

Scratch & Dent Insurance

Insurance Product Information Document



Company: Ping Insure

Product: Scratch & Dent Insurance

This insurance is provided by Ping Insure Limited which is registered in the UK and is underwritten by Novus Underwriting Limited on behalf of Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG.

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation.

What is this type of insurance?

This insurance will cover you in the event of minor body damage to your vehicle.



What is insured?

You are covered for the following:

If your vehicle suffers minor body damage, up to two external panels, you are covered: -

- ✓ Up to £3,000 (including VAT) in any one period of insurance for the cost of repairs resulting from minor body damage, including:
 - Paint chips up to 3mm in diameter and 3mm in depth.
 - Dents not exceeding 300mm in diameter and 3mm in depth within a single body panel.
 - Scratches less than 300 mm in length and 3mm in depth within a single body panel; and
 - Paint scuffs less than 300mm in diameter and 3mm in depth within a single body panel.



What is not insured?

Main Exclusions only:

- ✗ The policy excess.
- ✗ Minor body damage to the roof of the vehicle, bonnet or door handles.
- ✗ Any Minor body damage that in the opinion of the approved repairer cannot be repaired using a SMART repair or will require the work to be completed by a bodyshop.
- ✗ Any minor body damage which extends over more than two external panels including the bumpers:
- ✗ Wear and tear, corrosion, pitting, discolouration, tar staining, neglect or a defect which does result from accidental damage
- ✗ Cracked or deformed bumpers
- ✗ Vehicles not listed in Glass's Guide.
- ✗ Excluded vehicles (please refer to the policy wording).
- ✗ Vehicles with a non-standard or custom paint finish (including but not limited to matte finishes, chrome illusion, two tone or self-healing paint).
- ✗ Scratch and dent damage incurred as the result of a road traffic accident.
- ✗ Any deliberate damage caused by you or any omission on your part.



Are there any restrictions on cover?

- ! The vehicle must be free of any pre-existing faults at the time of issue of the policy.
- ! Repairs will be undertaken by our approved repairer.
- ! Your vehicle must be a maximum of 7 years old at the inception date of this policy to be eligible for cover.
- ! Your vehicle must have completed less than 70,000 miles at the inception date of this policy to be eligible for cover.
- ! You must supply us with electronic images of all four wheels and tyres prior to this policy being accepted, confirming the Alloy Wheels and Tyres are not Damaged
- ! This policy is unable to be transferred to a new vehicle.

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Where am I covered?

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



What are my obligations?

Disclosing important information

(This applies if you are a private individual taking out the insurance wholly or mainly for purposes unrelated to your business, trade or profession) You must take reasonable care to provide complete and accurate answers to questions you are asked when you take out or make any changes to your policy.

Duty of fair presentation

(This applies if you are taking out the insurance contract in any other capacity)

Under the Insurance Act 2015, you have a duty to make fair representation of the risk to us before the policy starts, when you make any amendments to your cover your policy. This means you must:

- Disclose all material facts which you know or ought to know (A "material fact" is information that would influence our decision as to whether to insure you and, if so, on what terms)
- Make the disclosure in a reasonably clear and accessible way and.
- Ensure that every material representation of fact is substantially correct and made in good faith.

Full details of what constitutes "fair presentation" and the consequences of breaching this duty are given in the Policy Document.



When and how do I pay?

You pay for this insurance as a one-off payment by credit card, debit card, Pay Pal or a Premium Finance agreement at the beginning of the period of cover.



When does the cover start and end?

Your cover starts on the policy start date shown on your Policy Schedule and continues for a period for the period selected and shown on your Policy Schedule.



How do I cancel the contract?

You can cancel our policy for your selected add on products within 14 days of the Inception Date or, if later, within 14 days of the date you receive this Policy Document by returning your documents to the dealer. We will refund any premium you have paid as long as you have not made a claim and do not intend to make a claim.

You can also cancel your policy at any other time and receive a pro-rata refund of your premium based on the number of whole months of the original insurance period remaining, subject to an administration fee charged by the administrator of £34.99 for each add on products.

If you do not forward to us, the Electronic images within 14 day, the products in which the eligibility criteria have not been met, will be cancelled, and a £19.99 admin fee deducted from the full refund for each add on products.

You can cancel your policy by: -

- Login into your Ping Insure account online
- Contacting our cancellation team by email cancellations@pinginsure.co.uk

All cancellations, will need to be approved by Ping Insure.

If you have a premium finance arrangement in place, please refer to the terms of the agreement with the finance provider.

If you cancel your policy with less than 6 months remaining, there will be no return of premium.