MotorEasy Cosmetic Repair Insurance

Insurance Product Information Document

Company: Helvetia Global Solutions Ltd UK Branch, 6 Bevis Marks, London, EC3A 7BA. Authorised and regulated by the Liechtenstein Financial Market Authority and subject to regulation by the Financial Conduct Authority (FCA). The Administrator is MotorEasy Services Ltd, registered address is 60 Portman Road, Reading RG30 1EA. Registered in England No: 10109424. They are authorised and regulated by the Financial Conduct Authority. Firm Reference number: 747890.

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.

What is this type of insurance?

This product is designed to protect you if your vehicle suffers minor paintwork damage. There are three options for the period of insurance 24, 36 or 48 months.

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 following assessment, we believe 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..

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.
- ✘ Any pre-existing damage.
- ✘ Any costs relating to repairs after we have made a cash settlement for the repair as it could not be repaired by cosmetic or touch-in..
- ✘ Any vehicle over 3,500kgs.

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).
- ! Vehicles cannot be used for commercial purposes, Vehicles used within the motor trade are excluded , Vehicles used for racing, off-roading, or other competitive activities are excluded

Where am I covered?

- ✔ You are covered in the United Kingdom, EEA and Switzerland, 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 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.
- You must pay the insurance premium for the period of cover.
- You must be the registered keeper and/or owner of your vehicle.
- You must be a resident of the United Kingdom for the duration of this policy.
- You must provide the insurer and administrator with honest, accurate, and complete information.
- You should contact the administrator as soon as you become aware of any incident causing damage.
- You must provide details of the damage, including two photographs (one close-up and one wider shot) of the affected area when making a claim.
- You must notify the administrator as soon as possible of any changes to your circumstances that may affect this insurance, including but not limited to changes of address or name, registration number, vehicle use, or ownership. You will then be advised of any changes to the terms.

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're covered from the start date listed on your certificate of insurance until the earliest of the following;

- The end of the period of cover shown on your certificate of insurance.
- The date on which the aggregate claim limit is reached.
- The date this policy is cancelled.
- The date your vehicle is sold, repossessed, or transferred to another party who isn't an immediate family member (i.e., parent; spouse; civil partner; son or daughter).

You can cancel the policy at any time by contacting: Intelligent Motoring Ltd, 0800 254 5074 or by mail: infor@intelligentmotoring.com

An administration fee of £35.00 will be deducted from the refund if you cancel after the cooling off period.

If you cancel after the cooling off period and you have paid the premium in full you will get a refund for the remaining period of cover, provided that you have not made a claim.

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.