

Scratch & Dent Insurance

Insurance Product Information Document



The Policy is underwritten by 1Edge Insurance PCC Limited (“Insurer”) acting on behalf of its cell, 1Edge Insurance Cell 1, which is licensed to carry on international general insurance business by the Guernsey Financial Services Commission (GFSC) –GFSC Ref. No. 2771296.

This Policy is arranged for you and administered by Stubben Edge (Risk) Limited (“We/Us/Our”) who is authorised and regulated by the Financial Conduct Authority (Firm Reference Number 943286). Stubben Edge (Risk) Limited (09073942) is registered in England and Wales.

Product: Scratch & Dent Insurance Policy

This document provides a summary of the key information relating to Scratch and Dent Insurance. It highlights the main features as well as the conditions and exclusions of this Policy. Full terms, conditions and exclusions can be found in the Policy Wording. You will also receive a Policy schedule showing the specific details of your Policy and the cover(s) you have selected. Please take time to read the Policy documents when you receive them. Complete pre-contractual and contractual information on the product is provided in the full Policy documentation.

What is this type of insurance?

Cover can help with costs should your vehicle require repair because of chips, scuffs, scratches and dents using the Small to Medium Area Technique (SMART).



What is insured?

Within the Period of Insurance, the Insurer will pay for the cost of repair(s) resulting from minor body damage. Each incident of minor body damage will be treated as a separate claim.

Minor body damage includes:

- ✓ Paint chips that are less than 300mm in length and/or diameter, 3mm in depth, and limited to a single body panel.
- ✓ Dents not exceeding 300mm in length and/or diameter, 3mm in depth, and limited to a single body panel.
- ✓ Scratches that are less than 300mm in length and/or diameter, 3mm in depth, and limited to a single body panel.
- ✓ Paint scuffs that are less than 300mm in length and/or diameter, 3mm in depth, and limited to a single body panel,

For the avoidance of doubt, any damage spanning more than one body panel and exceeding a total length of 300mm across multiple panels will not be considered minor body damage.

Any claim is subject to the limit of indemnity (as per your Policy Schedule) and in circumstances where one incident causes damage to two panels the incident will be treated as two claims under the claims limit (as per your Policy Schedule).

Therefore, if the remaining allowable number of claims under the Policy is limited to one, the Insurer will only pay for the repair of one panel, even if two panels are damaged in a single incident



What is not insured?

- ✗ Any damage occurring or any claim made prior to the cover start date (14 days from the start date of your first Scratch & Dent Policy unless changes occur at renewal of any Policy. Where there are changes at renewal of any Policy the claims waiting period of 14 days applies).
- ✗ More than:
 - three claims in a 12-month Policy;
 - six claims in a 24-month Policy;
 - nine claims in a 36-month Policywith cover recommencing at each anniversary of the start date, subject to the duration of cover purchased.
- ✗ The Policy Excess
- ✗ A vehicle with a non-standard or custom paint finish including but not limited to self-healing paint, chrome illusion paint, two tone paint, vinyl wrap or matte finishes.
- ✗ Any damage that in the opinion of the approved repairer cannot be repaired using Smart Repair or will require the work to be completed by a Bodyshop.
- ✗ Damage to headlights, lights, glass or wheels.
- ✗ Damage that has occurred as a result of a Road Traffic Accident.
- ✗ Damage that has occurred as a result of wear and tear, hail, corrosion, or pitting (which is a type of corrosion that can affect any materials including metals that have a protective coating).
- ✗ Damage caused by decals or stickers.
- ✗ Damage that is situated on your vehicle's roof.
- ✗ Damage where the paint is cracked, flaked or where any paint has been removed to reveal the underlying metalwork.
- ✗ Taxis, self-drive hire, driving schools, service vehicles, commercial vehicles with a carrying capacity exceeding 1750kg or any vehicle not listed in Glass's Guide.



Are there any restrictions on cover?

- ! You must be a permanent resident of either England, Scotland, or Wales
- ! You must be the registered owner and keeper of the vehicle or the person financing it on behalf of the owner or registered keeper.
- ! The vehicle must be under 5 years old from the date of manufacture, with mileage under 60,000 at the start of the Policy period of cover.



Where am I covered?

- ✓ The United Kingdom, the Channel Islands, and the Isle of Man.



What are my obligations?

- You must take reasonable care to provide complete and accurate answers to questions we ask when you take out cover, make changes to and renew a Policy.
- You must:
 - Provide us with specific photographs of your vehicle within 14 days of the Policy inception date (for information on the type of images required please refer to the definition of Electronic Images in the Policy Wording. You can find out how to forward the photographs to us in the Your Obligations section of the Policy Wording). Failure to do so will result in termination of your Policy by the Insurer
 - Inform us if there is a change in ownership of your vehicle.
- Should you wish to make a claim, you must report it to our Claims Administrator, Mechanical Breakdown & General Insurance Services (MB&G) by completing the online form or by calling or writing to MB&G and provide them with Electronic Images of the damage within a period of 14 days from the date that the minor body damage occurred. Failure to do so will result in your claim being rejected by the Insurer. You can find contact details under the Making A Claim section and details of the photographs required under the Electronic Images definition in the Definitions section of the Policy Wording.



When and how do I pay?

- You can either pay for your Policy in full up front or by monthly instalments.
- If you pay by monthly instalments this is shown in the schedule to the Policy. The deposit payment is due to Stubben Edge (Risk) Limited on or before the first day of the Period of Insurance, all other monthly payments will be made between you and a third-party credit supplier under a credit agreement.



When does the cover start and end?

- From the start date (shown on your Policy schedule) for 12 months, 24 or 36 months.
- We will notify you at least 30 days before your Policy is due for renewal.



How do I cancel the contract?

- You may cancel this Policy within 14 days after the start of your Policy (as shown in the schedule). If you contact us in this time, no charge will be made, and we will refund any premium (provided you have not made any claims and do not know of any grounds for a claim).
- If you wish to cancel after this period, provided you have not made any claims and do not know of any grounds for a claim, you are entitled to a refund in respect of the portion of the Period of Insurance which is unexpired at the time of your cancellation. The insurer will not refund any premium under £20. A £30 administration fee will be charged to cover the costs of cancellation.
- If you purchased your Policy through an insurance broker, please contact the broker in the first instance. If you did not purchase your Policy through an insurance broker, or you are unable to contact your insurance broker, please use the details below:

Call: 0207 8461 378

Email: enquiries@stubbenedge.com