

Cosmetic Repair Insurance

Policy Summary

This is a summary of the cover provided under the Shortfall Cosmetic Repair Insurance policy. It does not describe the full terms of the policy. These can be found in the terms & conditions document which you should read in full to ensure you understand the cover it provides.

Shortfall Cosmetic Repair Insurance has been designed to cover the cost of repairing the insured vehicle in the event it suffers minor cosmetic damage within the period of cover.

The policy is underwritten by MAPFRE ASISTENCIA Compañía Internacional de Seguros y Reaseguros Sociedad Anonima, Principal Office; Dixon House, 72-75 Fenchurch Street, London, EC3M 4BR. Company number: FCo21974. Branch number: BR008042.

The policy is administered by Aequitas Automotive Ltd T/A Shortfall.co.uk who acts on behalf of the Insurer.

Claims are administered by Abraxas Insurance Administration Services Ltd, 1 Victoria Street, Bristol Bridge, Bristol, BS1 6AA who acts on behalf of the Insurer.

Significant Features & Benefits

Maximum Benefit	£3,000
Materials & Labour Covered (up to the policy labour rate)	✓
No Excess	✓
Maximum Vehicle Age	5 years
Maximum Vehicle Mileage	80,000

Vertical Surfaces are covered for:
<ul style="list-style-type: none"> ▪ Chips (up to 15mm in diameter and 3mm in depth) ▪ Scratches (up to 300mm in length and 3mm in depth) ▪ Dents (up to 150mm in diameter and 3mm in depth)
Flat/Horizontal Surfaces are covered for:
<ul style="list-style-type: none"> ▪ Chips (up to 15mm in diameter and 3mm in depth – weatherproofing only) ▪ Scratches (up to 300mm in length and 3mm in depth)
Bumpers are covered for:
<ul style="list-style-type: none"> ▪ Scuffs (up to 300mm in diameter and 3mm in depth)

Significant or Unusual Exclusions or Limitations

- A £25 call out charge applies per incident. You are responsible for paying the £25 call out charge to the approved repairer
- There is an initial wait period of 30 days after the start date in which you are not able to make a claim
- The insured vehicle must have a standard, manufacturer-approved paint finish which is not self-healing, chrome illusion or two-tone, and it must not have a matte finish or vinyl wrap. You must also be the registered keeper and/or owner of the vehicle you wish the policy to cover
- The policy will not cover any vehicle named on a contract hire/lease agreement; or used at any time in a public service capacity, such as Military, Police or Ambulance vehicles; for hire and reward; courier or delivery services; short-term self drive; for the carriage of passengers, including but not limited to taxi services, private hire or used for driving instruction purposes in connection with your occupation
- The policy will not cover any claim if the insured vehicle is used at any time for any type of competition or rally; racing; any type of track day; off road; speed testing; pace making, or reliability trials
- The policy will not cover anything that cannot be defined as minor cosmetic damage or minor cosmetic damage that extends across more than 2 body panels. In the event that the damage extends across more than 2 body panels, the entire claim will be excluded
- The policy will not cover dents to any flat/horizontal surfaces of the insured vehicle, or scuffs where the front or rear bumper has been cracked, ripped, torn or perforated
- The policy will not cover minor cosmetic damage to stickers or decals; badges; wing mirrors (mirror housings will be covered); wheels; wheel trims/rims; handles or locks; roof pillars; sunroof; roof rack; accessories; lights; glass; beading, or moulding (including protective plastic) unless part of a panel claim and the repair can be completed without the removal of the beading or moulding
- The policy will not cover minor cosmetic damage caused by any gradual process, for example repeated key scratching around locks; fading; rust; hail; bird droppings or tree sap
- The policy is not renewable or transferable to any subsequent owner of the insured vehicle or to any other vehicle
- Repairs are guaranteed for a period of 5 years from the date of repair, but the Insurer's liability is limited to the cost of rectifying any defective repairs
- The policy will not cover any costs for repair that the Claims Administrator does not authorise in advance

A full list of exclusions/limitations can be found in the What Is Not Covered section of the terms & conditions document.

Period of Cover

Cover will commence 30 days after the start date until the earliest of the following:

- a) The end of the period of cover shown on your policy schedule
- b) The date on which the insured vehicle is written off
- c) The date the policy is cancelled
- d) The date the insured vehicle is sold, transferred to another party, or repossessed or;
- e) The date a valid claim takes the total payable under the policy above £3,000

Your Right To Cancel

Cancellation within the cooling-off period

You have the right to cancel the policy and to receive a full refund of premium provided no claims are known or reported by giving notice of cancellation within 30 days of the date you purchase the insurance. Please quote the number that appears on your policy schedule.

Cancellation outside the cooling-off period

If the policy is cancelled at any time after the 30 day cooling off period from the date you purchase the insurance, provided that no claims are known, pending or reported, you will be entitled to a refund of the unused portion of the premium paid to date, minus an administration charge of £35.00. Any refund due will be calculated on a daily pro-rata basis from the date the Administrator receives the letter, email or phone call of cancellation.

To cancel the policy, please contact the Administrator on any of the below:

In writing: 56 Hamilton Square, Birkenhead, Merseyside, CH41 5AS

By telephone: 0800 195 4926 or 0151 647 7556

By e-mail: customerservices@aequitas-automotive.co.uk

The Administrator reserves the right, in the event any fraudulent activity or non-compliance with the policy terms & conditions, to cancel the policy at any time before or during the period of cover. Additionally, once a valid claim has been registered by the Claims Administrator reserves, no refund of premium will be due.

What To Do If You Have A Complaint

If you have a complaint about how the policy was sold or administered, please contact the Administrator on any of the below:

In writing: 56 Hamilton Square, Birkenhead, Merseyside, CH41 5AS

By telephone: 0800 195 4926 or 0151 647 7556

By e-mail: customerservices@aequitas-automotive.co.uk

In the unlikely event of a dispute occurring regarding the claims administration, the terms of the policy or the service received, **You** should contact the Customer Care Manager who will investigate the matter:

In writing: The Customer Relations Team, 1 Victoria Street, Bristol Bridge, Bristol, BS1 6AA

By telephone: 0330 400 1420

By e-mail: customerrelationsteam@mapfre.co.uk

The Claims Administrator's will confirm receipt of your complaint within 5 working days and aim to resolve the problem within 8 weeks

If you remain dissatisfied with the way that your complaint has been dealt with, you may refer the matter to the Financial Ombudsman Service within 6 months of the date of the Administrator or Claims Administrator's final response:

In writing: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

By telephone: 0800 023 4567

For more information please visit www.financial-ombudsman.org.uk

This procedure does not affect your statutory rights and is in addition to any other rights you may have to take legal proceedings.

Financial Services Compensation Scheme

MAPFRE ASISTENCIA is covered under the Financial Services Compensation Scheme. If the Insurer is unable to meet some of their liabilities and you make a valid claim, you may be entitled to compensation from the FSCS, depending on the type of business and circumstances of the claim.

How To Contact Us

We recommend that you save the below telephone numbers to your mobile phone

To Make A Claim

By telephone: 0330 400 1639

By e-mail: criclaims@mapfre.co.uk

In writing: 1 Victoria Street, Bristol Bridge, Bristol, BS1 6AA

Customer Services

By telephone: 0800 195 4926 or 0151 647 7556

By e-mail: customerservices@aequitas-automotive.co.uk

Telephone lines are open Monday – Friday between the hours of 9am-6pm and on Saturday between the hours of 10am-4pm.

If you have any difficulties reading this document, please contact the Customer Services Team.

Cosmetic Repair Insurance

Insurance Product Information Document

Company: MAPFRE ASISTENCIA

MAPFRE ASISTENCIA Compañía Internacional de Seguros y Reaseguros Sociedad Anonima incorporated and registered in Spain, registered as a foreign company in the United Kingdom with company number FC021974, acting through its UK branch with branch number BR008042. Authorised by Dirección General de Seguros y Fondos de Pensiones and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority FRN 203041

Product: Cosmetic Repair Insurance

This document does not describe the full terms of the Cosmetic Repair Insurance policy. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

This Cosmetic Repair Insurance policy is designed to cover the cost of bodywork repairs in the event that the insured vehicle suffers minor cosmetic damage within the period of cover.



What is insured?

- ✓ Accidental damage to the bodywork of the insured vehicle.
- ✓ Vertical Surfaces are covered for: Chips (up to 15mm in diameter and 3mm in depth); Scratches (up to 300mm in length and 3mm in depth); Dents (up to 300mm in diameter and 3mm in depth)
- ✓ Flat/Horizontal Surfaces are covered for: Chips (up to 15mm in diameter and 3mm in depth – weatherproofing only); Scratches (up to 300mm in length and 3mm in depth)
- ✓ Bumpers are covered for: Scuffs (up to 300mm in diameter and 3mm in depth)
- ✓ There is no limit to the number of claims that you can make under the policy
- ✓ The maximum amount that the policy will pay in total is £3,000.00



What is not insured?

- ✗ Damage that extends across more than 2 body panels
- ✗ Dents to any flat/horizontal surfaces of the insured vehicle
- ✗ Scuffs where the front or rear bumper has been cracked, ripped, torn or perforated
- ✗ Damage to the structure/alignment of a panel; the replacement of any body part, part of a panel or bumper
- ✗ Damage caused by any gradual process, for example repeated key scratching around locks; fading; rust; bird droppings or tree sap
- ✗ Any costs for repair that we do not authorise in advance
- ✗ VAT if you are VAT registered
- ✗ Damage to decals; badges; wing mirrors (mirror housings will be covered); wheels; handles or locks; roof pillars; glass; beading or moulding (including protective plastic)



Are there any restrictions on cover?

- ! You must be the registered keeper and/or owner of the insured vehicle
- ! Specialist bodywork finishes, including; self-healing, chrome illusion, matte or textured finishes are not covered
- ! Matte and vinyl bodywork wraps are not covered
- ! Motorcycles; scooters; quad bikes; tricycles; mopeds; sidecars; trailers; boats; kit cars; invalid carriages; buses; coaches; motorhomes; stretched limousines; touring caravans, trucks or any vehicle named on a contract hire or lease agreement is excluded
- ! The insured vehicle must be no older than 5 years old
- ! The insured vehicle must have registered no more than 80,000 miles on the odometer on the date you purchase the policy
- ! The insured vehicle must weigh no more than 3,500kg



Where am I covered?

- ✓ England, Scotland and Wales.



What are my obligations?

- Prior to the start of the contract you must provide the Insurer with honest, accurate and complete information
- During the contract you must inform the Insurer without delay of any changes in your situation
- In the event of a claim you must contact the claims department within 30 days of any minor cosmetic damage occurring
- A signature will be required before and after a repair to confirm your acceptance



When and how do I pay?

You need to pay the premium at the point that you purchase the policy. The premium must be paid as a one-off payment by bank transfer, direct debit or debit/credit card.



When does the cover start and end?

Cover starts on the start date and lasts until the earliest of the following:

- a. The end of the policy period specified on your certificate of insurance
- b. The date on which the insured vehicle is written off
- c. The date the policy is cancelled
- d. The date the insured vehicle is sold, transferred to another party, or repossessed, or;
- e. The date a valid claim takes the total payable above £3,000.00



How do I cancel the contract?

To cancel the policy, please contact the Administrator on any of the below:

By email: customerservices@aequitas-automotive.co.uk

By telephone: 0800 195 4926 or 0151 647 7556

In writing: In writing: 56 Hamilton Square, Birkenhead, Merseyside, CH41 5AS

You have the right to cancel the policy and to receive a full refund of premium by giving notice of cancellation within 30 days of the date you receive your policy documents. If the policy is cancelled after the cooling off period provided that no claims are known, pending or reported, you will be entitled to a refund of the unused portion of the premium paid to date, minus an administration charge of £35.00.