

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 150mm in length and 3mm in depth); Dents (up to 150mm 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 150mm in length and 3mm in depth)
- ✓ Bumpers are covered for Scuffs (up to 150mm 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 £1,000.00



What is not insured?

- ✗ Costs that the Claims Department do not authorise in advance and provide an authority number for
- ✗ VAT if you are VAT registered
- ✗ 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
- ✗ Structural damage resulting in cracking, buckling, breakage or distortion of the alloy wheel(s)
- ✗ Manufacturing defects or faulty design
- ✗ Welding
- ✗ Damage to decals; badges; wing mirrors (mirror housings will be covered); wheels; handles or locks; roof pillars or glass



Are there any restrictions on cover?

- ! The policy will only cover a vehicle that is 7 years old or over at the start date if you hold a 12 month policy; a vehicle that is 6 years old or over at the start date if you hold a 24 month policy, or a vehicle that is 5 years old or over at the start date if you hold a 36 month policy
- ! 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 and matte an vinyl bodywork wraps are not covered
- ! The insured vehicle must have registered no more than 100,000 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 under the policy above the aggregate claim limit



How do I cancel the contract?

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

By email: cancel@mapfre.co.uk

By telephone: 0330 400 1657

In writing: In writing: Abraxas Insurance Administration Services Ltd, 1 Victoria Street, Bristol Bridge, Bristol, BS1 6AA

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.