

Scratch and Dent Insurance

Insurance Product Information Document

Company: London General Insurance Company Limited

Product: Scratch and Dent Insurance

London General Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No. 202689.

IMPORTANT: This document contains important facts about London General Insurance Company Limited-Assurant Scratch and Dent Insurance but does not describe the full terms of the policy. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

Your Scratch and Dent Insurance is designed to cover or to contribute towards the cost of bodywork repairs in the event your vehicle suffers Minor Cosmetic Damage within the period of cover.



What is insured?

- ✓ We will provide a cosmetic repair or where appropriate a touch-in repair to minor cosmetic damage to your vehicle.
- ✓ Minor cosmetic damage means:
 - A chip which is a chipped area on your vehicle, caused in a single Incident no more than 1.5cm in diameter and 3mm in depth in total;
 - A damaged area caused in a single Incident which contains a light scratch, minor dent or scuffed bumper no more than 30cm in length and 3mm in depth in total.

In the case of multiple damages being caused by the same Incident, the total damaged area when measured from the furthest most points of the combined damaged area are no more than 30cm in diameter and 3mm in depth in total and, in the case of a chip, are no more than 1.5cm in diameter and 3mm in depth in total. Any repairs which are estimated to exceed 4 hours to complete will not be considered to be minor cosmetic damage.

- ✓ If a Scratch and Dent repair technique cannot be used to repair minor cosmetic damage on your vehicle under this policy, the policy will contribute up to a maximum of £250 including VAT towards the cost of having a Bodyshop Repair.

You can make up to 18 claims in the policy period.

All claims must be authorised before any repairs take place.



What is not insured?

- ✗ Chips larger than 1.5cm in length and 3mm in depth; scratches larger than 30cm in length and 3mm in depth; dents larger than 30cm in length and 3mm in depth; scuffs larger than 30cm in length and 3mm in depth, or any costs that we do not authorise in advance;
- ✗ Paint colours and finishes that cannot be suitably matched by the Repairer. These include but are not limited to specialist, non-standard and exclusive paint colours and finishes, for example: self-healing paint, body wrap, chrome illusion paint, two tone paint finish or matt finishes;
- ✗ Horizontal flat surfaces, roofs, bonnets and boot tops where the Repairer deems it not possible to achieve a satisfactory finish using Touch-in Repair techniques;
- ✗ Pre-existing damage or imperfections listed on the vehicle imperfections page on the cinch website
- ✗ If the body panel, front or rear bumper has been distorted, ripped, torn or perforated;
- ✗ Damage caused by rust, hail, weather, pitting, paintwork discoloration, bird droppings or tree sap;
- ✗ Damage that requires replacement of any body panel or part of a panel;



Are there any restrictions on cover?

- ! Your vehicle is ten years or under and has covered less than 100,000 miles at the start date of the policy
- ! Your vehicle has a standard paint colour or finish which is not considered specialist, non-standard or an exclusive paint colour or finish, for example: self-healing paint, body wrap, chrome illusion paint, two tone paint finish or matt finishes;
- ! You have purchased this policy no later than 30 days of taking delivery of your vehicle;
- ! You reside in the United Kingdom or you are a partnership, company or other legal entity registered in the United Kingdom;
- ! You have paid the premium including applicable taxes;
- ! Your vehicle is not an excluded vehicle (see below) and does not exceed 3,500kg in weight.
- ! **Please note this Scratch and Dent Insurance excludes the following vehicles in all circumstances:**
 - Commercial or light commercial vehicles, delivery vehicles, panel vans, motorcycles, scooters, three wheeled vehicles, kit-cars, quad bikes, caravans or motor homes, trailers, boats, left-hand drive vehicles, grey imports, vehicles used for hire or reward (for example taxis, self-drive hire or driving schools, delivery courier), vehicles capable of carrying more than 8 passengers or a vehicle used in any sort of rally, speed testing, 4x4 off-roading, racing or any kind of competition or trial, Your vehicle must not be insured on any type of motor trade insurance policy or for class 3 business use.



Where am I covered?

- ✓ United Kingdom
- ✓ Continental use: In the event you take your vehicle to a country within the European Economic Area (EEA), and an Incident occurs, we will only repair the damage when your vehicle is returned to the UK. Please register your claim when the damage occurs as per your terms and conditions to prevent your claim being declined.



What are my obligations?

You must fulfil certain obligations in order to ensure that your Scratch and Dent Insurance remains valid:

- You must report your claim within 30 days of the damage occurring;
- You must use all reasonable care to maintain your Vehicle and take precautions to prevent or minimise damage;
- You must give us true and complete information;
- You must follow the prescribed claims procedure as requested by the administrator;
- You must inform us, via the administrator, if any of the details in your schedule are incorrect or need updating.
- You must advise the administrator and/or repairer of any non-original finish areas on your vehicle. In the case of incompatibility with a non-original finish We have the right to decline a claim or void this policy;



When and how do I pay?

- In 10 monthly instalments by Direct Debit



When does the cover start and end?

Scratch and Dent Insurance will take effect from the start date and end on the date shown on your schedule - please check the product details section of your Scratch and Dent Insurance policy schedule for confirmation of the maximum term. It will end earlier in the event of:

- Your policy expires as per the end date shown on your schedule;
- You failing to pay your premium for this policy when due;
- Your claim limit has been reached;
- You contact us to cancel the policy;
- We contact you to terminate the policy.



How do I cancel the contract?

You have the right to cancel your policy at any time. Please see the below for your refund rights.

Cancellation within Cooling Off Period

- Cancellation within 30 days of the start date on the policy schedule or receipt of the terms and conditions (whichever is later). If you cancel within 30 days and have not made a claim on your policy, you will be entitled to a full refund of any premium you have paid.
- Where you wish to cancel your policy within the 30-day cooling off period:
 - Contact TWG Services Limited on 0333 220 6622 (Monday - Friday, 9:00am to 5:00pm). Alternatively, you can cancel via email to cinchcover@assurant.com or by writing to: Motor Administration Department, TWG Services Limited, The Aspen Building, Floor 2, Vantage Point Business Village, Mitcheldean, Gloucestershire, GL17 0AF.

Cancellation Outside of Cooling Off Period

- Cancellation after 30 days from the start date on the schedule or receipt of the terms and conditions (whichever is later);
- If you cancel after 30 days and have not made a successful claim on your policy, you will be entitled to a pro rata refund, based on the number of full unexpired months remaining on your policy.

Please note you will not receive a refund where you have already made a successful claim on the policy.

To cancel the policy please notify the administrator. TWG Services Limited on 0330 220 6622 (Monday - Friday, 9:00am to 5:00pm), or in writing via email to cinchcover@assurant.com, or by post to TWG Services Limited, The Aspen Building, Floor 2, Vantage Point Business Village, Mitcheldean, Gloucestershire, GL17 0AF

Cancelling or Defaulting on Your direct debit:

- If you opt to cancel your direct debit or fail to pay your monthly premium. We will suspend your policy.
- If we do not hear from you within 30 days, we will assume that you no longer require this policy. Your policy will then be terminated, and no claims will be honoured for the period for which payment has not been received.
- If you decide to make payment of the missed premium within the timescale We require, your policy will continue.