

What are the key benefits of Scratch and Dent Insurance?



Cover includes repairs to cosmetic scratches and dents (end to end up to 30cm diameter and 3mm in depth) and chips (up to 1.5cm diameter and 3mm in depth).



Repairs available through our skilled nationwide network at your preferred location, including at home or work.



Claim up to 5 times for every year of cover purchased.



Cover starts from day 1 with no waiting period and there are no restrictions around the age or mileage of vehicles.



Reimbursement of up to £150 (inc. VAT) towards alternative repair method if cosmetic repair techniques can't be used.

Key exclusions

- › Damage reported more than 30 days after the incident.
- › Damage that exceeds more than 2 body panels, or has distorted, ripped, torn or perforated front or rear bumpers.
- › Damage to horizontal surfaces such as roofs and bonnets except for touch-ins, due to full panel removal & respray required.
- › Damage to parts like windows, lights, wheels and tyres.

For more information on eligibility criteria, limitations and exclusions please refer to the product terms and conditions and the Insurance Product Information Document (IPID). Available on request.

If you need to make a complaint

For complaints relating to the sale of the insurance, please contact your supplying dealer from which the insurance was purchased and whose details were provided to you in their Status Disclosure when you purchased the policy.

For complaints relating to the terms and conditions, administration or claims handling under this insurance You should in the first instance contact the Administrator, quoting Your policy number at:

Telephone 0330 100 3246 (Monday – Friday, 9:00am – 5:00pm)
Email customer.relations@assurant.com

Write to TWG Services Limited, The Aspen Building, Floor 2, Vantage Point Business Village, Mitcheldean, Gloucestershire GL17 0AF.

If you're not satisfied with your complaint decision, you can ask the Financial Ombudsman Service to review your case. Full details are contained in your Terms and Conditions, along with their contact details.

What happens in the event that the Insurer is not able to meet its obligations?

London General Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their obligations. General insurance contracts are covered for 90% of the entire claim, without any upper limit. You can get more information about the compensation scheme arrangements by contacting the FSCS on 0207 741 4100 or 0800 678 1100 or by visiting their website at www.fscs.org.uk



Scratch & Dent Insurance is underwritten by London General Insurance Company Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No: 202689.

London General Insurance Company Limited is registered in England & Wales No. 01865673, Registered Office: Emerald Buildings, Westmere Drive, Crewe, Cheshire, CW1 6UN, United Kingdom.

The administrator is TWG Services Ltd which is authorised and regulated by the Financial Conduct Authority, Financial Services Register No: 312440.

TWG Services Ltd is registered in England & Wales No.1883565. Registered Office: Emerald Buildings, Westmere Drive, Crewe, Cheshire, CW1 6UN, United Kingdom.

RAC is a trademark of RAC Motoring Services and is used with their permission under licence to Assurant.



Scratch and Dent Insurance



Underwritten by
London General Insurance
Company Limited

Protect your car from small scratches, scuffs and dents.

Demands & Needs

If the vehicle you're looking to purchase had damage caused to the bodywork as a result of dent, stone chip, scratch or scuff, would this Scratch & Dent Insurance be of interest to you?

Is this product right for you?

You're eligible for this product if:

- › you purchased your vehicle no longer than 30 days ago you're a resident in the UK or Channel Islands; or
- › if you're a partnership, company or other legal entity registered in United Kingdom or the Channel Islands (for example if you own a business with company vehicles).
- › your vehicle has a standard paint colour or finish.
- › your vehicle isn't for commercial or light commercial use, however Personal Class 1 business use is covered for up to 20,000 business miles per year.

Important information

- › Lifetime ownership guarantee on all repairs.
- › 12, 24, 36 or 48 months cover durations available.
- › If a cosmetic repair can't be performed and a body shop repair is needed, we'll pay a maximum of £150 (inc VAT) towards the cost.

Please note – if required, the cost towards a body shop repair will need to be paid by yourself in advance. We'll then reimburse the cost, up to the specified limit, upon providing us with an invoice or receipt as proof for work undertaken.

How to claim

As soon as you become aware of an incident that has resulted in damage which you believe could lead to a claim you must contact the administrator. You must report your claim within 30 days of the Incident.

Step 1: Log into your Account

Register your claim online by selecting 'get repair help' via the Assurant Vehicle Care App, or visit yourvehiclecare.co.uk/repair-bookings



Scan here to download the Assurant Vehicle Care App

Alternatively, you can call **0330 100 3305** to register your claim (Monday – Friday, 9:00am to 5:00pm).

Step 2: Complete your claim

Use our online claims form to add your claim details. You will need your personal and vehicle details, full details of the damage and when it occurred.

Step 3: Upload damage photos

Submit photos of the damage, please use a ruler or something to show the size of the damage in the photos.

Step 4: Submit your claim

Once you have filled out all of the information submit your claim to us.

Step 5: Review Process

We will review your claim and, if covered, will authorise it and instruct a repairer to contact you for the minor cosmetic damage to be repaired.

Cancelling your cover

If you wish to cancel within 30 days of your policy start date and have not made a successful claim on your policy, you will be entitled to a full refund of any premium you have paid. You will not receive a refund where you have already made a successful claim on the policy.

If you are paying by Direct Debit, or if you wish to cancel your policy after the 30 day period, please contact TWG Services Limited:

- Through the Vehicle Care App.
- Online at yourvehiclecare.co.uk.
- Call on 0330 100 3305 (Monday – Friday, 9:00am to 5:00pm).
- Via email to motor.admin@assurant.com.
- writing to: Motor Administration Department, TWG Services Limited, The Aspen Building, Floor 2, Vantage Point Business Village, Mitcheldean, Gloucestershire, GL17 0AF.

