

Cosmetic Repair Insurance

Insurance Product Information Document

Company: **Acasta European Insurance Company Limited**

Product: **Cosmetic Repair Insurance - without Business Use.**

Acasta European Insurance Company Limited Registered Office: 5/5 Crutchett's Ramp, Gibraltar, GX11 1AA. Company reg. 96218. Acasta European Insurance Company Limited is authorised and regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority for the conduct of UK business.

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

This insurance provides cover for the cost to repair minor dents, light scratches or scuffs less than 30cm in diameter or 3mm in depth and for stone chips less than 1.5mm to the insured vehicle using SMART techniques. This policy **excludes** Business Use of the Insured Vehicle.



What is insured?

- ✓ The cost of SMART repairs to the insured vehicle.
- ✓ Valid claims that occur in the United Kingdom and any country in the EU outlined in your own main motor policy.
- ✓ You and any joint policyholders or named drivers on your motor insurance for the insured vehicle.



What is not insured?

- ✗ Motorcycles, scooters, three wheeled vehicle, quad bike, boat, trailer or any vehicle with a gross weight exceeding 5 tonnes
- ✗ Vehicles used for hire & reward or Business Use.
- ✗ Any damage which is not Minor Repair Damage
- ✗ Where our appointed repairer confirms the repair requires a body-shop repair and is not a SMART repair (Our approved repairers decision is final)
- ✗ Any claim that occurs outside of the period of insurance listed on your schedule.
- ✗ Any claim that has been reported to us more than 14 days of the incident.
- ✗ Any claim arising from any circumstances which any insured person was aware of or should have been aware of at the inception of the policy.
- ✗ Any repair work carried out prior to receiving authorisation from us.
- ✗ Damage involving wheels, accessories, lamps, any window or glass panel, beading, locks, handles or mouldings.
- ✗ Damage involving roofs & bonnets except where a SMART repair is achievable.
- ✗ The first £10 of any claim and any amount in excess of the Individual or Aggregate Claim Limit.



Are there any restrictions on cover?

- ! You must be a resident in the UK.
- ! The vehicle must be insured under a main motor insurance policy.
- ! The registration for your vehicle must show on the schedule for this policy.
- ! The vehicle must not be used for business or as part of your employment.
- ! The Vehicle must meet the eligibility criteria of the Policy.



Where am I covered?

- ✓ In the United Kingdom and any country in the EU outlined in your own main motor policy.



What are my obligations?

- To supply accurate and complete answers to all the questions we may ask as part of your application for cover under the policy.
- Observe the terms, conditions and exclusions of this policy and your motor insurance.
- Maintain all property and take all reasonable steps to minimise damage to your vehicle.
- Report any claim caused by any criminal action to the Police within 24 hours.
- Notify us of any change to your circumstances, such as a changing your vehicle or the registration of the vehicle.
- Follow our claims procedure as advised and provide all relevant documentation as requested.



When and how do I pay?

You must pay the total premium in one full payment before the policy starts.



When does the cover start and end?

This policy will run from the start date listed on your insurance schedule, terminating on the end date listed on your schedule.



How do I cancel the contract?

To cancel the policy, you must give notice to RA Claims Ltd on 0161 505 1404. or at info@raclaims.co.uk. No refund of premium will be made if you have made a claim or if you cancel the policy after 30 days from receipt of your schedule.