

ALLOY WHEEL AND COSMETIC REPAIR INSURANCE.



INSURANCE PRODUCT INFORMATION DOCUMENT

This policy is underwritten by American International Group UK Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 781109.

GardX Assure Limited is authorised and regulated by the Financial Conduct Authority, Firm Reference Number: 711212.

This document only provides a summary of the policy and so may not provide all the information relevant to your cover requirements. It is not the full terms and conditions. Please read the policy wording for full details.

WHAT IS THIS TYPE OF INSURANCE?

The Cosmetic Repair Insurance policy is designed to provide repairs for unavoidable minor cosmetic damage that occurs to the bodywork of your vehicle and to provide a contribution towards the cost of repairing or replacing the alloy wheels on your vehicle, following unavoidable accidental damage, without affecting your motor insurance.



What is insured?

- ✓ Accidental damage to the bodywork
- ✓ Scratched or scuffed mirror housings.
- ✓ Scratched or scuffed bumpers up to 40cm in length and 3mm in depth.
- ✓ Stone chips to vertical panel up to 1.5cm in diameter and 3mm in depth.
- ✓ Scratches up to 40cm in length and 3mm in depth.
- ✓ Dents to vertical panels, up to 40cm in diameter and 3mm in depth.
- ✓ A contribution of up to £350 towards a bodyshop repair if a Cosmetic Repair is not possible and provided the damage fits the minor damage criteria.
- ✓ A contribution of up to £350 per alloy wheel towards alloy wheel lathe skim repairs if a mobile repair is not achievable.
- ✓ A contribution of up to £350 towards alloy wheel, hubcap or steel wheel replacement if the alloy wheel, hubcap or steel wheel cannot be repaired.
- ✓ Damage that occurs in the UK.



What is not insured?

- ✗ Any costs for repair that we do not authorise in advance.
- ✗ Damage that cannot be defined as minor damage or that cannot be repaired using the cosmetic repair techniques under the terms and conditions of the policy wording.
- ✗ Dents to flat or horizontal surfaces.
- ✗ Stone chips to flat or horizontal surfaces.
- ✗ Scuffs where the front or rear bumper has been cracked, ripped, torn or perforated.
- ✗ Damage to the bonnet or boot (other than scratches up to 40cm in length and 3mm in depth).
- ✗ Damage to the roof.
- ✗ Damage to stickers, decals, beadings, handles, locks, accessories, wing mirrors (mirror housings will be covered), roof pillars, glass, lights or mouldings.
- ✗ Damage to the alloy wheel(s), hubcap(s) or steel wheel(s) which has been caused by lack of maintenance or neglect, corrosion, or structural damage.
- ✗ Damage to specialist, non-standard and exclusive paint colours, including self-healing paint, body wraps, chrome illusion paint, two-tone paint, matt or bespoke finishes.
- ✗ Any costs incurred whilst your alloy wheels, hubcaps or steel wheels are being repaired or as a result of your alloy wheels, hubcaps or steel wheels being removed from the vehicle.



Are there any restrictions on the cover?

- ! You must reside in the UK, or if you are a partnership, company or other legal entity, you must be registered in the UK.
- ! You may only purchase this policy within 30 days of the delivery date of your vehicle.
- ! Repairs can only be carried out in the UK.
- ! Your vehicle must have a standard paint finish.
- ! Certain vehicles are excluded from this policy, these include hire and reward vehicles, the full list can be found in the policy wording.
- ! If a mobile repair is viable, our authorised Repairer will require an open-air environment with off-street parking such as your home or place of work with clearance of at least 1.5m around Your Vehicle and access to a power supply on the ground floor no more than 10m from the repair site



Where am I covered?

- Your vehicle is covered for incidents which occur in the United Kingdom.



What are my obligations?

- To report any claim within 30 days of the incident occurring, following the prescribed claims procedure as explained in the policy wording.
- Maintain your vehicle and take precautions to prevent or minimise loss or damage.
- You must take reasonable care to provide true and complete information, and you must comply with our reasonable information requests.
- You must inform us, via the administrator, if any of the details in your schedule are incorrect or need updating.
- A signature will be required before and after a repair to confirm your acceptance.



When and how do I pay?

- You will pay the dealer for the policy at the time of purchase.



When does the cover start and end?

- The start date and the duration of the policy will be as shown on the policy schedule.
- Cover starts on either the date you purchase the policy or the agreed 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 the maximum number of repairs has been reached.



How do I cancel the contract?

- You have the right to cancel within 30 days of receiving your policy documents by contacting your supplying dealer, who will arrange a full refund.
- You may cancel your policy at any time after 30 days and receive a pro-rata refund for the number of complete unexpired days remaining on your policy, subject to a cancellation fee of £24.
- No refund will be payable if a claim has been paid or if an incident that may give rise to a claim has occurred. If you are paying for your policy via a monthly funding plan, we will pay the refund to the finance provider, who will refund you once any funding costs have been deducted. If you default on your monthly payments, your policy will be cancelled and any refund will be paid to the finance provider, who will refund you once any funding costs have been deducted.
- If you wish to cancel your policy after the first 30 days, please contact the administrator, quoting your product number on 0203 771 9722 or via email at assureservices@gardxgroup.com.