

**Got You Covered Scratch & Dent**

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## Welcome

Thank you for purchasing alloy wheel, scratch and dent insurance policy, which is underwritten by Financial & Legal Insurance Company Limited. You now have alloy wheel, scratch and dent insurance to protect you in relation to the benefits set out in this policy which you must read to ensure it meets your needs.

This policy meets the needs of a customer who wishes to protect against the event that their car sustains a minor scratch or dent or the alloy wheels are kerbed or scratched accidentally. This insurance covers alloy wheels, scratch and dents as detailed within this policy document. A summary of the cover provided by this policy is shown in your Insurance Product Information Document (IPID) document.

You are entitled to cancel your Policy with a full premium refund within 14 days of it starting, provided that there have been no claims. Please see the Cancellation condition for full details.

Please read your policy document carefully and keep it in a safe place.

## Our agreement

This insurance is a contract between **us** and **you**.

**We** will, subject to the terms of this **policy**, provide **you** with the insurance set out in the **policy** in respect of claims occurring during the **period of insurance** shown in the **certificate of insurance** and for any subsequent period for which **we** may accept a renewal premium.

**You** must ensure that all the information **you** have given to **us** is accurate to the best of **your** knowledge. **We** will be entitled to refuse to accept a claim where **you** do not take reasonable care not to make a misrepresentation.

The **policy**, **certificate of insurance** and any endorsements must be read together as one document. If **you** would like these documents in another format please let **us** know.

Signed on our behalf



Nick Garner, Chief Executive Officer  
Financial & Legal Insurance Company Limited

## The meaning of words in this policy

Throughout this document, there are certain words and phrases which have a

specific meaning. These apply wherever they appear in **bold** type and are explained below.

<b>Accidental Damage:</b>	A single sudden and unforeseen event that has resulted in damage to <b>your vehicle</b> .
<b>Alloy Wheel(s):</b>	The alloy wheels that are of original specification to the <b>vehicle</b> .
<b>Appointed representative:</b>	A firm or trader appointed by <b>our</b> claims department.
<b>Certificate of insurance:</b>	The document issued to <b>you</b> which details <b>your</b> name and home address.
<b>Claim Limit:</b>	<p>The maximum amount payable under the Scratch &amp; Dent section of <b>your</b> policy is £1,000 (including VAT) in any one <b>period of insurance</b> subject to the <b>excess</b>.</p> <p>The maximum amount payable under the Alloy Wheel section of <b>your</b> policy is £1,000 (including VAT) in any one <b>period of insurance</b> subject to the <b>excess</b>.</p>
<b>Cosmetic / Smart repair:</b>	A smart repair means 'Small to Medium Area Repair Technique' and is a term given to repair minor, cosmetic damage often remotely, rather than at a repair body shop in a permanent location.
<b>Dents, Scratches:</b>	Minor <b>accidental damage</b> to the <b>vehicle</b> in the form of panel dents and scratches to a paintwork finish which can be improved via a <b>smart repair</b> .
<b>Excess:</b>	The first £50 of each and every claim.
<b>Insurance broker:</b>	Got You Covered Limited
<b>Insurer:</b>	Financial & Legal Insurance Company Limited
<b>Minor body damage:</b>	Light scuff, <b>scratch</b> , <b>dent</b> and/or paint chip to a single external panel of the <b>vehicle</b> .
<b>Period of Insurance:</b>	12 calendar months from the date of inception as detailed on the certificate of insurance.
<b>Policy:</b>	<b>Your</b> Alloy, Scratch & Dent insurance explained within this policy wording and accompanying <b>certificate of insurance</b>

<b>Policyholder/You/Your:</b>	means the person shown in the <b>certificate of insurance</b> attached to this <b>policy</b> and named on the motor insurance policy.
<b>Territorial Limits:</b>	The United Kingdom.
<b>Terrorism:</b>	Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
<b>Vehicle(s):</b>	The motor <b>vehicle</b> specified in the certificate of insurance.
<b>Wear and Tear:</b>	The gradual deterioration associated with normal use and age of the <b>vehicle</b> and its components.
<b>We/Us/Our:</b>	means Financial & Legal Insurance Company Limited.

## Consumer information (disclosure and representations) Act 2012

**You** are required by the provisions of the above to take care to:

- Supply accurate and complete answers to all questions **we** or **your** insurance broker may ask as part of **your** application for cover under the **policy**;
- To make sure that all information supplied as part of **your** application for cover is true and correct; and
- Tell **us** of any changes to the answers **you** have given as soon as possible

**You** must take reasonable care to provide complete and accurate answers to the questions **we** ask when **you** purchase, renew or make any changes to **your policy**. If any information **you** provide is not complete and accurate, this may mean **your policy** is invalid and that it does not operate in the event of a claim, or **we** may not pay a claim in full.

## How we handle claims

Please find instructions on how to report a claim, how **we** will progress and what is expected of **you** throughout.

If **you** need to contact **us** or need to make a claim **you** can call **us** on **0114 350 3715** email **us** at [assist@lexelle.com](mailto:assist@lexelle.com) or write to **Lexelle Limited, PO Box 4428, Sheffield, S9 9DD**.

If there is a claim, which is covered by the policy **you** will be required to provide photographs of the damage sustained.

## How to make a complaint

**Our** aim is to provide a first-class standard of service at all times.

If **you** feel that **you** have been let down and **you** wish to raise a complaint about the sale of this **policy**, please contact **your** insurance broker.

If **you** feel that **we** have let **you** down and **you** wish to raise a complaint, please contact **us** on **0161 6032230** or in writing to **The Compliance Department, Financial & Legal Insurance Company Limited, No. 1 Lakeside, Cheadle Royal Business Park, Cheadle, Cheshire SK8 3GW**. Please quote the reference number on **your certificate of insurance** on all correspondence.

**Our** staff will attempt to resolve **your** complaint within 3 business days of receipt and a summary resolution communication letter will be sent to you. Where this is not possible, **we** will acknowledge **your** complaint promptly. If the complaint is not resolved within 4 weeks of receipt, **we** will write to **you** and let **you** know what further action **we** will take. A final response letter will be issued within 8 weeks of receipt.

If, upon receipt of **our** letter in response to **your** complaint **you** remain dissatisfied, **you** may refer **your** complaint to the Financial Ombudsman Service. **You** can contact the Financial Ombudsman Service at: Exchange Tower, London, E14 9SR. Telephone: 0800 023 4567 or E:Mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk) Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The use of these facilities does not affect **your** right to take legal action.

## What is insured

This **policy** provides insurance in relation to the insured incidents set out and there are other important sections which elaborate on the cover, namely what is not insured, conditions and how **we** handle claims.

### Insured incidents

The specific areas of cover provided by this **policy** are noted, below.

#### 1. Scratch and Dent

What's covered	What's not covered
<p>Within the <b>period of insurance</b>, the <b>insurer</b> will pay for the cost of repairs of <b>minor body damage</b>, as listed below, which has occurred within the <b>territorial limits</b> to a single external panel of the <b>vehicle</b>, up to the <b>claim limit</b> shown above.</p> <p>Claims will be handled by <b>our</b> claims department and the repairs will be carried out by an <b>appointed representative</b>, to the best of their ability.</p> <p>You will be covered for:</p> <ul style="list-style-type: none"> <li>▪ Paint chips covering an area less than 300mm in diameter and 3mm in depth</li> <li>▪ <b>Dents</b> less than 300mm in diameter and 3mm in depth, and within a single body panel</li> <li>▪ <b>Scratches</b> less than 300mm in length and 3mm in depth, and within a single body panel</li> <li>▪ Paint scuffs less than 300mm in diameter and 3mm in depth, and within a single body panel</li> </ul>	<p><b>We</b> will not pay any claims in respect of:</p> <ol style="list-style-type: none"> <li>a. A <b>vehicle</b> with a non-standard or custom paint finish including but not limited to:             <ol style="list-style-type: none"> <li>i. Self-healing paint</li> <li>ii. Chrome illusion paint</li> <li>iii. Two tone paint; or</li> <li>iv. Matte/Satin finishes</li> </ol> </li> <li>b. <b>Your vehicle</b> if located outside of the <b>territorial limits</b> of this policy</li> <li>c. Any damage to, or re-application of any form of paint protection</li> <li>d. Cracked or deformed bumpers</li> <li>e. Headlamps, lights, glass and wheels</li> <li>f. The <b>excess</b> stated on <b>your certificate of insurance</b></li> <li>g. Damage not reported to the claims administrator within 30 days of occurrence</li> <li>h. Any vehicle used as/for an emergency vehicle, or a taxi, bus, commercial vehicle, professional driving instruction, moped, scooter or motorcycle</li> <li>i. Any <b>vehicle</b> which is a commercial <b>vehicle</b> in <b>excess</b> of 3.5 tonnes</li> <li>j. Any <b>vehicle</b>, used for road racing, track day participation, rallying, pace-making, speed testing or any</li> </ol>



	<p>other competitive event</p> <ul style="list-style-type: none"><li>k. More than three claims in any <b>period of insurance</b></li><li>l. Any deliberate damage caused by <b>you</b> or any omission on <b>your</b> part</li><li>m. Damage not classed as <b>minor body damage</b> by our approved engineer</li><li>n. <b>Minor body damage:</b><ul style="list-style-type: none"><li>i. to stripes, decals, stickers and vinyl wraps</li><li>ii. that in the opinion of the <b>appointed representative</b> cannot be repaired using a <b>smart repair</b> or will require the work to be completed by a bodyshop</li><li>iii. which extends over more than a single external panel</li><li>iv. horizontal, flat surfaces such as roofs, bonnets and boot tops</li><li>v. cracked or flaked paint, gel coat or other cracks caused by panel flexing and/or damage to composite panels/components</li><li>vi. damage caused to or replacement of single use parts, including clips, badges, stripes, decals, vinyl wraps, that are removed to undertake a <b>smart repair</b></li><li>vii. damage caused by <b>wear and tear</b>, hail, corrosion, atmospheric contaminants, pitting, or paintwork discolouration</li><li>viii. damage present prior to the start date of this policy</li><li>ix. damage or a collection</li></ul></li></ul>
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	<p>of damage to a single panel caused by more than one incident</p>
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## 2. Alloy Wheels

What's covered	What's not covered
<p>Within the <b>period of insurance</b>, the <b>insurer</b> will pay for the cost of repairs resulting from <b>accidental damage</b>, which has occurred within the <b>territorial limits</b> to <b>your alloy wheels</b>, up to the <b>claim limit</b> shown above.</p> <p>Claims will be handled by <b>our</b> claims department and the repairs will be carried out by an <b>appointed representative</b>. Should an <b>alloy wheel</b> be damaged beyond a point whereby an effective <b>cosmetic repair</b> can be carried out then the policy will reimburse up to a maximum of £250 towards the refurbishment or if necessary, replacement cost of the <b>alloy wheel</b>.</p>	<p><b>We</b> will not pay any claims in respect of:</p> <ul style="list-style-type: none"> <li>a. Any <b>vehicle</b> which is a commercial <b>vehicle</b> in <b>excess</b> of 3.5 tonnes</li> <li>b. Any <b>vehicle</b>, used for road racing, track day participation, rallying, pace-making, speed testing or any other competitive event</li> <li>c. <b>Wear and tear</b>, corrosion, pitting, discolouration, tar staining, neglect or a defect which does not result from <b>accidental damage</b></li> <li>d. Theft of <b>alloy wheels</b></li> <li>e. <b>Alloy wheels</b> with split rim construction or with chrome effect or diamond cut finishes</li> <li>f. Non-standard, aftermarket <b>alloy wheels</b></li> <li>g. Damage caused by driving whilst a tyre is deflated or as a result of tyre replacement</li> <li>h. Damage present on any <b>alloy wheels</b> prior to the start of this policy</li> <li>i. Any deliberate damage caused by <b>you</b> or any omission on <b>your</b> part</li> <li>j. Any vehicle used as/for an</li> </ul>

	<p>emergency vehicle, or a taxi, bus, commercial vehicle, professional driving instruction, moped, scooter or motorcycle</p> <p>k. Damage caused to or replacement of single use parts, including clips, badges, stripes, decals, vinyl wraps, that are removed to undertake a <b>smart repair</b>.</p>
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## What is not insured

These are general exclusions which apply to the whole **policy** where **we** are not able to provide insurance cover. Please read these carefully as these are circumstances where **you** will not be covered.

### 1. Prior claims

Any claim or incident which may lead to a claim and which **you** knew about or ought reasonably to have known about before the start of this **policy**.

### 2. Dishonesty, deliberate acts, violence and fraud

Any claim

- a. involving actual or alleged dishonesty or violence by **you**;
- b. or statement which is overstated, false or fraudulent;
- c. for loss or damage caused by or arising from your intentional act of wilful neglect; or
- d. if you fail to comply with **our** 'How we handle claims' provisions

**We** will have the right to refuse to pay a claim or to cancel this insurance from the date of the act.

### 3. Other insurance

Any costs, which can be recovered by **you** under any other insurance or which would have been covered if this insurance did not exist, except for any amount in excess of that which would have been payable under such insurance(s). **We** will only pay **our** share of any claim.

### 4. Territorial limits

Any claim which occurs outside the United Kingdom.

### 5. War risks

Any claim arising from any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, confiscation, requisition, terrorism or alleged acts of terrorism as set out in the Terrorism Act 2000, or damage to property by or under the authority of any government, public or local authority.

### 6. Radioactive contamination and pressure waves

Any claim, which arises from or is directly or indirectly caused by, contributed to, by or arising from any of the following, or from any similar reaction or event.

- a. Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
- b. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly;
- c. Pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.

### 7. Excluded Vehicles

Cover does not apply in respect of the following **vehicles**:

- **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/scooters

### 8. Loss in Value

Any diminution or loss in value to the **vehicle** caused by repairs or work provided by this policy.

## Conditions

These are requirements which need to be continually met to ensure your cover is valid. Please follow these guidelines carefully.

### 1. Observance of terms

Anyone making a claim under this **policy** must have **your** permission and observe the terms under this **policy**.

### 2. Third Party Rights

Unless expressly stated in this insurance, nothing in this insurance will create any rights in favour of any person in relation to the Contracts (Right of Third Parties) Act 1999.

### 3. Recoveries

**We** reserve the right, at **our** own expense, to take over proceedings in **your** name to recover any payment made under this **policy**. If **you** recover costs previously paid under this **policy** those costs must be immediately repaid to **us**.

### 4. Governing Law

This **policy** is subject to the law applicable to **your** place of residence in the United Kingdom.

### 5. Assignment

This insurance is between and binding upon **us** and **you** and their respective successors in title, but this insurance may not otherwise be assigned by **you** to anyone else without **our** prior written consent.

### 6. Motor Insurance Policy

The **policyholder** must hold a motor insurance policy covering the **vehicle** shown in the **certificate of insurance** throughout the duration of the policy.

### 7. Claims:

- The **vehicle** must be free of any pre-existing faults at the time of issue of the policy
- **You** must take all reasonable steps to prevent loss or damage to the **vehicle** and observe the terms and conditions of this policy
- You must be able to provide a suitable off the road location for the repairs to be undertaken. If you are unable to do so, the **appointed representative** will not be able to carry out the repair and our liability under the policy in respect to that damage/claim will end. The size of the area required will be dependent upon the repair required. Please contact **our** claims department if **you** require examples of the area required.

- The **insurer** will pay the cost of materials and labour up to the maximum amount specified in the policy
- Repairs under this policy can only be carried out by the **appointed representative**
- **Our** claims department **can** specify the use of guaranteed exchange of factored materials. The **insurer's** liability for any claim will be limited to the cost of these components.
- The **insurer** reserves the right to take over and carry out the pursuit, defence and settlement of any claim in **your** name after a payment has been made under this policy to recover **our** outlay from a third party or their insurer and **you** must assist **us** in doing so.
- If **we** need to dismantle the **vehicle** or a covered component to determine the validity of a claim, **you** must authorise **our claims department** to do this. Any costs incurred will only be met as part of a valid claim
- If **you** refuse to allow the **appointed representative** to undertake the repair our liability under the policy will end

## Cancellation

**You** may cancel this **policy** within 14 days of its inception without any premium charge provided that there have been no claims. After that **you** may cancel the **policy** at any time however no refund of premium will be available. If **you** cancel the **policy** **you** must contact **your** insurance broker.

**We** may cancel this **policy** at any time provided that **we** give **you** 7 days' notice of cancellation and there is a valid reason for doing so. Valid reasons for cancellation include, but are not limited to fraud or dishonesty.

Where **we** cancel this **policy** no refund of premium will be available. If **we** cancel the **policy** **we** will write to **you** at **your** address shown in **our** records.

## How you and insurers are protected

Financial & Legal Insurance Company Limited are covered by the Financial Services Compensation Scheme, established under the Financial Services and Markets Act 2000 (the "Compensation Scheme"). If they are unable to meet their obligations under this **policy** you may be entitled to compensation from the Compensation Scheme.

## How we use your personal information

**We** are Financial & Legal Insurance Company Limited, referred to as "we/us/our" in this notice. **Our** data controller registration number issued by the Information Commissioner's Officer is **Z561011X**.

This privacy notice is relevant to anyone who uses **our** services, including policyholders, prospective policyholders, and any other individuals insured under a **policy**. **We** refer to these individuals as "you/your" in this notice.

**We** are dedicated to being transparent about what **we** do with the information that **we** collect about **you**. **We** process **your** personal data in accordance with the relevant data protection legislation.

### Why do we process your data?

The provision of **your** personal data is necessary for **us** to administer **your** insurance **policy** and meet **our** contractual requirements under the **policy**. **You** do not have to provide us with **your** personal data, but **we** may not be able to proceed appropriately or handle any claims if **you** decide not to do so.

### What information do we collect about you?

Where **you** have purchased an insurance **policy** through one of **our** brokers, **you** will be aware of the information that **you** gave to them when taking out the insurance. The agent will pass **your** information to **us** so that **we** can administer **your** insurance **policy**. For specific types of insurance policies, for example when offering **you** a travel insurance **policy**, **we** may process some special categories of **your** personal data, such as information about **your** health.

**We** have a legitimate interest to collect this data as **we** are required to use this information as part of **your** insurance quotation or insurance **policy** with **us**. **We** may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

### **Financial & Legal Insurance Company Limited's full privacy notice**

This notice explains the most important aspects of how **we** use **your** data. **You** can get more information about this by viewing **our** full privacy notice online at <http://financialandlegal.co.uk> or request a copy by emailing us at [info@financial&legal.co.uk](mailto:info@financial&legal.co.uk) . Alternatively, **you** can write to **us** at: Data Protection, Financial & Legal Insurance Company Limited, Cheadle Royal Business Park, No 1 Lakeside, Cheadle, SK8 3GW.

The insurance provided by this policy is underwritten by Financial & Legal Insurance Company Limited authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm reference number 202915. Registered in England under Company No. 03034220.

FLI ALLOY SCRATCH DENT JUN22