

# Alloy, Scratch & Dent Insurance

## Insurance Product Information Document

Company: Financial & Legal Insurance Company Limited

Product: Alloy, Scratch & Dent

Financial & Legal Insurance Company Limited is registered in England and authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (202915). This document provides a summary of the main policy coverages and exclusions and is not personalised to your specific needs.

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

## What is this type of Insurance?

Provides cover in the event that your car is scratched or dented or the alloy wheels are accidentally damaged.



### What is insured?

#### ✓ Scratch and Dent:

Cover for the cost of repair to minor body damage caused to a single, external panel of your vehicle. We will arrange the repair on your behalf.

(Maximum Cover Limit : £1,000)

#### ✓ Alloy Wheels:

Cover for the cost of repair to alloy wheels caused by accidental damage. We will arrange the repair on your behalf.

(Maximum Cover Limit : £1,000)



### What is not insured?

- ✗ Any damage that can not be repaired by a localised Smart repair.
- ✗ The first £50 or any accepted single repair (the excess).
- ✗ Any claim in excess of the aggregate maximum amount stated on your policy schedule.
- ✗ Vehicles that had a recommended retail price in excess of £125,000 when new, aged over 7 years old, with a mileage of more than 80,000 miles, used for hire/reward/dispatch/courier work, vehicles used for driving instruction, vans with a carrying capacity exceeding 3500kg, heavy goods vehicles, service vehicles (police, ambulance etc), taxis, buses, motorcycles or scooters.
- ✗ Any repair not specifically authorised by us.
- ✗ Repairs to panels/parts with diamond cut, chrome, matte, satin or custom finishes.
- ✗ Replacement of any parts.
- ✗ Vehicles over 7 years old or having covered more than 80,000 miles
- ✗ Scratch or Dents exceeding 300mm in diameter or 3mm in depth
- ✗ Any claim which arises from a criminal act or omission.



### Are there any restrictions on cover?

- ! For any damage prior to the start of the policy.
- ! Any claim that occurs outside of the policy period.
- ! For any claim less than £50.
- ! Repairs not reported within 30 days of occurrence.
- ! Repairs not carried out by our appointed representative.
- ! Repairs are restricted to Smart repairs and excludes the replacement of any parts damaged in the incident or during the removal to undertake the repair.
- ! Repairs will only be undertaken where you are able to provide a suitable off road space for the works to be undertaken.



## Where am I covered?

You are covered within the United Kingdom of Great Britain and Northern Ireland.



## 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?

Your premium will be payable to the broker or agent that you chose to purchase this policy from. Full details of the premium paid will be detailed on your policy schedule.



## When does the cover start and end?

Your cover start date and end date will be detailed on your policy schedule.



## 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 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later, provided that no claims have been made or are pending, the premium will be refunded in full.

If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy, however no refund of premium will be payable.