

Cosmetic Repair Insurance

Insurance Product Information Document

Company: Helvetia Swiss Insurance Company in Liechtenstein Ltd.

Product: Cosmetic Repair Insurance

Helvetia Swiss Insurance Company in Liechtenstein Ltd is authorised and regulated by the Financial Market Authority of the Principality of Liechtenstein (FMA), and subject to limited regulation by the Financial Conduct Authority for the conduct of UK business, Firm Reference Number: 454140.

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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 or malicious 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 30cm in length and 3mm in depth.
- ✓ Stonechips up to 1.5cm in diameter and 3mm in depth.
- ✓ Scratches up to 30cm in length and 3mm in depth.
- ✓ Dents up to 30cm in diameter and 3mm in depth.
- ✓ Flat and horizontal panels are covered for chips up to 1.5cm (weatherproofing only) and scratches up to 30cm in length and 3mm in depth.
- ✓ Touch-in repairs to colour match and weatherproof.
- ✓ A contribution of up to £200 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 £110 towards alloy wheel lathe skim repairs if a mobile repair is not achievable.
- ✓ A contribution of up to £150 towards alloy wheel replacement if the alloy wheel cannot be repaired.
- ✓ A contribution of up to £200 towards Citroën Air Bump replacement.
- ✓ Damage that occurs in the UK.



What is not insured?

- ✗ Damage that occurs in the first 30 days from the start date, or 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.
- ✗ Dents to flat or horizontal surfaces.
- ✗ Scuffs where the front or rear bumper has been cracked, ripped, torn or perforated.
- ✗ 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) 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 are being repaired or as a result of your alloy wheels being removed from the vehicle.



Are there any restrictions on 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.
- ! Your vehicle must be under 5 years of age at the start date.
- ! 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.
- ! Steel wheels or hub caps are excluded.
- ! Specialist wheel construction or finishes; split rim construction; chrome rim; multi-piece, or chrome finished alloy wheels are excluded.
- ! Certain vehicles are excluded from this policy, these include hire and reward vehicles, the full list can be found in the policy wording.



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 give us true and complete information and you must comply with our reasonable 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, alternatively you may be offered to pay by instalments via a premium funding option. If you pay by instalments, you must make regular payments as detailed within your agreement, or your policy will be cancelled.



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 020 3325 4630 or via email at support-psafinance@gardx.co.uk.