

MotorEasy Cosmetic Repair Insurance

Product Information Document

Company: AmTrust Specialty Ltd Registered in England & Wales. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority under firm reference number 202189

Product: Cosmetic Repair Insurance

This document is a summary of the policy and does not contain the full terms and conditions of the cover which can be found in the policy document. It is important that you read the policy document along with your schedule carefully.

This product is designed to protect you if your vehicle suffers minor paintwork damage.



What is insured?

- ✓ This policy will provide cosmetic repairs or touch-in repairs to minor cosmetic damage to your vehicle.
- ✓ Up to a maximum of 12 claims on a 24 month policy or 18 claims on a 36 or 48 month policy. A maximum of 6 claims can be submitted per policy year.
- ✓ If a cosmetic repair or touch-in cannot be carried out we will give you up to £150 including VAT towards the cost of using a repairer of your choice.
- ✓ There are three options for the period of insurance 24, 36 or 48 months.



What is not insured?

If the total loss:

- ✗ Any vehicle which is not used for private use.
- ✗ Any vehicle if it is over 5 years old at the start date.
- ✗ Any vehicle if it has covered over 60,000 miles at the start date;
- ✗ Any vehicle or vehicle use shown in the exclusions in the policy document.
- ✗ Any claim for key damage if it has not been reported to the police.
- ✗ Damage caused by fire, any road traffic accident, or where the vehicle is classed as a 'total loss' by your motor insurer.



Are there any restrictions on cover?

- ! You must have provided the information for the pre-cover assessment so that the cover can start.
- ! Your vehicle must have a standard paint colour and finish.
- ! Your vehicle must be used for 'private use' (as defined in the policy).



Where am I covered?

- ✓ You are covered in the United Kingdom, excluding the Isle of Wight and the Islands of Scotland (including the Shetland, Orkney, Inner Hebrides and Outer Hebrides Islands)



What are my obligations?

- You must give us accurate and complete answers to all questions we may ask you.
- You must provide the information requested for the pre-cover screening assessment.
- You must tell us about any changes to your personal details.
- You must report any incident which might lead to a claim to us within 30 days of it happening.
- If the approved repairer cannot carry out the repair and you use a repairer of your choice you must provide an invoice from the repairer for the work carried out so that settlement can be made.



When and how do I pay?

The premium can be paid in full or by monthly instalments at no extra cost.



When does the cover start and end?

The policy start and end date are shown on your schedule of cover. The cover will also end if you have reached the limit of cover as shown in the policy or if you commit fraud or provide misleading information



How do I cancel the contract?

You can cancel the policy at any time by contacting: MotorEasy Services Ltd, 0800 254 5074 or by mail: info@motoreasy.com
An administration fee of £35.00 will be deducted from the refund if you cancel after the cooling off period.

If you cancel this cover within 30 days of the start date, the "cooling off period" you will get a full refund of any premium paid. If you pay by monthly instalments you will not receive a refund as you will only have paid for the cover you have already received. If you have made a claim before cancelling, the full premium will be due.