



This document does not form part of your contract of insurance but it shows the important aspects of your Minor Damage Insurance policy that we think should be brought to your attention. It is not the full terms and conditions - they are detailed in your policy schedule.

## Type of Insurance

In brief Mercedes-Benz Minor Damage insurance will cover You for the cost of repairs to minor dents, light scratches, light scuffs and chips as a result of accidental damage, so long as You have paid the premium. Please ensure You keep Your policy schedule together with this policy document in a safe place.

## Features and benefits

Within the period of insurance the insurer will pay for the cost of repairs to minor dents, light scratches, light scuffs and chips as a result of accidental damage. Our nominated repairer will carry out the required repairs to your vehicle at an agreed location in accordance with Mercedes-Benz UK paint and warranty guidelines and will not invalidate your paint warranty.

If We confirm to You that a minor damage repair is not achievable within the guidelines and a Bodyshop Repair is required You will then be required to provide Us with an invoice for the Bodyshop Repair that has been carried out relating to Your claim. We will then pay directly to You within 14 days up to a maximum of £250 (Including VAT) towards that Bodyshop Repair upon receipt of the original invoice. To ensure any manufacturers guarantees remain intact on the vehicle it is recommended that any repair work is carried out by a Mercedes-Benz Approved Repairer. Any repair work carried out by a non- Mercedes-Benz Approved Repairer could compromise Your manufacturer paintwork warranty and vehicle warranty and will not be covered under Your policy if for example, the repair has not been completed to that of a sufficient standard or if further damage is caused as a result of this non-approved repair.

## Limitations

- The maximum amount the insurer will pay is up to The Maximum Limit of the policy which is £3000 (inclusive of VAT) as indicated on Your policy schedule for a combination of Minor Damage Repairs and any Bodyshop Repairs for which We have made a contribution. The maximum amount the insurer will pay for each individual bodyshop repair will be £250 (including VAT) up to the Maximum Claim Limit.
- The vehicle must be a Mercedes-Benz Passenger Car

- You are a permanent UK resident
- The policy is not transferable

## Main exclusions

Like all policies of this type there are some circumstances that this insurance does not cover. Importantly some of these include:

- Any vehicle with Specialist Paint Finishes, emergency vehicles, vehicles used for hire or reward (for example: taxis, self-drive hire or driving schools) or delivery courier, or vehicles used in any sort of rally, speed-testing, racing or any kind of competition or trial;
- any damage to the Vehicle;
  - which is not Minor Damage;
  - which was incurred more than 30 (thirty) days before the claim was reported;
  - which was incurred prior to the inception of the policy;
  - resulting in the need to replace of any body panel or part of the vehicle that needs to be removed to achieve a repair;
  - involving cracked or dented bumpers;
  - where the technician confirms the repair requires a Bodyshop Repair and is not a Minor Damage Repair and/or is deemed unsafe to carry out the repair due to manufacturer guidelines;
  - caused to bonnets, roofs, and boots if a Minor Damage Repair is unachievable;
- claims made in excess of the total maximum claim limit;
- vehicles used for business use where the total annual mileage of the vehicle will exceed 20,000 miles, for private use the annual mileage is unrestricted;

## Bodyshop Contribution Conditions

- Any contribution of up to £250 which is received towards a Bodyshop Contribution will be recorded against Your Total Maximum Claim limit of £3,000 (inclusive of VAT).
- **If we confirm to You that a minor damage repair is not achievable within the guidelines and a Bodyshop Repair is required You will then be required to provide Us with an invoice for the Bodyshop Repair that has been carried out relating to Your claim. We will then pay directly to You within 14 days up to a**

**maximum of £250 (Including VAT) towards that Bodyshop Repair upon receipt of the original invoice. To ensure any manufacturers guarantees remain intact on the vehicle it is recommended that any repair work is carried out by a Mercedes-Benz Approved Repairer. Any repair work carried out by a non-Mercedes-Benz Approved Repairer could compromise Your manufacturer paintwork warranty and vehicle warranty and will not be covered under Your policy if for example, the repair has not been completed to that of a sufficient standard or if further damage is caused as a result of this non-approved repair.**

Any damage to the Vehicle:

- which is not Minor Damage;
- resulting in the need to replace of any body panel or part of the vehicle that needs to be removed to achieve a repair
- involving cracked or dented bumpers;
- where the technician confirms the repair requires a Bodyshop Repair and is not a Minor Damage Repair and/or is deemed unsafe to carry out the repair due to manufacturer guidelines;
- caused to bonnets, roofs, swage lines and boots if a Minor Damage Repair is unachievable

**The following are excluded from a contribution towards a Bodyshop repair;**

Any damage to the Vehicle:

- which was incurred more than 30 (thirty) days before the claim was reported;
- Any repair that is subject to a Motor Insurance Claim

The full list of exclusions is shown in your policy document in section 4.

## Cancelling the insurance

You have the right to cancel the policy at any time. If You wish to cancel the policy within the first 30 days, You must contact the Retailer who sold You the policy. You will be entitled to a full refund, providing no claims have been submitted. If You wish to cancel the policy within the first 30 days, please contact the retailer who sold You the policy. You will be entitled to a full refund,



providing no claims have been submitted and You do not intend to make a claim.

If You wish to cancel Your policy after 30 days, You will be entitled to a pro-rata refund based on the remaining full months left on Your policy providing no claims have been submitted and You do not intend to make a claim. An administration fee of £35 will apply to any cancellations after the first 30 days. Please send any cancellation requests to AutoProtect (MBI) Ltd with a cheque for £35 made payable to AutoProtect (MBI) Ltd together with a copy of Your original sales invoice confirming the purchase of the policy. If the policy has not been paid in full, you will be entitled to a pro-rata refund based on the amount You have paid under the Installment Plan, the remaining unused period, less the administration fee of £35

We may cancel Your policy at any time by giving thirty days' written notice to Your last known address. We will allow a refund, less charge equal to the period of cover You have received, as long as You have not made any claims and do not intend to make a claim.

We may cancel Your policy due to the non-payment of premium, if You use threatening or abusive behaviour or language or We have reasonable suspicion of fraud. This is not an exhaustive list.

#### How to claim

If you wish to claim please do so online at:

[www.mercedes-benzinsuranceclaims.co.uk](http://www.mercedes-benzinsuranceclaims.co.uk)

Or please contact the claims office on **01279 456507**. Full details about claiming can be found in the policy, in Section 9.

#### Fraudulent Claims or Misleading Information

We take a robust approach to fraud prevention. If any claim under this insurance is fraudulent or intended to mislead, or if any misleading or fraudulent means are used by You or anyone acting on Your behalf to obtain benefit under this insurance, Your right to any benefit under this insurance will end, Your cover will be cancelled and We will be entitled to recover any benefit paid and costs incurred as a result of any such fraudulent or misleading claim. We may also inform the police.

#### Complaints and Contact Details

##### Complaints about the sale of your policy

If you wish to make a complaint about the conduct of the sale of this insurance, including any information or advice provided as part of the sale, please contact the retailer that sold you the policy.

N.B. If you remain dissatisfied regarding a

complaint about the **sale** of your policy you may refer it to the Financial Ombudsman Service.

##### Complaints about policy administration matters including claims

If you wish to make a complaint about service matters such as general administration of your policy (other than about a claim) please also contact AutoProtect (MBI) Limited.

N.B. If you remain dissatisfied regarding a complaint about the general administration, or the terms and conditions of this policy, or about a claim, it can be referred to Lloyd's of London. Complaints that cannot be resolved by Lloyd's may be referred to the Financial Ombudsman Service (FOS).

#### Contact Details

##### AutoProtect MBI Ltd

Warwick House  
Roydon Road  
Harlow  
Essex  
CM19 5DY  
Fax: 01279 456 510  
Email: [info@AutoProtect.net](mailto:info@AutoProtect.net)  
Telephone 01279 456500

##### Lloyd's of London

Lloyd's  
One Lime Street  
London EC3M 7HA  
Tel No: 020 7327 5693  
Fax No: 020 7327 5225  
E-mail: [complaints@lloyds.com](mailto:complaints@lloyds.com)  
Website: [www.lloyds.com/complaints](http://www.lloyds.com/complaints)

##### Compensation Scheme

The Insurer of this Insurance (see below) is a member of the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if the Insurer is unable to meet its obligations to you under this contract. Further information can be obtained from The Financial Services Compensation Scheme, Tel: 0207 741 4100 Website: [www.fscs.org.uk](http://www.fscs.org.uk)

##### Sanctions

We will not provide any benefit under this contract of insurance if doing so would breach any sanction, prohibition or restriction imposed by law or regulation

##### The Insurer

This insurance is underwritten by Lloyd's Syndicate 1861 which is managed by AmTrust Syndicates Limited. The insurer is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

##### AutoProtect (MBI) Limited

This insurance is arranged and managed by AutoProtect (MBI) Limited who are authorised and regulated by the Financial Conduct Authority to carry out General Insurance mediation business.