

Scratch and Dent

Insurance Product Information Document



Company: Stubben Edge (Risk) Limited

Product: Scratch and Dent

Stubben Edge (Risk) Limited (807870) is an appointed representative of Resolution Compliance Limited (574048) which is authorised and regulated by the Financial Conduct Authority. Stubben Edge (Risk) Limited (09073942) is registered in England and Wales.

This document provides a summary of the key information relating to Scratch and Dent cover. It highlights the main features as well as the conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take time to read the policy documents when you receive them. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This cover can help with costs should your **vehicle** require repair as a result of chips, scuffs, scratches or dents that can be completed using the Small to Medium Area Technique (SMART).



What is insured?

Within the period of insurance, we will pay for the cost of repair(s) resulting from minor body damage that has occurred to a maximum of one external body panels

This means:

- Paint chips which are less than 300mm in length and/or diameter and no deeper than 3mm.
- Dents to your car's bodywork that are less than 300mm in length and/or diameter and no deeper than 3mm.
- Paint scuffs or scratches that are less than 300mm in length and/or diameter and no deeper than 3mm.



Where am I covered?

- ✓ England
- ✓ Scotland
- ✓ Wales



What is not insured?

Any damage occurring or any claim made within the initial 14-day exclusion period.

More than three claims in any 12 months of cover, recommencing at each anniversary of the start date, subject to the duration of cover purchased

The Policy Excess

A vehicle with a non-standard or custom paint finish including but not limited to self-healing paint, chrome illusion paint, two tone paint, vinyl wrap or matte finishes.

Any damage that in the opinion of the approved repairer cannot be repaired using Smart Repair or will require the work to be completed by a Bodyshop.

Damage to headlights, lights, glass and wheels.
Damage that has occurred as a result of a Traffic Accident.

Damage that is situated on your vehicle's roof.

Damage where the paint is cracked, flaked or where any paint has been removed to reveal the underlying metalwork.



Are there any restrictions on cover?

You must be a permanent resident of either England, Scotland or Wales

You must be the registered owner and keeper of the vehicle or the person financing it on behalf of the owner of registered keeper.

The vehicle must be under 7 years old from the date of manufacture, with mileage under 70,000 at the start of the policy period of cover.

Claims should be reported within 30 days of the damage occurring



What are my obligations?

- You must take reasonable care to provide complete and accurate answers to questions we ask when you take out cover, make changes to and renew a policy.
- You must inform us of any:
 - change of address;
 - conviction for a criminal offence, service, receipt of a civil court judgement, or any bankruptcy order; and notification that a certification, licence etc to carry on an Occupation using a Regulated Vehicle may be suspended, withdrawn, revoked or restricted, or that for a Regulated Vehicle may cease to qualify for any certification, licence, etc required to be used in carrying out an Occupation.



When and how do I pay?

- You can either pay for your policy in full up front or by instalments.
- If you pay in instalments this is shown in the schedule to the policy. The first instalment payment is due on the first day of the Period of Insurance and each of the subsequent eleven instalment payments due on the same day each month.



When does the cover start and end?

- The cover starts on the date that we have agreed with you (as shown in the schedule) and lasts for 12 months.
- We will notify you at least 30 days before your policy is due for renewal.



How do I cancel the contract?

- You may cancel this policy within 14 days after the start of your policy (as shown in the schedule). If you contact us in this time, no charge will be made, and we will refund any premium (provided you have not made any claims and do not know of any grounds for a claim).
- If you wish to cancel after this period, you are entitled to a refund less in respect of the portion of the Period of Insurance which is unexpired at the time of your cancellation. We will not charge an administration fee.
- If you purchased your policy through an insurance broker, please contact the broker in the first instance. If you did not purchase your policy through an insurance broker, or you are unable to contact your insurance broker, please use the details below:

Call: 0207 8461 378

Email: hello@stubbenedge.com