

# Minor Damage Repair Cover

## Insurance Product Information Document

### Company: MAPFRE ASISTENCIA

MAPFRE ASISTENCIA Compañía Internacional de Seguros y Reaseguros Sociedad Anónima incorporated and registered in Spain, registered as a foreign company in the United Kingdom with company number FC021974, acting through its UK branch with branch number BR008042. Authorised by Dirección General de Seguros y Fondos de Pensiones and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority FRN 203041

### Product: Minor Damage Repair Cover

This document contains important facts about MAPFRE ASISTENCIA's Minor Damage Repair Cover Insurance, but does not describe the full terms of the policy. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

#### What is this type of insurance?

Minor Damage Repair Cover is designed to cover the cost of bodywork repairs in the event that your vehicle suffers minor cosmetic damage within the period of cover.



#### What is insured?

- ✓ This policy will provide cover for up to 10 repairs. You must be the registered keeper and/or owner of your vehicle in order to be covered
- ✓ Vertical Surfaces are covered for chips up to 15mm in length and 3mm in depth; scratches up to 300mm in length and 3mm in depth, and dents up to 300mm in length and 3mm in depth
- ✓ Flat/Horizontal Surfaces are covered for chips up to 15mm in length and 3mm in depth (weatherproofing only), and scratches up to 300mm in length and 3mm in depth, and bumpers are covered for scuffs up to 300mm in length and 3mm in depth
- ✓ We will treat multiple chips, scratches, dents or scuffs as a single repair if minor cosmetic damage is caused by the same incident and the total end to end size of the furthestmost points of the combined damaged area (including any non-damaged areas in between) is no larger than 300mm in length and 3mm in depth, or 15mm in length and 3mm in depth for chips



#### What is not insured?

- ✗ Chips larger than 15mm in length and 3mm in depth; scratches larger than 300mm in length and 3mm in depth; dents larger than 300mm in length and 3mm in depth; scuffs larger than 300mm in length and 3mm in depth, or any costs that we do not authorise in advance
- ✗ Specialist bodywork finishes, including but not limited to self-healing, chrome illusion, matte or textured finishes; matte or vinyl bodywork wraps
- ✗ Minor cosmetic damage that extends across more than 2 adjacent body panels, or which is estimated to exceed 4 hours to complete. In the event that minor cosmetic damage extends across more than 2 adjacent body panels, the entire claim will be excluded
- ✗ Dents to flat/horizontal surfaces; scuffs where the front or rear bumper has been cracked, ripped, torn or perforated
- ✗ Minor cosmetic damage to the structure/alignment of a panel; to stickers; decals; badges; wing mirrors (mirror housings will be covered); steel or alloy wheels; handles; locks; roof pillars; sunroof; roof rack; accessories; lights; glass; beading or moulding (including protective plastic) unless part of a panel claim and the repair can be completed without the removal of the beading or moulding
- ✗ Minor cosmetic damage caused by the weather; any gradual process, i.e., repeated key scratching around locks; fading; rust; unremoved bird droppings or tree sap; cracked, flaked or discoloured paint, or where minor cosmetic damage transitions from one colour paint to another
- ✗ VAT if your vehicle is registered to a business, used for business purposes, or in connection with your occupation where you are self-employed



#### Are there any restrictions on cover?

- ! The policy does not cover motorcycles; quad bikes; tricycles; mopeds; sidecars; kit cars; buses; coaches; motorhomes; stretched limousines; touring caravans; grey or parallel imports; vehicles not built for sale in the United Kingdom; that are more than 6 years old, or that weigh more than 3,500kg
- ! Vehicles named on a contract hire agreement; insured on any type of motor trade insurance policy; used for commercial purposes; in a dispatch or public service capacity; for driving instruction purposes in connection with your occupation; competition; rally racing; track days; speed testing; off road; pacemaking, or reliability trials
- ! You may take your vehicle to a repair facility of your choosing for a repair to be completed, however this must be approved by us prior to repairs being undertaken. Where you opt to do this, you may claim a contribution towards the repair costs of up to £200.00



## Where am I covered?

✓ England, Scotland and Wales



## What are my obligations?

- You must provide us with honest, accurate and complete information
- You must inform us without delay of any changes in your circumstances
- In the event of a claim you must contact the claims department within 30 days of any minor cosmetic damage occurring
- A signature will be required before and after a repair to confirm your acceptance



## When and how do I pay?

You must pay the premium as a one-off payment prior to the start of the policy. Payment can be made by bank transfer, direct debit or debit/credit card.



## When does the cover start and end?

Cover starts on the start date and lasts until the earliest of the following:

- a. the end of the period of cover shown on your certificate of insurance
- b. the date on which your vehicle is written off
- c. the date the policy is cancelled
- d. the date your vehicle is sold, transferred to another party who is not an immediate family member (i.e., parent; spouse; civil partner; son or daughter), or repossessed, or;
- e. the date the maximum number of repairs specified on your certificate of insurance has been reached



## How do I cancel the contract?

You have the right to cancel the policy and to receive a full refund of premium provided no claims are known or reported by giving notice of cancellation within 30 days of the date you receive your policy documents.

By email: [cancel@mapfre.co.uk](mailto:cancel@mapfre.co.uk)

By telephone: 0330 400 1681

In writing: In writing: Abraxas Insurance Administration Services Ltd, 1 Victoria Street, Bristol Bridge, Bristol, BS1 6AA

In addition to your statutory rights, if the policy is cancelled at any time after the 30 day cooling off period from the date you receive your policy documents, provided that no claims are known, pending or reported, you will be entitled to a refund of the unused portion of the premium paid to date, minus an administration charge of £20.00. Any refund due will be calculated on a daily pro-rata basis from the date we receive the letter, email or phone call of cancellation.