

Insurance Product Information Document

Company: Pickles & Burns Ltd t/a GAPinsurance.co.uk

Product: Scratch & Dent insurance

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of Insurance?

This cover can help with costs should your car require repair as a result of chips, scuffs, scratches or dents that can be completed using the Small to Medium Area Technique (SMART).



What is insured?

- ✓ Within the period of insurance, we will pay for the cost of repair(s) resulting from minor body damage that has occurred to a maximum of two external body panels*.

This means:

- paint scuffs or scratches that are less than 150mm, 200mm, or 300mm in length and/or diameter* and no deeper than 3mm;
- paint chips that are less than 150mm, 200mm or 300mm in length and/or diameter* and no deeper than 3mm;
- dents to your car's bodywork that 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.



What is not insured?

- ✗ Any damage occurring or any claim made within the initial 14-day exclusion period.
- ✗ More than three claims in any 12 months of cover, recommencing at each anniversary of the start date, subject to the duration of cover purchased.
- ✗ The policy excess.
- ✗ A vehicle with a non-standard or custom paint finish including but not limited to self-healing paint, chrome illusion paint, two-tone paint, vinyl wrap or matte finishes.
- ✗ Any damage that in the opinion of the approved repairer cannot be repaired using a Smart Repair or will require the work to be completed by a bodyshop.
- ✗ Damage to headlights, lights, glass and wheels.
- ✗ Damage that has occurred as a result of a road traffic accident.
- ✗ Damage that is situated on your vehicle's roof.
- ✗ Damage where the paint is cracked, flaked or where any paint has been removed to reveal the underlying metalwork.
- ✗ Vehicles owned (temporarily or otherwise) by a business formed for the purposes of selling or servicing motor vehicles.
- ✗ Vehicles insured by any type of motor trade policy.



Are there any restrictions on cover?

- ! You must be a permanent resident in the mainland of either England, Scotland or Wales..
- ! You must be the registered owner and keeper of the vehicle or the person financing it on behalf of the owner or registered keeper.
- ! The vehicle must seven years old or less from the date of first registration, with mileage under 70,000 at the start of the policy period of cover, and must have been purchased less than 60 days prior to the purchase of this policy.
- ! The vehicle must not be included in the "Excluded Cars" list shown in the policy wording.
- ! Claims should be reported within 30 days of the damage occurring.



Where am I covered?

Your policy will cover you in the mainland of England, Scotland and Wales only.



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate, or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



When and how do I pay?

You can pay your premium as a one-off payment by debit or credit card. Alternatively, in most cases you can arrange to pay your premium over 6 or 10-monthly repayments, subject to a small arrangement fee.



When does the cover start and end?

Your cover will start and end on the dates specified on your policy schedule.



How do I cancel the contract?

If you decide that for any reason this policy does not meet your insurance needs, please contact us within 30 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full.

If you wish to cancel after the 30-day cooling-off period, so long as no claims have been made or are pending, you'll be entitled to receive a daily pro rata rebate of unused premium, which can either be refunded or used against the cost of purchasing a new policy for a replacement vehicle – an administration fee may apply.

If you elected to pay your policy premium by way of monthly payments and fail to make a monthly payment, you will be charged a default fee of £30, which will be collected at the same time as the missed payment. Your credit rating may be affected and your credit agreement may be cancelled, which could result in a cancellation fee of £15 being charged and your GAP insurance policy being cancelled.

If your GAP insurance policy is cancelled due to non-payment of premium, a daily pro-rata rebate of unused premium will be calculated as above and used against the cost of settling the finance agreement. Any excess funds will be returned to you.

Your Insurer

This insurance is underwritten 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.

UK General Insurance Limited is 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 <https://register.fca.org.uk> or by calling them on 0800 111 6768 or 0300 500 8082.

Making a claim

If you need to make a claim, please contact Mechanical Breakdown & General Insurance Services Limited (MB&G), the claims handler acting on our behalf, as soon as possible:

Mechanical Breakdown & General Insurance Services Limited, Cobalt Business Exchange, Cobalt Park Way, Wallsend, Newcastle Upon Tyne, NE28 9NZ or 0191 258 8118.

On all correspondence please tell them you are insured by UK General Insurance Limited and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help them to validate your policy details and deal with your claim as quickly as possible.

Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the Complaints Procedure below:

Complaints regarding the SALE OF THE POLICY

In the first instance, please contact:

GAPinsurance.co.uk
First Floor, 132 Huddersfield Road
Holmfirth
West Yorkshire
HD9 3AS
Tel: 01484 490 095
Email: support@gapinsurance.co.uk

Complaints regarding CLAIMS

In the first instance, please contact:

Mechanical Breakdown & General Insurance Services
Limited
Cobalt Business Exchange
Cobalt Park Way
Wallsend
Newcastle Upon Tyne NE28 9NZ
Tel: 0191 258 8118

If your complaint cannot be resolved by the end of the third working day it will be passed to:

Customer Relations Department
UK General Insurance Group Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ
Tel: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

On all correspondence please tell us you are insured by UK General Insurance Limited and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of up to €2million and fewer than ten employees. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower, London E14 9SR
Tel: 0800 023 4 567 or 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer.

What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk. You may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or you can write to: Financial Services Compensation Scheme, P O Box 300, Mitcheldean, GL17 1DY.