

## DEFINITIONS

### Administrator

Means AutoProtect (MBI) Limited of Cambridge House, Cambridge Road, Harlow, Essex, CM20 2EQ, Registration Number 5089293 (the "Administrator").

### Vehicle

Means the Vehicle described in the Policy Schedule/Proposal Form; light motor vehicles with a gross vehicle mass not exceeding 3500kg. The definition of Insured Vehicle excludes the following: motorcycles, scooters, three wheeled vehicles, quad bikes, caravans or motorhomes, trailers, boats, hire or reward (for example taxis, self-drive hire or driving schools), delivery courier or used in any sort of rally, speed-testing, racing of any kind or competition or trial and business use.

### Effective Date

Means the date of the Insured's signature on the Policy Schedule/Proposal Form.

### Insured/You/Your/Yourself

Means the person stated in the Policy Schedule/Proposal Form.

### Excess

Means the amount noted on the Policy Schedule/Proposal Form.

### Insurer/We/Us/Our

Means IGI Insurance Company Limited, Registered Office: 10<sup>th</sup> Floor Market Square House, St James's Street, Nottingham, NG1 6FG, Registered Number: 1229676. IGI Insurance Company Limited is authorised and regulated by the Financial Services Authority (FSA), their FSA number is 202189. This can be checked by visiting the FSA's website at [www.fsa.gov.uk](http://www.fsa.gov.uk).

### Minor Repair Damage (Not including bodyshop repairs)

Means Chips, Minor Dents and Light Scratches caused by Day-to-Day Motoring, falling within the parameters of the Template.

### Minor Dent (Not including bodyshop repairs)

Means damage to a metal body panel not exceeding 15 (fifteen) cm in diameter and where such panel has not been ripped, perforated or torn.

### Template

Means the cut-out section provided at the back of this policy.

### Day-to-Day Motoring

Means use of the Vehicle for social, domestic and pleasure purposes including journeys to and from a permanent place of work.

### Chip (Not including bodyshop repairs)

Means damage to the painted Vehicle not exceeding 1.5 (one and a half) mm in diameter.

### Light Scratch (Not including bodyshop repairs)

Means damage to the Vehicle body panel not exceeding 15 (fifteen) cm in length and not extended over more than 2 (two) adjacent body panels.

### Period of Insurance

Means 12 (twelve), 24 (twenty-four) or 36 (thirty-six) months from the Effective Date.

### Claimable Amount and Aggregate Limit

Means a maximum of (as stated on your proposal form) per claim inclusive of VAT. The total aggregate limit under this policy is as per your proposal form.

### Policy Schedule/Proposal Form

Means the signed form and declaration which contains details of the Vehicle, Effective Date and additional information provided in support of Your application for insurance cover.

### Premium

Means the amount as stated in the Policy Schedule/Proposal Form.

## TERMS & CONDITIONS

### 1. Care of the Vehicle

The Insured shall take all reasonable steps to maintain the Vehicle in an efficient and roadworthy condition.

### 2. Change of Ownership

This policy is non-transferable.

### 3. Misrepresentation

Misrepresentation, misdescription or non-disclosure of any material fact shall render this policy void.

### 4. Fraud

If any claim is in any respect fraudulent or otherwise improper or improperly processed or submitted, or if any fraudulent or improper means or devices are used by the Insured or anyone acting on behalf of the Insured to obtain any benefit under this policy or if any destruction or damage be occasioned by the willful act or negligence or with the connivance of the Insured, all benefits under this policy shall be forfeited.

### 5. Claims Conditions

5.1. The Insured shall, on the reporting of a claim, agree to comply with all the Administrator's reasonable requests to follow the prescribed claims procedures as explained in this wording and by claims staff. Repairs can only be effected by Our authorised repairers.

5.2. The Insured shall, on the occurrence of any event giving rise to a claim under this policy, give notice thereof to the Administrator within 14 (fourteen) days of the incident.

5.3. The Insured must check that the damage conforms to the parameters of the Template and confirm this to the Administrator when reporting a claim.

5.4. The Insured will be responsible for any costs incurred in the event that the reported damage exceeds the parameters of the Template.

5.5. Any repair work commenced or carried out without prior authorisation from the Administrator will render the claim invalid.

5.6. Once the repair work has been completed, the Insured is liable for and must immediately pay the Excess to the repairer. (An option for no excess is available - ask your supplying dealer).

5.7. The Insured will be responsible for payment of any repair work completed by the repairer that falls outside the scope of this policy.

5.8. Only the Administrator is mandated to authorise or reject claims. The Insured shall allow the Insurer or his appointed representative access to inspect the Vehicle, which is the subject of a claim.

### 6. How to make a claim

If You wish to claim You must follow the procedure below:

6.1. Contact the Claims Office on 0870 766 2786

6.2. For claims authorisation We will require:

- Your policy number.
- Full details of the damage including digital images
- Confirmation that the damage is within the parameters of the Template. If the claim is covered by the policy, verbal authorisation will be given to carry out the repair. A Claims Authority Number will be issued with an authorised repair cost which is the maximum We will pay for the repair, subject to Your Excess and the sum insured.

### 7. Cancellation

We hope You are happy with the cover this Insurance provides. However, if after reading this policy wording, this Insurance does not meet with Your requirements, please return it to the supplying dealer within 14 days from the date of issue and they will refund Your premium and notify Us.

This policy is not transferable

The Insurer shall not be bound to accept renewal of any Insurance and may at any time cancel any Insurance by sending 14 days written notice to the Insured at the address last known to Us. Provided the premium has been paid in full the Insured shall be entitled to a proportionate rebate of the premium paid in respect of the unexpired full months showing on the Insurance Schedule.

### 8. General Exclusions

There will be no cover under this policy in respect of:

8.1. Any damage to the Vehicle:

8.1.1. which is not Minor Repair Damage

8.1.2. incurred more than 14 (fourteen) days before the claim was reported.

8.1.3. incurred prior to the inception of the policy

8.1.4. not identified on the Policy Schedule/Proposal Form.

8.1.5. caused by or to by stickers or decals

8.1.6. beading, moulding, locks and handles

8.1.7. resulting in the replacement of any body panel or part of the Vehicle.

8.1.8. involving wheels, accessories, door mouldings, window mouldings, lamps of any sort or any window panel.

8.1.9. where the cost of repairs irrespective of the size of the damage exceeds the claimable amount.

8.1.10. cracked or dented bumpers.

8.1.11. where the technician confirms the repair requires a bodyshop and is not a SMART repair

8.1.12. roofs and bonnets are only covered if a smart repair is achievable, body shop repairs are excluded.

8.2. Any third party damage, which caused bodily injury.

8.3. Any consequential loss.

8.4. Claims made in excess of the Aggregate Limit.

8.5. The Excess per area repaired once the repair has been completed (if policy excess applies - ask your supplying dealer or see policy document).

8.6. Excluding vehicles used for business use other than journeys to and from a permanent place of work.

8.7. The Insured does not sign and date the Policy Schedule/Proposal Form.

## COMPLAINTS

Any enquiry or complaint regarding this policy should be addressed to:

The Managing Director  
AutoProtect (MBI) Ltd  
Cambridge House, Cambridge Road,  
Harlow CM20 2EQ  
Telephone: 0870 766 6667

Should the matter still not be resolved to Your satisfaction You have the right to refer the matter to:

The Financial Ombudsman Service (FOS), South Quay Plaza 11, 183 Marsh Wall, London, E14 9SR.

This procedure will not prejudice your right to take legal proceedings. However please note that there are some instances where the FOS cannot consider a complaint. Please quote Your policy number in all correspondence.

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if We cannot meet Our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

For further information visit [www.FSCS.org.uk](http://www.FSCS.org.uk)

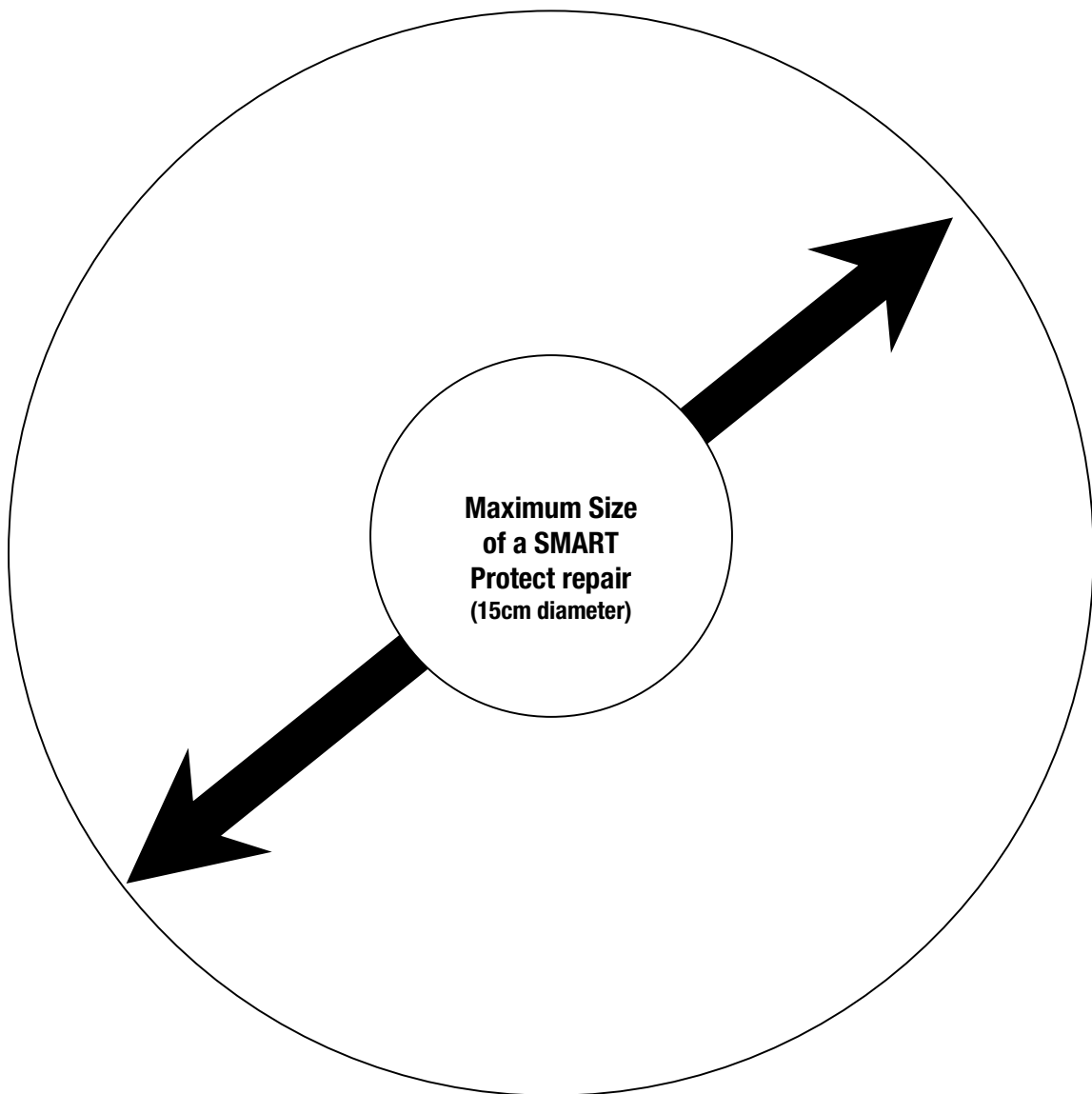
## Data Protection

For the purposes of the Data Protection Act 1998 the Data Controller in relation to any personal data You supply is AutoProtect. AutoProtect may use Your data to keep You informed by post, telephone or other means, of any products or services which may be of interest to You. If You do not wish to receive information from Us please write to AutoProtect, Cambridge House, Cambridge Road, Harlow, Essex, CM20 2EQ. With Limited exceptions, and on payment of an administration fee, You have the right to access and if necessary rectify information held about You. If You wish to make such an inspection, please write to Us. Calls may be recorded for training and monitoring purposes.

# SMART Protect Template

**SMART Protect only covers damage  
that fits within this template.**

Please see your SMART Protect policy  
for full terms and conditions.



SMART Protect excludes damage to the bonnet, boot and roof of the vehicle or any other damage requiring a bodyshop repair or which cannot be SMART repaired.

