

Please note that this Policy Summary does not contain the full terms and conditions of the insurance product. Full terms and conditions can be found in the insurance document.

This policy summary provides you with the key features of this Insurance. Full terms and conditions can be found in the insurance document, available on request. Should you have any questions regarding this insurance please contact our Customer Services team on 03300 555 262.

**Insurer**

This Insurance is underwritten by Zenith Insurance Plc and effected through Motorway Direct Plc (the administrator for the Insurer). Zenith Insurance Plc and/or its co-insurers whose names and addresses are available upon request.

Authorised Insurers, registered in Gibraltar No 84085.  
Registered Office: 846-848 Europort, Gibraltar

Zenith Insurance Plc is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Conduct Authority in respect of underwriting insurance business in the UK (Financial Service Register number 211787).

Zenith Insurance Plc is a member of the Association of British Insurers  
Several Liabilities Notice

The obligations of Zenith Insurance Plc and its co-insurers under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of each insurer’s individual subscription. If one of the insurers does not for any reason satisfy all or part of its obligations the other insurers will not be responsible for the defaulting insurer’s obligations.

This insurance is administered and claims are handled on behalf of the Insurer by Motorway Direct Plc

Motorway Direct Plc is authorised and regulated by the Financial Conduct Authority (FCA), Financial Service Register number 311741. Registered Office; Warranty House, Savile Street East, Don Valley, Sheffield, S4 7UQ. Registered in England & Wales No. 3222540. Group VAT registration: 804 0501 84.

For details of authorised firms visit the FCA website on [www.fca.org.uk](http://www.fca.org.uk) or by contacting the FCA consumer helpline on 0800 111 6768.

The Insurer is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if We cannot meet Our obligations to you. This depends on the type of business and circumstances of the claim. Insurance arranging and administration is covered for 90% of the claim with no upper limit. You can learn more about this scheme at [www.fscs.org.uk](http://www.fscs.org.uk) or by phoning 0800 678 1100 or 0207 741 4100.

**What we cover**

Subject to the terms and conditions as described in this document, this insurance policy covers the following services:

**Scratch & Dent**

<b>Chips and Scratches</b>	Repair scratches made by stone chips, key scratches etc, and consistent with damage limited to the dimensions of the Template
<b>Scuffed Bumpers</b>	Repair dents and scuffs on painted or textured finish bumpers to match existing finishes.
<b>Ding &amp; Dent Removal</b>	Dings and Dents limited to the dimensions of the template manipulated back to original shape without the need for re-spraying

Cover is limited to a maximum of 2 Incidents per year.

Each valid claim is subject to a £25 claims excess.

This insurance will only cover Minor Repair Damage to Your Vehicle to a metal body panel not exceeding 150 mm in diameter and where such panel has not been ripped, perforated or torn. As a guide it should be noted that Minor Repair Damage that covers an area greater than the size of the Template will not be covered by this policy.

No repair will be identical to an automotive factory finish, which is machine-sprayed to tolerances beyond human capability. Hence no possible repair will ever be ‘as good as new’. We and the Repair Organisation discharge Our obligations under any repair agreement by providing a good quality, hand-completed aftermarket repair. In normal circumstances, such a repair is unlikely to be detected by a casual examination of the Vehicle by an untrained observer unaware of the previous damage location.

**What is not covered**

This insurance does not cover the following:

- Damage that pre existed before the Policy Start Date or within the Waiting Period.
- Any damage showing evidence of rust, corrosion or hail impact.
- Damage reported more than 14 days after discovery.
- Any damage caused by stickers or decals.
- Beading, moulding, locks and handles and any repair involving accessories, door mouldings, window mouldings, lamps of any sort or any window panel.
- A defect which is deemed not to be Accidental Damage.
- General wear and tear, neglect or poorly maintained finish.
- Any resultant loss or third party claims, bodily injury, road hazard, fire damage or any other losses beyond the actual scope of cover.
- Any repairs if they are covered by another insurance policy or motoring breakdown organisation recoverable from a third party.
- Damage to flat panels such as bonnet or roof where invisible repairs cannot be performed or where damage requires a body shop repair.
- Any repair estimate over 5 hours to complete.

**You will be responsible for:**

- any repair commenced or carried out without prior authorisation or reported more than 14 days after discovery.
- costs incurred in the event the reported damage exceeds the Template parameters.
- any repair work completed by the Repair Organisation that falls outside the scope of this policy.

**Eligibility**

This insurance is available for passenger cars, vans and light commercial vehicles up to 3,500kg GVW that are registered within the Geographical Limits.

This insurance does not cover vehicles that;

- are used for hire or reward (e.g. taxi or driving tuition);
- have been modified (unless We have agreed this before Policy Start Date);
- have been previously recorded as an insurance total loss;
- are used for road-racing, rallying, or any other competitive event;
- are motorcycles, scooters, three wheeled vehicles, quad bikes, caravans, motorhomes, trailers or boats;
- are delivery courier fleet vehicles.
- are used for business use other than journeys to and from a permanent place of work.

## Your right to cancel

1. You may cancel this insurance within 14 days of the Policy Start Date or the date on which You receive the contractual terms and conditions whichever occurs the later and obtain a full refund by contacting Our customer services department. If We have made a claim payment to You or on Your behalf during this time the total value of claims paid will be deducted from any refund due. Any refund of premium will be processed by the selling dealer.
2. After 14 days You may cancel this insurance but no refund of premium is available.
3. We or the Insurer may cancel this insurance by writing to You and giving You 14 days notice. We will write to Your last known address. If We cancel this insurance We will refund to You the unused part of Your premium, calculated pro-rata.

## How to make a claim

If You think that You have a claim which may be covered by this insurance, You must contact Us in the first instance. The claims telephone number is: 03300 555 256. We will arrange for an independent specialist from Our Repair Organisation to assess any damage. Repairs must not be started until We have given authority.

## Our commitment to good service

We hope You will be completely happy with this Insurance but if something does go wrong, We would like to know about it. We will do Our best to resolve the issue and make sure it doesn't happen again.

### If You need to complain

Complaints about the sale of this Insurance

If You have any concerns regarding the sale of this Insurance, please contact the Seller.

### Complaints about this Insurance

Please contact Our GAP Administration team either by telephone on 03300 555 257, or by e-mail to [customerservices@motorwaydirect.co.uk](mailto:customerservices@motorwaydirect.co.uk). Alternatively write to Us at Motorway Direct Plc, Warranty House, Savile Street East, Don Valley, Sheffield, S4 7UQ.

We will acknowledge Your complaint within 5 working days. We will advise You who is dealing with it and when We expect to respond. We aim to respond fully within 8 weeks. However if We are unable to provide a final response within this period We will write to You before this time and advise why We have not been able to offer a final response and how long We expect Our investigations to take.

If You remain unhappy with Our final response, or We have not managed to provide a final response within 8 weeks of Your complaint, You may be entitled to refer Your complaint to the Financial Ombudsman Service for help and advice.

- Phone: 0800 023 4567 or 0300 123 9123
- Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)
- Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)
- Post: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

### Financial Services Compensation Scheme (FSCS)

The Insurer is covered by the FSCS and You may be entitled to compensation from the scheme if the Insurer cannot complete it's obligations. This depends on the type of business and the circumstances of the claim. For claims against insurers 90% of the claim is covered with no upper limit.

Further information about the compensation scheme is available from [www.fscs.org.uk](http://www.fscs.org.uk) or by phoning 0800 678 1100 or 0207 741 4100.

The European Union offers an Online Dispute Resolution Platform which may assist some customers with a complaint. You can access this platform at [www.ec.europa.eu/consumers/odr](http://www.ec.europa.eu/consumers/odr).

**Please make sure You always quote Your policy number from the schedule.**

## How to Contact Us

**Motorway Direct Plc:** Warranty House, Savile Street East, Don Valley, Sheffield, S4 7UQ.

**Claims Line** 03300 555 250

**Claims Fax** 03300 555 256

**Customer Services** 03300 555 262

**E-mail** [customerservices@motorwaydirect.co.uk](mailto:customerservices@motorwaydirect.co.uk)

Telephone calls may be monitored and recorded for quality assurance and compliance.