



Cosmetic Repair Insurance Policy Summary



Your new car is probably your pride and joy. We want to help keep it that way and AutoTrust Cosmetic Repair Insurance is the perfect way to protect your investment and keep your car distinctive and showroom-fresh.

Why choose AutoTrust Cosmetic Repair Insurance?

If your car is your pride and joy, you will appreciate its fine lines, detailing and the beauty of its design. Unfortunately, you can't always be there to make sure it stays safe and sound and everyday knocks and bumps are part of life on today's roads.

Minor dents, scratches and scrapes from car parks, stone chips or other people's carelessness shouldn't take the shine off your car and AutoTrust Cosmetic Repair Insurance is the perfect way to maintain your car's showroom appearance for longer.

How can AutoTrust Cosmetic Repair Insurance help?

If your car suffers minor cosmetic damage from scratches, dents and stone chips, AutoTrust Cosmetic Repair Insurance will arrange and pay for the cost of repair to keep your car looking fresher for longer.

Our Autotruster Cosmetic Repair Insurance policy provides an exceptionally high level of cover and has received the top 5-star rating by Defaqto, the UK's leading independent financial services rating agency.

This rating can be verified on the Defaqto.com comparison website under the All Star Ratings Motor Section for Scratch and Dent Insurance.

Guaranteed repairs from qualified and accredited technicians will remove scratches and dents up to 30cm long or 3mm deep and stone chips up to 1.5cm in diameter or 3mm deep, keeping your car looking pristine.

AutoTrust Cosmetic Repair Insurance can also help maintain control on your motor insurance cost by preventing a potentially costly claim through your car insurer and helping you keep your No Claims Discount.



This document contains some important facts about AutoTrust Cosmetic Repair Insurance. It is to be regarded as only a summary of cover to help assist you in making an informed purchase decision. When cover is purchased a full policy document will be provided which contains all of the terms and conditions of the policy. Please take time to read the policy document to make sure you understand the cover it provides. (Terms and conditions within the full policy document are available on request prior to sale.)

Who is the insurer?

This insurance is provided by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Who is the Policy administrator?

The scheme is administered by Car Care Plan Limited. Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG.

What cover does this Policy provide?

This policy, for which you will pay either a single premium or monthly instalments, is for the period agreed at the time of purchase. During the period of insurance we will provide a cosmetic repair or where appropriate a touch-in repair to minor cosmetic damage to your vehicle up to the claim limit shown on your Validation Certificate. Repairs will be carried out by our Approved Repairer and your vehicle must be located in the United Kingdom, excluding the Isle of Wight, the Isle of Man and the Islands of Scotland (including the Shetland, Orkney, Inner Hebrides and Outer Hebrides Islands), at the time of repair.

Your claim limit is determined by the duration of policy you have purchased as follows:

- For a 12 month policy the claim limit is 6 claims.
- For a 24 month policy the claim limit is 12 claims.
- For a 36 month policy the claim limit is 18 claims.

Minor cosmetic damage means:

- A chip which is a chipped area on your vehicle, caused in a single incident, up to a maximum of 1.5cm in diameter or 3mm in depth.

- A damaged area caused in a single incident which contains a light scratch, minor dent or scuffed bumper, up to a maximum of 30cm in length or 3mm in depth.

In the case of multiple damages being caused by the same Incident, the total end to end size of the furthestmost points of the combined damaged area must also be no larger than 30cm in diameter or 3mm in depth. Any repairs which are estimated to exceed 4 hours to complete will not be considered to be minor cosmetic damage.

In the event that a cosmetic repair cannot be used to repair minor cosmetic damage on your vehicle under this policy, we will contribute up to a maximum of £150 including VAT towards the cost of having a conventional body shop repair carried out whereby the minor cosmetic damage is repaired as a result.

A cosmetic repair involves restoring eligible damaged areas as close as possible back to their original condition, however please be aware that no repair will be identical to the original automotive factory finish.

Cover will be subject to the terms and conditions provided in your policy document.

Please note this policy is not transferable to another vehicle.

Who can apply? (see “Eligibility” section of the policy document)

You are eligible for this cover if at the start date of the policy:

- You are a private individual and the registered owner and keeper of your vehicle;
- You are resident in the United Kingdom, excluding the Isle of Wight and the Islands of Scotland (including The Shetlands, Orkneys, Inner Hebrides and Outer Hebrides). Please note that this means that the Isle of Man is also excluded;
- Your vehicle has a standard paint colour or finish which is not considered specialist, non-standard or an exclusive paint colour or finish. This may include but is not limited to self- healing paint, body wrap, chrome illusion paint, two tone paint, or matt finishes;
- Your vehicle is less than ten years old and has fewer than 100,000 miles on the odometer at the start of the policy.

Cover can be purchased within 30 days of the delivery date of your vehicle.

Policy Exclusions (see “Exclusions” section of the policy document)

This insurance will not cover the following:

- that cannot be defined as a Light Scratch, Chip, Scuffed Bumper or Minor Dent or any Minor Cosmetic Damage where a Cosmetic Repair is not technically possible;
- to horizontal flat surfaces, roofs, bonnets and boot tops where the repairer deems it not possible to achieve a satisfactory finish using cosmetic repair or touch-in repair techniques;
- to paint colours and finishes that cannot be suitably matched by the repairer. These include but are not limited to specialist, non-standard and exclusive paint colours and finishes, for example: self-healing paint, body wrap, chrome illusion paint, two tone paint finish or matt finishes;
- to any body panel or part of a panel that has been distorted, ripped, torn, or perforated;
- caused by hail, rust, pitting or paintwork discolouration;
- to stickers, decals, beading or moulding (including protective plastic), or that requires the removal of these items;
- of any kind to wheels, wheel rims or wheel trims;
- to locks and handles, accessories, door mouldings, window mouldings, lights or any window;
- that requires replacement of any body panel or part of a panel;
- reported to the Administrator more than 30 days after the incident;
- that in the opinion of the Administrator was incurred before the start date;
- where it is discovered that this policy was purchased more than 30 days following the delivery date of your vehicle;
- where the number of minor cosmetic damages exceeds one per claim;
- if You have not paid the premium in full, or have not taken out a Car Care Plan instalment agreement in order to pay for this policy by instalments
- where the total number of claims made exceeds the claim limit;
- where any repair work is carried out without prior authorisation being given by the Administrator;

- where your vehicle is located outside the territorial limits;
- where your vehicle is named on a contract hire or lease agreement (but not including personal contract hire), used for commercial travel, or is a light commercial vehicle, emergency vehicle, delivery vehicle, panel van or vehicle exceeding 3500kg. The following types of vehicles are also excluded: motor cycles, scooters, three wheeled vehicles, kit-cars, quad bikes, caravans or motor homes, trailers, boats, vehicles used for hire or reward (for example taxis, self-drive hire or driving schools), delivery courier or a vehicle used in any sort of rally, speed testing, 4x4 off-roading, racing or any kind of competition, trial or used for any purpose in connection with the motor trade.

These are examples of the main exclusions. For complete details please refer to the full policy document.

Making a Claim (see “How to Claim” in the policy document)

In all cases please adopt the following procedure:

- Check that the damage is covered by this policy.
- Call the Administrator on 0344 573 8187 within 30 days of the damage occurring.

You will need to supply the following information:

- A. Your policy number (found on your Validation Certificate);
- B. Your vehicle registration number;
- C. Full details of the damage to your vehicle when it occurred and how the damage was caused;
- D. Confirmation that the damage falls within the parameters described as minor cosmetic damage within this document;
- E. Digital photo(s) to support your claim. This will help the Administrator to assess your claim. Your photos can be emailed to damage@carcareplan.co.uk.

Cancellation and cooling-off period

You have the right to cancel this policy within 30 days from the date you receive your policy documents and obtain a full refund, unless you have already made a successful claim under your policy. To cancel your policy within this 30-day period please contact the introducer who sold you your policy.

If you wish to cancel after this 30-day period, provided you have not already made a successful claim, you may cancel at any time up to the expiry date of your policy and receive a pro rata refund of your premium based on the number of whole months remaining. An administration fee of £35 will be deducted from the calculated amount prior to any refund being paid.

Requests for cancellations should be made by contacting the Administrator on 0344 573 8187, or in writing to:
Car Care Plan Limited, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire, BD3 7AG.

Please allow up to 28 days for your cancellation and refund to be processed.

For full details please refer to the policy document.

How to make a complaint

We hope that you will be pleased with the service we provide. In the unlikely event of a complaint, you should contact the Administrator in the first instance on 0344 573 8187, or in writing to: The Customer Services Manager, Car Care Plan Limited, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG.

You can also email complaints@carcareplan.co.uk.

If it is not possible to reach an agreement, you also have the right to ask the Financial Ombudsman Service to review your case. The right to apply to the Ombudsman must have been exercised within six months of the date of our financial decision. For more information you can visit the Financial Ombudsman Service website www.financial-ombudsman.org.uk or write to: The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone: 0800 023 4567 Mobile: 0300 123 9123.

This complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority trading standards service or Citizens Advice Bureau.

We abide by the Motor Industry Vehicle Warranty Products Code of Practice which can be found on The Motor Ombudsman Website at www.TheMotorOmbudsman.org.

The Motor Ombudsman will offer free impartial information and if appropriate an alternative dispute resolution process in the event that you are not satisfied with the outcome of a concern.

For further information, you can visit The Motor Ombudsman website at www.TheMotorOmbudsman.org or call their Information Line on 0345 241 3008.



Vehicle Warranties

Governing Law

This policy is subject to English law unless otherwise agreed.

Language

All communication between you and us will be conducted in English. For policyholders with disabilities the Administrator is able to provide, upon request, audio tapes and large print documentation. Please advise the Administrator if You require any of these services to be provided so the Administrator can communicate with You in an appropriate manner.

Financial Services Compensation Scheme

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if the Insurer is unable to meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim amount, without any upper limit.

For further information about the scheme (including the amounts covered and eligibility to claim) please refer to the FSCS website www.FSCS.org.uk or call 0800 6781100 or 0207 741 4100.

Data Protection Authorisation Statement

In processing and managing this policy, the Administrator will collect and store the information you have provided in their secure servers based in the United Kingdom.

In compliance with the Data Protection Act 1998, you are entitled to ask the Administrator to amend their records about you if they are not correct, and you may request a copy of the information the Administrator holds about you by applying to them in writing addressed to: Compliance Officer, Car Care Plan Limited, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG or by emailing CCPH_DPA@carcareplan.co.uk.

The Administrator may charge you the statutory fee of £10 for this service.





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If you would like a large print version of this information please contact us on:

0344 573 8187

AutoTrust Cosmetic Repair Insurance is administered by Car Care Plan Limited.
Car Care Plan, Jubilee House, 5 Mid Point Business Park, Thornbury,
West Yorkshire BD3 7AG

www.carcareplan.co.uk

Phone: 0344 573 8187

