



Minor Damage Insurance

What is Minor Damage insurance

A convenient way of maintaining your vehicle's exterior bodywork in excellent showroom condition, by repairing those unsightly small scratches, dents and scuffs as they arise. These are often commonplace around door corners, front and rear quarters. All repairs are arranged at your convenience, designed to save you time, are guaranteed, and help you budget for your vehicle maintenance. The modern SMART (Small - Medium accident repair technology) repair process is quick, convenient and environmentally friendly. Your policy can cover you for up to a full three years, providing you with the reassurance and peace of mind that those unsightly blemishes will be swiftly and expertly repaired. Remember, no matter how carefully you drive or how considerately you park - all vehicles are likely to suffer scratches, dents and chips.

Eligibility

- You will only be eligible for cover under this policy if your vehicle has a standard paint finish, which is not self-healing, chrome illusion, two-tone, has a matte finish, or vinyl wrap
- Vehicles can only be used for normal personal use including commuting
- Available for new and used cars up to 8 years old and up to 80,000 miles



What is covered

- Dents, scratches & scuffs up to 30cm in diameter, 3mm depth
- Chips up to 1.5cm diameter, 3mm depth
- If a cosmetic repair technique cannot be applied to repair the minor cosmetic damage, we may contribute up to £150 towards a conventional bodyshop repair
- Up to six claims per year allowable
- Your vehicle is located in mainline Britain and up to a maximum of 30 days in the European Union during any twelve month period. Repairs will be undertaken within mainland Britain.



What is Not Covered

- Damage present prior to the commencement of the policy
- Repairs to ripped, torn or perforated panels, cracked or deformed bumpers
- Damage to wheels, locks, handles, glass, mouldings & accessories
- Damage sustained in a Road Traffic Accident
- Any **Minor Body Damage** to or by stripes, decals, stickers and vinyl wraps
- Your vehicle if it is used in competitions, pace making or for off road use
- Minor body damage to horizontal flat surfaces such as roofs, bonnets and boot tops
- Minor body damage that which extends over more than a single external panel

Key Facts

You may cancel this insurance policy within 30 days and receive a full refund providing you have not and do not intend to make a claim

You may cancel this policy at any time after 30 days and receive a pro rata refund

You may submit up to 6, 12 or 18 claims for 1, 2 and 3 year term policies respectively

Claims must be submitted within 30 days of the damage occurring

Easy to use claims process with digital submission of the damage for review by the claims assessor

Helps to protect your no claims bonus, and all repair work is guaranteed



Assurity Solutions is a UK business and we aim to provide you with the highest levels of customer service. Our claims procedure is straightforward and easy. For support or queries call 01275 891832

Should you wish to write to us;

Assurity Solutions Limited, registered in England & Wales Company number: 07130206, is authorised and regulated by the Financial Conduct Authority (FCA) FRN: 517510.

The insurer for this product is Great Lakes Insurance SE.



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