

# Insurance Product Information Document

Company: ALA Insurance Brokers Limited  
Product: Scratch & Dent



This document is a summary of cover highlighting the main features and benefits as well as the general 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 some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

## What is this type of insurance?

This cover can help with costs should your car require repair as a result of chips, scuffs, scratches or dents which can be completed 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 body damage which has occurred to a maximum of two external panels (subject to the level of cover purchased).



### What is not insured?

- ✗ Any damage occurring or any claim made within the claims waiting 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, pearlescent paint, chrome illusion paint, two tone paint, or matte finishes.
- ✗ Any damage that in the opinion of the approved repairer cannot be repaired using a Smart Repair or will require the work to be completed by a bodyshop.
- ✗ Damage to headlights, lights, glass and wheels.
- ✗ Damage which has occurred as a result of a Road Traffic Accident.
- ✗ Damage which is situated on your car's roof.
- ✗ Damage where the paint is cracked, flaked or where any paint has been removed to reveal the underlying metalwork.



### Are there any restrictions on cover?

- ! There is a claims waiting period. This is a 14-day period from the start date of the policy where any claims will be excluded.
- ! You must be a GB resident.
- ! You must be the registered owner and keeper of the vehicle or the person financing it on behalf of the owner or 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.
- ! The vehicle must not be included in the "Excluded Cars" list shown in the policy wording.



## Where am I covered?

- ✓ Your policy will cover you in England, Scotland, and Wales and a maximum of 30 days in the European Union during any twelve-month period.



## 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.



## When and how do I pay?

You can pay your premium as a one-off payment by debit card, credit card, PayPal or Apple Pay. Alternatively, you can pay by direct debit over 10 months.



## When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



## How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 30 days from the date 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, the premium will be refunded in full. If you wish to cancel after the 30-day cooling off period, please contact the Administrator.

## Your Insurer

This insurance is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. This can be checked on the Financial Services Register at <https://register.fca.org.uk>

## Making a claim

If you need to make a claim, please contact Mechanical Breakdown & General Insurance Services Limited, the claims handler acting on our behalf, as soon as possible:

- Mechanical Breakdown & General Insurance Services Limited, Cobalt Business Exchange, Cobalt Park Way, Wallsend, Newcastle Upon Tyne, NE28 9NZ or 0191 258 8141

**On all correspondence please tell us you are insured by UK General Insurance Limited and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your claim as quickly as possible.**

## Your Insurer

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 follow the complaints procedure below:

### **Complaints regarding the SALE OF THE POLICY In the first instance please contact:**

ALA IB Limited trading as ALA Insurance Brokers  
Unit 3  
Park Farm Courtyard  
Easthorpe  
Malton  
YO17 6QX

### **Complaints regarding CLAIMS**

Mechanical Breakdown & General Insurance Services Limited  
Cobalt Business Exchange  
Cobalt Park Way  
Wallsend  
Newcastle Upon Tyne  
NE28 9NZ  
Tel: 0191 258 8141

### **If your complaint cannot be resolved by the end of the third working day it will be passed to:**

Customer Relations Department  
UK General Insurance Group Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds LS10 1RJ  
Tel: 0345 218 2685  
Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

**On all correspondence please tell us you are insured by UK General Insurance Limited and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.**

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 up to €2million and fewer than ten employees. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service  
Exchange Tower, London E14 9SR  
Tel: 0800 023 4 567 or 0300 123 9 123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The above complaints procedure is in addition to your statutory rights as a consumer.

## What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it 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). You may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or You can write to: Financial Services Compensation Scheme, P O Box 300, Mitcheldean, GL17 1DY.