



## **SMART (Small Motor Accident Repair Technology)**

### **Summary of Cover**

This statement provides a summary only. It does not describe all terms and conditions relevant to your product and it is essential that you read the full policy document to ensure that you understand the product purchased.

### **SMART**

Designed to assist in maintaining the appearance of your vehicle as at the time of purchase.

### **Name of Insurer:**

Red Sands Insurance Company (Europe) Ltd is a company registered in Gibraltar No. 87598, registered office: Suite 913 Europort, Gibraltar.

### **Key Features and Benefits:**

Covers minor repair damage to your vehicle to a metal body panel not exceeding 15cm in diameter and where such panel has not been ripped, perforated or torn. Minor repair damage means chips (not exceeding 1.5mm in diameter), minor dents and light scratches to your vehicle during the period of insurance caused by day to day motoring. The repair can be carried out at a place of your convenience e.g. home or work address.

### **Conditions:**

You should take all reasonable steps to maintain the vehicle in an efficient and roadworthy condition. This policy is non-transferable. You will be responsible for: (1) any repair commenced or carried out without prior authorisation (2) costs incurred in the event the reported damage exceeds the template parameters (3) any repair work completed by the repairer that falls outside the scope of this policy. Policy excess of £25 for each claim.

### **Exclusions:**

Excludes vehicles used for business use other than journeys to and from a permanent place of work. This product is not available for vehicles exceeding 3500kg, motorcycles, scooters, three wheeled vehicles, quad bikes, caravans or Motorhomes, trailers, boats, hire or reward (e.g. taxis, self-drive hire or driving schools), delivery courier fleet users or vehicles used in any sort of rally, speed-testing, racing of any kind or competition or trial. Damage reported more than 14 days after discovery. Any damage caused by stickers or decals. Damage caused by third party which caused bodily injury. Beading, moulding, locks and handles and any repair involving accessories, door mouldings, window mouldings, lamps of any sort or any window panel. This policy does not cover any consequential loss. For any individual claim made in excess of £3,000 the whole of the claim will be excluded.

### **Claim limit:**

Maximum individual claim limit £3,000 inclusive of VAT – Total aggregate claim limit £3,000. Please see policy proposal/schedule for individual claims limit.

### **Duration:**

This policy is valid for 12 months from the effective date shown on your proposal form.

### **Cancellation:**

No fees are normally charged for arranging policies. However, if this policy is cancelled within 14 days of receipt of your policy book, AutoProtect (MBI) Ltd will charge an administration fee of £35. (An additional administration fee of £15 may be charged by your Dealer). **This policy has no surrender value and no premium paid will be refunded after 14 days.**

### **What to do in the event of a claim**

Telephone the claims line number of **0870 766 2786**.

Please have your policy type and number ready to quote, full details of the damage and confirmation that the damage is within the parameters of the policy template (15cm diameter). This will ensure that your enquiry will be dealt with promptly.

### **What to do if you have a complaint**

If you wish to register a complaint contact your supplying dealer or alternatively the policy administrator AutoProtect (MBI) Ltd.

**Telephone:** 0870 766 6667

**Post:** AutoProtect (MBI) Limited, Cambridge House,  
Cambridge Road, Harlow, Essex CM20 2EQ

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service (FOS).

### **Customer Compensation**

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme. Insurance advising and arranging is covered for 100% of the first £2000 and 90% of the remainder of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.