

# SMART Repair Insurance

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# SMART Repair

Small scratches, scuffs and dents are not only unsightly, but have a negative effect on the value of your car. In the past, cars in need of cosmetic repair would have been sent to a conventional body shop, meaning that you would be without your car while the repair took place and potentially the cost of a large bill.

Thankfully many small scratches, scuffs and dents can be fixed using SMART repair technology.

## What is SMART Repair?

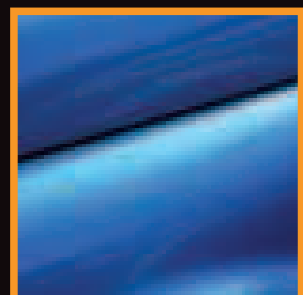
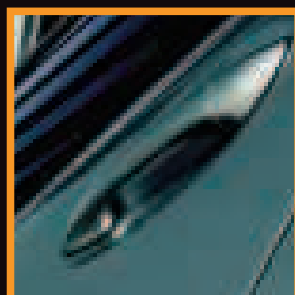
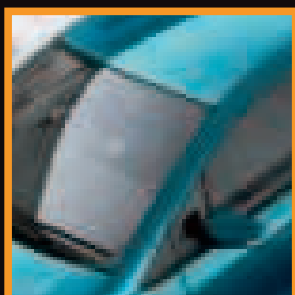
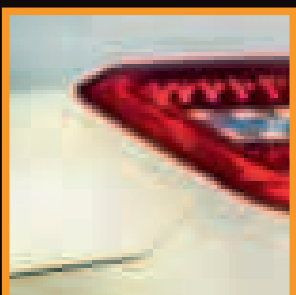
The SMART Repair concept was originally created to offer the motor industry a fast, cost-effective solution to assist in the cosmetic repair of used vehicles.

SMART Repair Insurance now lets you take advantage of this new solution to ensure your vehicle looks as good as new by repairing those minor little bumps and scratches as they happen.

What's more, SMART Repair Insurance will pick these costs up for a full 3 years!

## Why SMART Repair?

- Protect your no claims bonus.
- Maintain your car in excellent condition.
- Maximise future resale value.
- Professional mobile repair carried out in a convenient location.
- Most repairs can be completed within an hour.



## What is covered?

- Light Scratches (such as a "hedge scratch") – Means a scratch that is visible but not deep enough to be able to feel to the vehicle body panel not exceeding 15cm in length and not extended over more than 2 adjacent body panels.
- Heavy Scratches (where you can nick your fingernail on the scratch) – Means a visible scratch to the vehicle body panel not exceeding 15cm in length and not extended over more than 2 adjacent body panels and excludes the bonnet, the roof and the boot.
- Minor dent – Means a dent to a metal body panel not exceeding 15cm in diameter where such panel has not been ripped, perforated or torn and where the dent is not within 3cm of the edge of the panel.
- Scuffed bumpers – Means damage up to 15cm in diameter, 3mm in depth and sitting within 1 body panel.

## Significant Exclusions

- The first £10 of each claim;
- Any claim which is not minor repair damage, as determined by our technician;
- Any claim for bonnets, boots and roofs where a SMART repair is not achievable, such as a heavy scratch;
- Any claim incurred more than 14 days before the claim is reported;
- Any claim caused by or to stickers or decals, cracked or dented bumpers, or damage to beading or moulding;
- Any claim for minor damage that involves accessories, door mouldings, window mouldings, lights of any sort or any window panel;
- Any cost for work carried out on the vehicle without authorisation from the administrator;
- Any claim where this policy was not purchased within 30 days of the delivery date of your vehicle.

Please read the terms and conditions for a full list of cover and exclusions.

Protect your investment.

Keep your car looking as good as new with SMART Repair Insurance.

Vehicles should be less than 7 years old and have covered less than 80,000 miles at point of purchase.

## Your Step by Step guide to making a claim

**IMPORTANT – PLEASE NOTE THAT ANY WORK COMPLETED WITHOUT AUTHORISATION FROM THE ADMINISTRATOR WILL NOT BE COVERED AND WILL RENDER THE CLAIM INVALID**

### Step 1:

Check the damaged area to ensure the required repair work falls within the specified guidelines detailed within your policy document.

### Step 2:

Contact the SMART Repair Claims Department on 0845 873 1390. Please have your vehicle registration and policy number at hand.

### Step 3:

We will fully explain the process to you and will send a Claim Form which must be fully completed and returned to us with clear pictures of the damage.

### Step 4:

Once you have fully completed the Claim Form, return it to us at the address provided, with the pictures clearly showing the damaged area and measured against the Repair Template provided.

### Step 5:

On receipt of your fully completed Claim Form the SMART Repair Claims Team will assess your claim based on the policy terms and conditions.

### Step 6:

Once a claim has been authorised, a date for the SMART repair work to be undertaken will be scheduled with you, at your convenience.

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Tel: 0845 873 1390  
Premia Solutions Limited is authorised and regulated  
by the Financial Conduct Authority

Repair Template

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1 2 3 4 5 6 7 8 9 10 11 12 13 14 15