

# MotorEasy Cosmetic Repair Insurance

## Insurance Product Information Document

**Company:**  
Helvetia Swiss Insurance Company in  
Liechtenstein Ltd

**Product:** Cosmetic Repair Insurance

Helvetia Swiss Insurance Company in Liechtenstein Ltd is authorised and regulated by the Financial Market Authority of the Principality of Liechtenstein (FMA), and subject to limited regulation by the Financial Conduct Authority for the conduct of UK business, Firm Reference Number: 454140.

This insurance is provided by MotorEasy Services Limited, a company registered in the UK. MotorEasy Services Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register number: 724690.

This document contains some important facts about MotorEasy Cosmetic Repair Insurance. It is to be regarded as only a summary of cover to help assist you in making an informed purchase decision. Full terms and conditions of the policy are provided in your policy document. Please take time to read this policy document to make sure you understand the cover it provides.

### What type of insurance is it?

Cosmetic Repair Insurance provides cosmetic repairs for minor damage to paintwork without affecting your motor insurance policy or excess.



### What is insured?

- ✓ Provided:
  - You are a private individual and the registered owner and keeper of the vehicle;
  - Your vehicle is five years old or under and has covered less than 60,000 miles at the start date of the policy;
  - Your vehicle has been inspected by a local repair agent at a date and time to suit you. This vehicle inspection is arranged for you by MotorEasy, is free of charge and must be completed before a policy can be issued; and
  - Your vehicle has no existing cosmetic damage. Any issues identified during the inspection must be rectified before any policy can be issued and a further inspection may be required. If your vehicle has no existing cosmetic damage a policy must be taken up within 30 days of completion of the inspection.

Then during the period of insurance, we will provide a cosmetic repair or where appropriate a touch-in repair to minor cosmetic damage to your vehicle up to the claim limit shown in the Schedule of Cover.

- ✓ Minor cosmetic damage means:
  - A chip which is a chipped area on your vehicle, caused in a single incident, up to a maximum of 1.5cm in diameter or 3mm in depth;
  - A damaged area caused in a single incident which contains a light scratch, minor dent or scuffed bumper, up to a maximum of 30cm in diameter or 3mm in depth.

In the case of multiple damages being caused by the same incident, the total end to end size of the furthestmost points of the combined damaged area must also be no larger than 30cm in diameter or 3mm in depth. Any repairs which are estimated to exceed 4 hours to complete will not be considered to be minor cosmetic damage.

- ✓ In the event that a cosmetic repair cannot be used to repair minor cosmetic damage on your vehicle under this policy, we will contribute up to a maximum of £150 including VAT towards the cost of having a conventional body shop repair carried out whereby the minor cosmetic damage is repaired as a result.



### What is not insured?

This insurance will not cover minor cosmetic damage:

- ✗ That cannot be defined as a light scratch, chip, scuffed bumper or minor dent or any minor cosmetic damage where a cosmetic repair is not technically possible;
- ✗ To horizontal flat surfaces, roofs, bonnets and boot tops where the Approved Repairer deems it not possible to achieve a satisfactory finish using cosmetic repair or touch-in repair techniques;
- ✗ To paint colours and finishes that cannot be suitably matched by the Approved Repairer. These include but are not limited to specialist, non-standard and exclusive paint colours and finishes, for example: self-healing paint, body wrap, chrome illusion paint, two tone paint finish or matt finishes;
- ✗ To any body panel or part of a panel that has been distorted, ripped, torn, or perforated;
- ✗ Caused by hail, rust, pitting or paintwork discolouration;
- ✗ That requires replacement of any body panel or part of a panel;
- ✗ Reported to the administrator more than 30 days after the Incident;
- ✗ Where it is discovered that this policy was purchased more than 30 days following the completion of the inspection of your vehicle or where a free of charge vehicle inspection facilitated under this policy has not been carried out before the policy was activated. Occurred before the inception of this insurance;



### Are there any restrictions on cover?

! The following claim limits apply depending on which policy duration is chosen.

Policy Duration	Maximum Number of Claims
12-month policy	6 claims
24-month policy	12 claims
36-month policy	18 claims

This policy does not cover the following:

- ! Where the vehicle is named on a contract hire or lease agreement (but not including personal contract hire), used for commercial travel, or is a light commercial vehicle, emergency vehicle, delivery vehicle, panel van or vehicle exceeding 3500kg. The following types of vehicles are also excluded: motor cycles, scooters, three wheeled vehicles, kit-cars, quad bikes, caravans or motor homes, trailers, boats, vehicle used for hire or reward (for example taxis, self-drive hire or driving schools), delivery courier or a vehicle used in any sort of rally, speed testing, 4x4 off-roading, racing or any kind of competition, trial or used for any purpose in connection with the motor trade;
- ! A cosmetic repair involves restoring eligible damaged areas as close as possible back to their original condition, however please be aware that no repair will be identical to the original automotive factory finish.



### Where am I covered?

- ✓ To purchase this cover, you must be a resident in the United Kingdom, excluding the Isle of Wight and the Islands of Scotland (including the Shetland, Orkney, Inner Hebrides and Outer Hebrides Islands). Please note that this means the Isle of Man is also excluded.
- ✓ Our Approved Repairer can only carry out repairs on vehicles that are located in the Territorial Limits.



### What are my obligations?

- You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.
- **If you need to make a claim:** Check that the damage is covered by this policy and call the administrator on 0800 131 0001 within 30 days of the damage occurring supplying the following information: Your policy number (found on your Schedule of Cover), your vehicle registration number, full details of the damage to your vehicle, when it occurred and how the damage was caused, confirmation that the damage falls within the parameters described as minor cosmetic damage and digital photo(s) to support your claim. This will help the administrator to assess your claim. Your photos can be emailed to [damage@motoreasy.com](mailto:damage@motoreasy.com).



### When and how do I pay?

You can pay your premium as a one-off payment prior to the start of cover or in monthly instalments.



### When does the cover start and end?

Your cover will take effect and end on the dates stated in your schedule of cover.

The period of insurance will end earlier if:

- You, or anyone representing you, defrauds or deliberately misleads the insurer or the administrator; or
- The vehicle is sold or transferred to a new owner; or
- The claim limit has been reached.



### How do I cancel the contract?

To cancel your policy please make contact via your MotorEasy account or call MotorEasy on 0800 131 0001. Cancellations made within the first 30 days of purchase receive a full refund, thereafter a pro-rata refund can be obtained subject to an administration fee.

Please note you will not receive a refund where you have already made a successful claim on the policy.