any restrictions on cover?

- ! You must be a permanent resident of the United Kingdom, the Channel Islands or the Isle of Man.
- ! You must be the registered owner and keeper of the vehicle or the person financing it on behalf of the owner of registered keeper.
- ! The vehicle must be under 7 years old from the date of manufacture, with mileage under 70,000 at the start of the policy period of cover.

Where am I covered?

✓ The United Kingdom, the Channel Islands and the Isle of Man.

What are my obligations?

You must take reasonable care to provide complete and accurate answers to questions we ask when you take out cover, make changes to and renew a policy.

You must inform us of any:

- Existing damage to your vehicle.
- Provide us with photographs of your vehicle within 14 days of the policy inception date: and
- Change in ownership of your vehicle.
- Should you wish to make a claim, you must report it to us and provide us with electronic images of the damage within a period of 14 days from the date that the minor body damage occurred. Failure to do so will result in your claim being rejected.
- Within your 14-day waiting period you need to provide us with electronic images if your vehicle is older than 30 days. Failure to do so will result in termination of your policy.

When and how do I pay?

- You can either pay for your policy in full up front or by instalments for a 12-month product
- If you pay in instalments this is shown in the schedule to the policy. The first instalment payment is due on the first day of the Period of insurance and each of the subsequent eleven instalment payments due on the same day each month.

When does the cover start and end?

- From the start date (shown on your policy schedule) for 12/24 or 36 months.
- We will notify you at least 30 days before your policy is due for renewal.

How do I cancel the contract?

- You may cancel this policy within 14 days after the start of your policy (as shown in the schedule). If you contact us in this time, no charge will be made, and we will refund any premium (provided you have not made any claims and do not know of any grounds for a claim).
- If you wish to cancel after this period, you are entitled to a refund less in respect of the portion of the Period of Insurance which is unexpired at the time of your cancellation. We will not charge an administration fee.
- You may cancel this Policy at any time, by emailing notice, or contacting us, using the details below:
  Email: hello@stubbenedge.com
  Call: 0207 8461 373