

## About this document

Please note that this policy summary does not contain the full terms and conditions of the contract of insurance; please read the policy wording to make sure you understand the cover it provides.

You need to make sure that you answer any questions that we or your broker ask you, truthfully and correctly. If you provide information which is untrue or incorrect, it may mean that we cannot pay your claim and could also mean that your policy is invalid.

## Insurer

The policy is arranged by Pickles & Burns Ltd t/a GapInsurance.co.uk (FRN: 712347) & underwritten by UK General Insurance Ltd (FRN: 310101) on behalf of Great Lakes Insurance SE (FRN: 769884). 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.

Pickles & Burns Ltd is an appointed representative of Frank Pickles (Insurance Brokers) Ltd (FRN: 305297). Frank Pickles (Insurance Brokers) Ltd and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority.

This can be checked on the Financial Services Register at [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by calling them on 0800 111 6768 using the FRN numbers detailed above.

## Duration of cover

12, 24 or 36 months from the date of inception of this insurance subject to the period cover purchased and as detailed on the policy schedule.

## Your cover

Features and Benefits	Significant exclusions & limitations	Policy Section
<p>If your car requires repair as a result of scuffs, scratches or dents then in exchange for your premium payment, this policy will provide cover for repairs which can be completed using the Small to Medium Area Technique (SMART).</p> <p>This means:</p> <ul style="list-style-type: none"> <li>• Paint scuffs or scratches which are less than 150mm, 200mm or 300mm in length and/or diameter (subject to the level of cover purchased and as shown on the policy schedule) and no deeper than 3mm;</li> <li>• Paint chips which are less than 150mm, 200mm or 300mm in length and/or diameter (subject to the level of cover purchased and as shown on the policy schedule) and no deeper than 3mm;</li> <li>• Dents to your car's bodywork, which are less than 150mm, 200mm or 300mm in length and/or diameter (subject to the level of cover purchased and as shown on the policy schedule).</li> </ul> <p>The policy will cover scuffs, scratches or dents to a maximum of two external panels of the car (subject to the level of cover purchased and as shown on your schedule).</p>	<ul style="list-style-type: none"> <li>• Any car which is an excluded car.</li> <li>• If you permanently live outside of the mainland of either England, Scotland or Wales.</li> <li>• If your car is 7 years or older, or the mileage is 70,000 or more at; or you took delivery of your car more than 60-days prior to the start of the period of cover.</li> </ul>	<p>'Is this UK General Scratch &amp; Dent Insurance suitable for you?'</p>
	<ul style="list-style-type: none"> <li>• Claims should be reported within 30 days of the damage occurring. If you delay reporting your claim without good reason then this may mean that we do not pay part or all of your claim.</li> </ul>	<p>'Making a claim'</p>
	<ul style="list-style-type: none"> <li>• Any claim which our approved repairer advises is not suitable for a SMART repair.</li> </ul>	<p>'Your cover'</p>
	<ul style="list-style-type: none"> <li>• Claims arising within 14 days of the start date of the first period of cover.</li> <li>• Claims occurring before or after the period of cover.</li> <li>• Cars which were already damaged, prior to the start of the period of cover.</li> <li>• More than 3 (three) SMART repairs in any 12 months of cover, or any claim for repairs not completed by our approved repairer.</li> </ul>	<p>'General exclusions'</p>

## Making a claim

If you have a claim, please call MB&G Insurance Services Ltd, the claim handlers acting on our behalf, on 0191 258 8118 within 30 days of the damage occurring. Please refer to 'Making a claim' in the policy wording for full details.

## Changing your mind

If you decide for any reason that you do not want this insurance policy, then please contact your broker.

- If you do this within 30 days of taking out this policy, or the date which you received your documents if this is later and no claim has been made then the premium you have paid will be refunded in full. This is known as the 'cooling off period'.
- If you change your mind after the 30 day cooling off period and you have paid your premium in full, we will give you a pro-rata refund of your premium, based on the number of whole days remaining between your cancellation date and the end date of the policy shown on your schedule. If you have made a claim under this policy then you will not receive any refund.

There are certain circumstances where we may cancel the policy; please refer to the 'Cancellation' section of the policy wording for details.

## Complaints

If you want to complain about your claim, then please contact: MB&G Insurance Services Ltd, Cobalt Business Exchange, Cobalt Park Way, Newcastle Upon Tyne, NE28 9NZ. Tel: 0191 258 8118. Email: [claims@mginsurance.com](mailto:claims@mginsurance.com).

If you want to complain about anything else regarding your policy, not related to a claim, please contact the broker who arranged your policy for you.

If your complaint cannot be resolved in either case by the end of the next working day, it will be passed to:

Customer Relations Department,  
UK General Insurance Ltd,  
Cast House,  
Old Mill Business Park,  
Gibraltar Island Road,  
Leeds,  
LS10 1RJ.  
Tel: 0345 2182685. Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

In all correspondence please state that your insurance is provided by UK General Insurance Limited and quote scheme reference 06355A.

If it is not possible for us to reach an agreement with you, then you have the right to contact the Financial Ombudsman Service: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9GE. This complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights, please contact your local authority Trading Standards or Citizens Advice Bureau.

## Regulatory information

**Please refer to the policy wording for full details**

### Data protection

Any information provided to us will be processed by us and our agents in accordance with the Data Protection Act 1998, for the purpose of providing insurance and handling claims. This may mean that we need to provide information to third parties. We may also send information, in confidence, to companies acting on their instructions, including companies located outside of the European Economic Area.

### Financial Services Compensation Scheme (FSCS)

In the unlikely event that Great Lakes Insurance SE cannot meet its obligations, you may be entitled to compensation from the FSCS. This depends on the type of business and the circumstances of the claim; the amount that you are covered for may vary according to the type of insurance contract. You can get more information about compensation scheme arrangements from the FSCS or by visiting [www.fscs.org.uk](http://www.fscs.org.uk).

Effective date: 06/02/2017

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority and is an insurers' agent acting on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. This can be checked on the Financial Services Register at [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by calling them on 0800 111 6768 using the FRN numbers detailed at the start of this document.