

SMART Insurance

Insurance Product Information Document

Company: Red Sands Insurance Company (Europe) Limited is registered in Gibraltar Reg. No: 87598. Registered office: Level 3 Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar. Red Sands Insurance Company (Europe) Limited is authorised and regulated by the Gibraltar Financial Services Commission and is subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority in respect of business underwritten in the UK (No: 231635). Red Sands Insurance Company (Europe) Limited is a member of the UK's Financial Services Compensation Scheme and Association of British Insurers.

Product: SMART Protect with £500 Bodyshop Contribution

This document summarises the key features of your insurance policy. It is not tailored to your individual needs and so may not provide all the information relevant to your cover requirements. It is not the full terms and conditions - they are detailed in your policy document and insurance schedule.

What is this type of insurance?

This insurance covers you for the cost of repairs to minor dents, light scratches, minor scuffs and chips to your vehicle as a result of accidental damage.



What is insured?

- ✓ This insurance will pay for the cost of repairs as a result of accidental damage for minor dents, light scratches, minor scuffs and chips to the body of your vehicle.
- ✓ Vehicles up to 10 years old and less than 100,000 miles at inception of the policy.
- ✓ Our nominated repairer will carry out the required repairs to your vehicle at an agreed location in accordance with the terms and conditions of your policy.
- ✓ £500 (including VAT) Bodyshop repair contribution.



Are there any restrictions on cover?

- ! Claims are payable up to the maximum stated in the policy schedule.
- ! You must be the owner and keeper or authorised driver of the vehicle which must be registered and principally used in the United Kingdom Mainland.
- ! Damage to the vehicle body panel must not exceed 30 (thirty) cm in diameter and not extend over more than 2 (two) adjacent body panels.



What is not insured?

- ✗ Ineligible vehicles: There are certain vehicles we can't cover such as any vehicle with specialist paint finishes, taxis, couriers, commercial or emergency vehicles and vehicles with a gross vehicle mass over 3,500kg. Please refer to the full terms and conditions.
- ✗ Any damage to the vehicle which is not minor damage.
- ✗ Any damage which was incurred prior to the inception of the policy.
- ✗ Any third party damage.
- ✗ Any damage where the technician confirms the it is deemed unsafe to carry out the repair due to manufacturer guidelines.
- ✗ Any claims made in excess of the total maximum claim limit.
- ✗ Any vehicle that has been modified in any way from the manufacturer's specification.
- ✗ Any vehicle used for racing, pace making, speed testing, reliability trials, rallying or vehicles used for any other competitive event.



Where am I covered?

- ✓ The policy is effective in the England, Northern Ireland, Scotland (excluding any islands) and Wales.



What are my obligations?

- You must take reasonable care to give us and your retailer complete and accurate answers to any questions we ask – whether you are taking out, or making changes to your policy.
- You must notify the claims administrator of any possible claim as soon as reasonably possible but within a maximum of 30 days via the claims line on 01279 456 500.
- You must pay any premium when due otherwise cover will cease from the premium due date.
- You should notify us immediately of any changes to your vehicle via our customer services team on 01279 456 500.



When and how do I pay?

- You will need to pay your retailer for this policy at the time you purchase your vehicle. They may offer different payment options.



When does the cover start and end?

- The start and end dates are shown on your policy schedule.



How do I cancel the contract?

- You have the right to cancel the policy at any time.
- If you wish to cancel the policy within the first 30 days, you must contact the retailer who sold you the policy. If the policy is cancelled within the first 30 days of receiving it (cooling off period) you will be entitled to a full refund of the premium as long as you have not made a claim and do not intend to make a claim.
- If you wish to cancel your policy after 30 days you will be entitled to a pro-rata refund on the remainder of your policy as long as you have not made a claim and do not intend to make a claim. This will be calculated monthly and is paid for each full month left to run, and an administration fee of £35 will be charged to reflect the administrative cost of cancelling the policy. If the policy has not been paid in full, you will be entitled to a pro-rata refund on the amount you have paid less the administration fee of £35.
- Should you wish to cancel your policy, you will be required to submit the request and make the payment via the AutoProtect claims app or online.
- Download the AutoProtect app by searching your app store with the words AutoProtect Claims. You will then receive a download link via SMS. Messages are charged at your standard message rate. Alternatively visit www.apapp.co.uk.