Scratch & Dent Insurance

Insurance Product Information Document

Company: Financial & Legal Insurance Company Ltd

Product: Scratch & Dent Insurance

The Insurance provided in this policy is underwritten by Financial & Legal Insurance Company Limited. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority. Financial & Legal Insurance Company Limited are registered in England and Wales under the Company number 03034220.

This document provides a summary of key information and benefits relating to your Insurance Policy. Full details of cover levels, including the sum insured and any additional benefits, are available in the policy documentation.

What is this type of insurance?

This insurance covers the cost of repairing minor cosmetic damage to your vehicle, such as scratches, dents, paint chips and scuffs. Cover applies where damage arises from a single incident and can be repaired using SMART repair techniques.

What is insured?

- ✓ Repair of minor cosmetic damage to your vehicle's external panels
- ✓ Damage must:
  - be cosmetic in nature
  - result from a single, sudden and identifiable incident
  - be repairable using SMART repair techniques
- ✓ Includes:
  - scratches, dents, paint chips and scuffs (within size limits)
- ✓ Repairs will:
  - be arranged and approved by us
  - be carried out by our approved repairers
- ✓ Where authorised, reimbursement is limited to £250 per claim

What is not insured?

- ✗ Wear and tear or gradual deterioration
- ✗ Pre-existing or historic damage
- ✗ Damage requiring panel, part or component replacement
- ✗ Damage that cannot be repaired using SMART methods
- ✗ Damage reported more than 30 days after occurrence
- ✗ Multiple incidents to the same panel
- ✗ Damage to excluded areas, components or paint finishes
- ✗ Excluded vehicle types or uses
- ✗ Loss in value
- ✗ Deliberate, dishonest or fraudulent claims
- ✗ War, nuclear or similar risks
- ✗ Costs covered by another insurance

Are there any restrictions on cover?

- ! Repairs must be arranged and approved by us and will normally be carried out using SMART repair techniques
- ! Repairs are restorative only and will not improve or upgrade your vehicle
- ! Cover is limited to damage affecting a single panel (or up to two adjacent panels per claim)
- ! You must provide photographs of your vehicle within 7 days of the policy start date — cover will not apply if these are not provided
- ! Your vehicle must meet the eligibility criteria and remain eligible throughout the policy
- ! Reimbursement is only available where agreed in advance and is limited to £250 per claim

Where am I covered?

✓United Kingdom

What are my obligations?

- Provide accurate information
- Maintain a valid motor insurance policy
- Take reasonable care of your vehicle
- Report claims within 30 days of the incident
- Use approved repairers
- Provide vehicle photos within 7 days of the policy start date
- Pay any applicable excess

When and how do I pay?

- You pay your premium through your insurance retailer.

When does the cover start and end?

- Your cover starts and ends on the dates shown in your policy schedule.

How do I cancel the contract?

You may cancel this insurance at any time.

- If you cancel within 14 days of the policy start date and no claim has been made, you will receive a full refund.
- If you cancel after 14 days, you may receive a pro-rata refund provided no claim has been made.
- We may cancel this policy by giving you 7 days' notice where there is a valid reason.

To cancel, please contact your broker.