



# Scratch & Dent Insurance

Terms and Conditions



Arranged by [car2cover.co.uk](http://car2cover.co.uk)  
underwritten by Fortegra Europe Insurance Company Limited



## Policy Terms and Conditions

### 1. POLICY DETAILS

These terms and conditions together with the **Policy Schedule** sets out **Your** insurance cover. Please note the following:

- This is a contract of insurance ("Policy") between **You**, the purchaser named on the **Policy Schedule**, and **Us**, Fortegra Europe Insurance Company Limited. **Your Statement of Demands and Needs** and the undertaking to pay the premium, forms the basis of the **Policy**.
- The **Administrator** (Connect Administration Ltd) and **Us** do not provide advice or a personal recommendation about the suitability of this **Policy**. It is **Your** responsibility to ensure the **Policy** meets **Your** needs.
- Please check the information contained in the **Policy Schedule** is correct and that it meets **Your** requirements. If it doesn't, please contact the **Policy Retailer**.
- Please read these terms and conditions carefully, in conjunction with the **Policy Schedule** and **Statement of Demands and Needs**, and make sure **You** understand and fully comply with them, as failure to do so may jeopardise the payment of any claim which might arise and could lead to the **Policy** becoming void.
- Please note that as in **Section 12 - MISINFORMATION**, **You** have an obligation to provide **Us** with any facts which may be relevant to this insurance.
- Fortegra Financial Corporation ("Fortegra US"), a company organised under the laws of the State of Delaware, registration number 4885848 with its main principal office located at 10751 Deerwood Park Blvd, Suite 200, Jacksonville, FL 32256, holds more than 10% of the voting rights and capital of both **Us**, the **Administrator**, the **Complaints Handler**, and the **Claims Handler** by virtue of the common shareholding of Fortegra US.
- Words that have special meanings are in bold, and the definitions can be found in **Section 2 - DEFINITIONS**.

### Your Duties

- **You** should read this **Policy** carefully to make sure it provides the cover **You** require.

## 2. DEFINITIONS

**Administrator:** Connect Administration Ltd, 3 Monarch Court, The Brooms, Emersons Green, Bristol, BS16 7FH. Customer Services telephone 0117 456 2443. Customer Services email enquiries@connect-admin.co.uk. Connect Administration Ltd (under Firm Reference number 937565) is an appointed representative of ITC Compliance Ltd (registration number is 313486) which is authorised and regulated by the Financial Conduct Authority (FCA) for the conduct of general insurance. This information can be checked on the Financial Services Register by visiting the FCA's website <https://register.fca.org.uk/s> or by contacting the FCA on 0800 111 6768. Additional details on the extent of Connect Administration Ltd's authorisation and regulation by the Financial Conduct Authority are available from the **Administrator** on request.

**Approved Repairer:** A repairer appointed by the **Claims Handler** or **Us** to undertake a **SMART Repair** to the **Vehicle**.

**Bodyshop Repair:** Any repair (except damage to bonnet, roof and boot) required to **Your Vehicle** that cannot be achieved by a **SMART Repair** technique (as determined by an **Approved Repairer**) and is deemed to only be repairable by a bodyshop.

**Claims Handler:** Defend Insurance Holding s.r.o, Telephone 0161 451 4805, Customer Services email customerservices@defendinsurance.co.uk

**Complaints Handler:** ITC Compliance Ltd, 3 & 4 Monarch Court, The Brooms, Emerson Green, Bristol, BS16 7FH. Customer Services telephone 0117 456 2443, or complaints@itccompliance.co.uk. ITC Compliance Ltd is authorised and regulated by the Financial Conduct Authority (FCA) for the conduct of general insurance, under Firm Reference number 313486. This information can be checked on the Financial Services Register by visiting the FCA's website <https://register.fca.org.uk/s> or by contacting the FCA on 0800 111 6768. Additional details on the extent of ITC Compliance Ltd's authorisation and regulation by the Financial Conduct Authority are available from the **Complaints Handler** on request.

**Day to day Motoring:** The use of **Your Vehicle** for social, domestic and pleasure purposes, including journeys to and from a permanent place of work and any business use up to a maximum of 20,000 miles per year.

**Incident Date:** The date of the incident where damage has occurred to the **Vehicle**.

**Family Member:** **Your** spouse or civil partner, or a parent, grandparent, child, grandchild, brother, or sister.

**Minor Cosmetic Damage:** Accidental damage to the bodywork of **Your Vehicle** (damage to the roof, bonnet, boot lid/tailgate or any horizontal surface is covered only if a **SMART** repair is achievable) caused by a sudden and unforeseen incident during **Day-To-Day Motoring** resulting in: -

- a minor stone chip, up to 3mm in diameter and 1.5mm in depth, which can be filled and sealed to prevent rust; or
- a minor dent to a metal body panel, not exceeding 30cm in diameter and not where the panel has been ripped, perforated, torn or the area distorted; or
- a minor scratch, up to 1.5mm in depth, not exceeding 30cm in length; or
- a scuffed bumper, which is less than 30cm in diameter, less than 3mm in depth and sitting within one bumper panel; or
- a scratched or scuffed wing mirror cover/casing, where the damage is less than 30cm in diameter and less than 3mm in depth.

# Scratch and Dent Insurance

**Policy Retailer:** The company that arranged this insurance for **You**.

**Policy Schedule:** The schedule provided to **You** when **You** purchased this **Policy**, which contains **Your** details, details of the **Vehicle** and the **Policy** term.

**SMART Repair:** Any **Minor Cosmetic Damage** to **Your Vehicle** up to £500 incl VAT per claim that involves using a **Small to Medium Area Repair Technique**. Such techniques use specialised tools, paints and materials and avoid the need for a **Bodyshop Repair**.

**Statement of Demands and Needs:** Any **Statement of Demands and Needs** and declaration accepted by **You** together with any additional information **You** may have supplied to **Us** in support of **Your** application for this **Policy**.

**Supplying Dealer:** The dealership, broker or leasing company that the **Vehicle** was purchased or leased from.

**Territorial Limits:** The United Kingdom, Isle of Man and the Channel Islands. Territorial limits will include the countries of the European Economic Area for a period of up to sixty (60) days for any one single trip.

**Vehicle:** The vehicle purchased, financed or leased by **You** which meets the eligibility criteria set out in this **Policy**.

**We/Us/Our:** Fortegra Europe Insurance Company Ltd UK Branch, a branch of Fortegra Europe Insurance Company Ltd (Financial Conduct Authority registration number 805770). Fortegra Europe Insurance Company Ltd has its registered office and principal place of business at Office 13, SOHO Office The Strand, Fawwara Building, Triq I-Imsida, Gzira, GZR 1401, Malta (Malta Company registration number C 84703), is authorised under the Insurance Business Act 1998 of the laws of Malta to carry out general business of insurance, and is regulated by the Malta Financial Services Authority of Triq I-Imdina, Zone 1, Central Business District, Birkirkara, CBD 1010, Malta. Together with its UK Branch, Fortegra Europe Insurance Company Ltd is authorised by the Prudential Regulation Authority, is subject to regulation by the Financial Conduct Authority, and limited regulation by the Prudential Regulation Authority. Fortegra Europe Insurance Company Ltd has a registered branch in the UK with its registered address at Fifth Floor, 20 Fenchurch Street, London, United Kingdom, EC3M 3BY (UK Branch registration number BR021916). Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Annual reports on our solvency and financial position can be found at <https://www.fortegra.eu/solvency-and-financial-condition-reportt>.

**You/Your:** Any individual or business who is detailed on the **Policy Schedule** and who has paid the necessary premium under this **Policy**.

## 3. ELIGIBILITY

**You are eligible for cover from the start date of this Policy if:**

- **You** are applying as an individual or business; and
- **You** are eighteen (18) years of age or over; and
- **You** are resident in the United Kingdom, Channel Islands or the Isle of Man; and
- **You** have purchased and commenced this **Policy** from the **Policy Retailer** no later than one hundred and eighty (180) days after delivery or collection of the **Vehicle**.

**The vehicle is eligible for this cover if:**

- It is a car registered in the United Kingdom, Channel Islands or the Isle of Man; and
- It has been purchased, financed or leased from the **Supplying Dealer**.
- The **Vehicle** is not older than 7 years at the start of this policy.

**Please Note: The following vehicles and vehicle uses are NOT eligible for cover;**

- Any left hand drive vehicle; and
- Emergency vehicles, commercial vehicles, taxis, courier vehicles, buses, minibuses, coaches, trucks, motor homes, trailers, heavy goods vehicles, licensed private hire vehicles, daily rental vehicles, breakdown and recovery vehicles; and
- Vehicles used for dispatch, hire and reward, driving school tuition, chauffeuring, road racing, track days (timed or untimed), rallying, pace-making, speed testing or any other competitive event.
- Any **Vehicle** that has been modified after the purchase date.

## 4. POLICY TERM

The **Policy** is for the chosen term, up to thirty-six (36) months, as detailed on the **Policy Schedule**. **Your** cover will end at the earliest of any of the below:

- **You** failing to pay **Your** premium when due; or
- **You** or the **Vehicle** no longer meeting the eligibility criteria for **Your Policy**; or
- The **Vehicle** being sold, or transferred to a new owner, other than under **Section 9 - TRANSFERRING YOUR POLICY**; or
- The value of claims settled by **Us** having reached the limit as defined in Section 5 - **WHAT IS COVERED**; or
- The **Policy** being cancelled by either **You** or **Us**; or
- The expiry date of the **Policy** as detailed on the **Policy Schedule**
- This **Policy** is not renewable.

## 5. WHAT IS COVERED

### Cover and Benefit Limit

If during the **Policy** term **Minor Cosmetic Damage** occurs to the bodywork of **Your Vehicle** within the **Territorial Limits** as a result of **Day-To-Day Motoring**, **We** will cover the cost of a **SMART Repair** by an **Approved Repairer**, subject to the following limits: -

- £500 including VAT for any one repair.
- £3,000 including VAT in total during the **Policy** term.

Where the **Minor Cosmetic Damage** falls within the terms of **Your Policy** but is not repairable using a **SMART Repair** technique (as determined by an **Approved Repairer**), **We** will contribute up to £250 including VAT towards a **Bodyshop Repair** so long as the repair is not the subject of a motor insurance claim.

**You** will need to submit a paid invoice for the **Bodyshop Repair**, and any amount paid to **You** will be subject to the total limit defined above, during the **Policy** term.

Additional drivers named on **Your** motor insurance will be covered, providing they are eighteen (18) years of age or over and hold a full valid driving licence.

### Note

- In the event of multiple cases of **Minor Cosmetic Damage** being caused by the same incident, these will be treated as one claim and will be subject to the 30cm diameter area.
- Repair guarantees are subject to the Approved Repairers' guarantee policy.

### Transferrable Cover

**You** may transfer **Your Policy** subject to the conditions in **Section 9 - TRANSFERRING YOUR POLICY** where a **Family Member** takes ownership of the **Vehicle**.

## 6. WHAT IS NOT COVERED

### What you are not covered for

1. Any claim where the **Incident Date** is before the **Policy** start date.
2. Any damage caused where the **Vehicle** is used for reasons other than **Day-To-Day Motoring** or the damage is the subject of a motor insurance claim.
3. Any **Minor Cosmetic Damage** which is not reported within thirty (30) days of the **Incident Date**.
4. Damage that is not repairable by a **SMART Repair**, is beyond **Minor Cosmetic Damage** or because of the extent or number of areas of damage, a **Bodyshop Repair** is required.
5. Vehicles with paint finishes which are 'Pearl' or 'Pearlescent' effect, two-tone or matt finishes. If in doubt, consult your **Supplying Dealer** before purchasing this **Policy**.
6. Where the body panel, bumper or wing mirror is ripped, perforated, cracked or torn or there is damage to the structure and/or alignment.
7. Damage to the locks or handles, beading, mouldings, lamps, window panels, tyres, wheels or wheel trims.
8. Any damage that has been accumulated over an extended period, which **We** or the **Claims Handler** deem to be wear and tear.
9. Any damage showing evidence of rust, corrosion or hail impact.
10. Any damage caused by stickers or decals.
11. Any **Minor Cosmetic Damage** where an **Approved Repairer** deems the repair unsafe.
12. Any replacement parts required, including stickers and decals.
13. A defect which is deemed not to be accidental damage, such as defective design or wear and tear, or a previous repair that was sub-standard.
14. Any claim relating to a road traffic accident or as a result of fire, theft or flood.
15. Any claim arising from manufacturing defects or inherent design faults.
16. Any claim relating to damage caused by neglect or a deliberate, careless act or omission by **You**.
17. Any damage that existed prior to the purchase of this insurance.
18. Any damage that occurs within 14 days of the **Policy** start date. If this insurance is purchased before day of delivery, no claim wait period will apply. For policies purchased on day of or after delivery, **You** may not make a claim in the first 14 days from its start date.
19. Any amount that exceeds the benefit level per claim or in total, as detailed in Section **5 - WHAT IS COVERED**.
20. If during the **Policy** term the **Vehicle** is used for any of the excluded uses that appear in Section **3 - ELIGIBILITY**.
21. The cost of any routine maintenance or adjustments.
22. Any VAT where **You** are VAT registered and able to reclaim the VAT element.
23. For consequential damage of any kind or any consequential loss, injury or damage.



## 7. HOW TO MAKE A CLAIM

### Step 1

Contact the **Claims Handler** as soon as **You** become aware of an incident that has resulted in damage:-

- by telephone on 0161 451 4803
- by emailing [claims@defendinsurance.co.uk](mailto:claims@defendinsurance.co.uk)

### Step 2

The **Claims Handler** will provide **You** with instructions on how to submit **Your** claim information.

Please note:-

- The **Claims Handler** will require photographs of the damage in order to assess **Your** claim. **You** are required to include evidence of the diameter of the damage by using a ruler when taking the photographs.
- The information the **Claims Handler** may reasonably require must be received within thirty (30) days of the **Incident Date**.

### Points to note about the claims process

- The **Claims Handler** will appoint an **Approved Repairer** who will be responsible for completing the necessary work in the event of a successful claim.
- **We** or the **Claims Handler** reserve the right to subject the **Vehicle** to an independent assessment.
- Where **We** authorise a contribution towards a **Bodyshop Repair**, **You** must pay for the repair in the first instance and send the **Claims Handler** a copy of the relevant invoice.
- **We**, the **Administrator**, the **Claims Handler**, the **Complaints Handler**, the **Supplying Dealer** and the **Policy Retailer** may obtain and share information concerning any claim **You** may make against the **Policy** with the **Policy Retailer** or any **Approved Repairer**, for the purposes of administering **Your Policy** and claim.

## 8. POLICY CONDITIONS

- The maximum benefit payable by **Us** is detailed in **Section 5 - WHAT IS COVERED** and on the **Policy Schedule**.
- If **You** are covered by any other insurance or warranty for the same or similar benefit(s) provided under this **Policy**, then **We** will only be responsible for paying a fair proportion of any benefit which **We** would otherwise be due to pay.
- **You** will be responsible for payment of any repair work completed by the **Approved Repairer** that falls outside the scope of this **Policy**.
- **You** will be responsible for any costs incurred in the event that the reported damage exceeds the parameters detailed under **Minor Repair Damage**.
- The maximum benefit payable by **Us** in respect of the **Vehicle** is the claims limit on the **Policy Schedule**.
- It shall not be possible for **You** to assign or change the benefits of the **Policy** in any way whatsoever, other than as specified in **Section 9 - TRANSFERRING YOUR POLICY**.
- We have the right to take proceedings against other parties in **Your** name, in order to recover for **Our** benefit, the amount of any payment made under this **Policy**.
- **You** must notify the **Policy Retailer** as soon as possible if any of **Your** details change during the **Policy** term.

## 9. TRANSFERRING YOUR POLICY

This **Policy** cannot be transferred to another **Vehicle** or to any subsequent owner of the **Vehicle** except where ownership of the **Vehicle** is transferred to a **Family Member**.

Cover may be transferred to that **Family Member** by contacting the **Policy Retailer** within thirty (30) days of change of ownership, so long as that **Family Member** meets the eligibility criteria in **Section 3 - ELIGIBILITY**. In the event of bereavement, the remaining benefits of this insurance may be transferred to a **Family Member**

## 10. CANCELLING YOUR POLICY

**You** have the right to cancel **Your Policy** at any time. Please see the table below for **Your** refund rights.

If **You** wish to cancel **Your Policy** at any time, please contact the **Policy Retailer**.

Time Period	Refund Rights
Cancellation before <b>Policy</b> commencement date	If <b>You</b> cancel before the <b>Policy</b> commencement date, <b>You</b> will be entitled to a full refund of premium paid and no administration fee will be charged.
Cancellation within thirty (30) days of the start date on the <b>Policy Schedule</b> or receipt of the <b>Policy</b> terms (whichever is later)	If <b>You</b> cancel within thirty (30) days and have not made a successful claim on <b>Your Policy</b> , <b>You</b> will be entitled to a full refund of premium paid. <b>We</b> will not charge an administration fee.
Cancellation within thirty (30) days of the start date on the <b>Policy Schedule</b> or receipt of the <b>Policy</b> terms (whichever is later)	If <b>You</b> cancel within thirty (30) days and have not made a successful claim on <b>Your Policy</b> , <b>You</b> will be entitled to a full refund of premium paid. <b>We</b> will not charge an administration fee.
Cancellation after thirty (30) days from the start date on the <b>Policy Schedule</b> or receipt of the <b>Policy</b> terms (whichever is later)	<p>If <b>You</b> cancel after thirty (30) days and have not made a successful claim on <b>Your Policy</b>, <b>You</b> will be entitled to a pro rata refund, based on the number of fully unexpired calendar months remaining on <b>Your Policy</b> minus a fixed amount of £35 to cover administration costs incurred in relation to <b>Your</b> cancelled <b>Policy</b>.</p> <p>If the unexpired pro rata value of <b>Your Policy</b> is less than the £35 administration fee, <b>We</b> will not charge the balance.</p> <p>A pro rata refund example is as follows: -</p> <ul style="list-style-type: none"> <li>• 36-month <b>Policy</b> term</li> <li>• £269 total premium paid for <b>Policy</b></li> <li>• Cancellation in month 12 leaves 24 full months remaining.</li> <li>• Pro rata refund of £179.33 less £35 administration fee.</li> <li>• Amount of refund due to <b>You</b> is £144.33</li> </ul>

## 11. COMPLAINTS PROCEDURE

If **You** wish to make a complaint about the conduct of the sale, please contact the **Policy Retailer**.

The **Complaints Handler** handles all other complaints relating to this **Policy** on **Our** behalf.

If **You** wish to make a complaint, please do so;

- by telephone 0117 456 2443 or
- by writing to the Customer Outcome Manager at [complaints@itccompliance.co.uk](mailto:complaints@itccompliance.co.uk)

The **Complaints Handler** will acknowledge **Your** complaint promptly and will aim to resolve it within eight (8) weeks from first notification.

If the **Complaints Handler** cannot resolve **Your** complaint within this period, they will notify **You** in writing to confirm the reasons why. In this case, or if **Your** complaint is not resolved to **Your** satisfaction, the **Complaints Handler** will advise **You** of **Your** rights to refer **Your** complaint to The Financial Ombudsman Service, free of charge:

- by submitting **Your** complaint online – please see [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk); or
- by email at [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk); or
- by telephone on 0207 964 1000; or
- by writing to the Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, Isle of Dogs, London, E14 9SR UK.

**IMPORTANT:** The Financial Ombudsman Service will expect **You** to have followed the above procedure before they accept **Your** case. Following this complaints procedure does not affect **Your** legal rights.

## 12. MISINFORMATION

When applying for insurance, varying **Your** cover, or submitting a claim, **You** or anyone acting on **Your** behalf must take reasonable care to answer all questions honestly and to the best of **Your** knowledge. Failure to do so may affect the validity of **Your Policy** or the payment of **Your** claim.

## 13. APPLICABLE LAW

This **Policy** shall be subject to the law of England and Wales, unless **We** and **You** agree otherwise.

## 14. SANCTIONS

**We** shall not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

## 15. THIRD PARTY RIGHTS

Except where otherwise required by law, **You** and **We** have agreed that:

- it is not intended for any third party to this contract to have the right to enforce the terms of this **Policy**;
- **You** and **We** can rescind or vary the terms of this contract without the consent of any third party to this **Policy**, who might seek to assert that they have rights under this **Policy**.

## 16. COMPENSATION SCHEME

**You** may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) in the UK if, in the unlikely event, Fortegra Europe Insurance Company Ltd cannot meet its liabilities under this **Policy**. The level and extent of compensation provided will depend on the location of the risk, the type of insurance and on the circumstances of the claim.

Further information about the Financial Services Compensation Scheme is available from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk). The FSCS can be contacted:

- online by completing the form on the FSCS website [www.fscs.org.uk/contact-us/](http://www.fscs.org.uk/contact-us/); or
- by calling 0800 678 1100; or
- by writing to Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY; or
- by live chat via the FSCS website [www.fscs.org.uk/contact-us/](http://www.fscs.org.uk/contact-us/)

## 17. PRIVACY AND DATA PROTECTION NOTICE

### Data Protection

Fortegra Europe Insurance Company Ltd and the **Administrator** (as Joint Data Controllers) are committed to protecting and respecting **Your** privacy in accordance with the current Data Protection Legislation ("Legislation"). Below is a summary of the main ways in which **We** process **Your** personal data.

### How we use your Personal Data

**We** may use the personal data **We** hold about **You** for the purposes of performing **Your** contract of insurance, this includes providing insurance that **You** request of **Us** and administering the same; including handling claims and any other related purposes, underwriting (which may include underwriting decisions made via automated means), offering renewal terms, pricing or statistical purposes. **We** may also use **Your** data to safeguard against fraud and money laundering and to meet **Our** general legal and regulatory obligations.

### Disclosure of Your Personal Data

**We** may disclose **Your** personal data to third parties involved in providing products or services to **Us**, or to service providers who perform services on **Our** behalf. These include **Our** group companies, affinity partners, brokers, agents, third party administrators, other insurers, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, fraud detection agencies, loss adjusters, external law firms, external accountants and auditors, regulatory authorities, and as may be required by law.

## International Transfers of Data

**We** may transfer **Your** personal data to destinations outside of the UK or the European Economic Area (“EEA”). Where **We** transfer **Your** personal data outside of the UK or EEA, **We** will ensure that it is treated securely and in accordance with the Legislation.

## Your Rights

**You** have the right to ask **Us** not to process **Your** data for marketing purposes, to see a copy of the personal information **We** hold about **You**, to have **Your** data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to restrict the processing of **Your** data, to ask **Us** to provide a copy of **Your** data to any controller and to lodge a complaint with the local data protection authority.

## Retention

**Your** data will not be retained for longer than is necessary and will be managed in accordance with **Our** data retention policy. In most cases the retention period will be for a period of seven (7) years following the expiration of the **Policy**, or **Our** business relationship with **You**, unless **We** are required to retain the data for a longer period due to business, legal or regulatory requirements.

If **You** require more information or have any questions concerning **Our** use of **Your** personal data, **Our** full Privacy Policy can be found at <https://www.fortegra.eu/privacy-policy>. Alternatively, please contact The Data Protection Officer, Fortegra Europe Insurance Company Ltd, Office 13, SOHO Office The Strand, Fawwara Building, Triq l-Imsida, Gzira, GZR 1401, Malta or via email at [dpofficer@fortegramalta.com](mailto:dpofficer@fortegramalta.com)

# NOTES

Thank you for choosing [car2cover.co.uk](https://car2cover.co.uk) to arrange your insurance.

For policy purchase or policy amendment questions please call  
01438 870615



car2cover.co.uk is a website owned by Click2protect UK Limited.  
Click2protect UK Limited is Authorised and Regulated by the Financial Conduct Authority. Our FCA number is 670499.

Contact us at;

Click2protect UK Limited  
The Officers Mess  
Royston Road  
Duxford, CB22 4QH

tel : 01438 870615

email : [mail@car2cover.co.uk](mailto:mail@car2cover.co.uk)