



**COSMETIC REPAIR  
INSURANCE**



## SHINY NEW CAR?

HELP MAINTAIN THAT SHOWROOM LOOK WITH COSMETIC REPAIR INSURANCE.

### WHAT IS COSMETIC REPAIR INSURANCE?

Cosmetic Repair Insurance has been designed to cover the cost of repairs in the event your car suffers minor cosmetic damage such as light scratches, bumper scuffs, chips, minor dents and minor cosmetic damage to alloy wheels, if fitted to your vehicle.

### WHAT ARE THE BENEFITS OF COSMETIC REPAIR INSURANCE?

- Helps you to maintain the new look of your vehicle
- Helps maximise your vehicle's future part exchange or resale value
- Combined cover for both alloy wheels and your vehicle's bodywork
- It can cover the cost of repair of superficial damage avoiding the need to claim on your motor insurance
- No excess payment when claiming
- Choice of repair solution that is convenient for you
- All approved repairs come with a 5 year guarantee when you use an approved repairer



Nothing compares to that feeling when you take delivery of your new car. It makes no difference if you have purchased a brand new car or a pre-owned vehicle, it's still your pride and joy.

Unfortunately, whether it's through the carelessness of others or from that momentary lapse in concentration, there's a genuine risk of your car sustaining minor cosmetic damage. Scraping an alloy wheel on a kerb when parking; stone chips from loose debris on the road; scuffs, scratches or dents sustained by wayward parking or passing pedestrians; these are all common causes of minor cosmetic damage.

Our Cosmetic Repair Insurance has been designed to provide a number of flexible options to help you rectify minor damage and restore your car to its former glory. Whether you utilise our mobile repair network, or opt for a financial contribution towards a new alloy wheel or more complex repair, our Cosmetic Repair Insurance could provide the solution to those minor damage irritations.

### WHAT POLICY DURATIONS ARE AVAILABLE?

Cosmetic Repair Insurance is available with two different durations, 24 and 36 months. Our 24 month policy provides cover for a maximum of 20 repairs and our 36 month policy covers a maximum of 30 repairs. Should you reach the maximum number of repairs, your policy will automatically end. For example, if you purchase a 24 month policy and utilise your 20th repair in month 19, your policy will end in month 19 as there is no additional benefit available.

### ARE THERE ANY VEHICLE AGE OR MILEAGE RESTRICTIONS?

Cosmetic Repair Insurance is available on all new and used passenger vehicles under 5 years old at the date of policy inception. There are no mileage restrictions.

3

15

30

50

80

110

140

170

200

230

260

280

300mm

This measurement tool is provided as a guide only as the total length may be distorted during the printing process.

## WHAT'S COVERED?

### VERTICAL SURFACES ON YOUR VEHICLE SUCH AS DOORS AND WINGS ARE COVERED FOR:

*Chips up to 15mm in diameter and 3mm in depth*

*Light scratches up to 300mm in length and 3mm in depth*

*Minor dents up to 300mm in diameter and 3mm in depth*

### FLAT / HORIZONTAL SURFACES\* ON YOUR VEHICLE SUCH AS BONNETS, BOOT LIDS AND THE VEHICLE'S ROOF ARE COVERED FOR:

*Chips up to 15mm in diameter and 3mm in depth*

*Light scratches up to 300mm in length and 3mm in depth*

\*IMPORTANT: Cosmetic damage to horizontal surfaces can only be disguised and is not repairable so as invisible to the naked eye. If the vehicle is to be returned to the manufacturer/finance company and is subject to a fair wear and tear policy, it is possible horizontal damages that have been disguised will be identified on inspection and subject to charges.

### BUMPERS AND WING MIRROR HOUSINGS ARE COVERED FOR:

*Scuffs up to 300mm in diameter and 3mm in depth*

*Chips up to 15mm in diameter and 3mm in depth*

*Dents up to 300mm in diameter and 3mm in depth*

In the case of multiple chips, scratches, dents or scuffs caused by the same incident, the total diameter of the combined area must be no more than 300mm, however the individual limits will still apply. E.g. a chip with a diameter of 25mm in the damaged

## ALLOY WHEELS ARE COVERED FOR:

*Cosmetic damage including scuffs and scrapes*

Our Cosmetic Repair Insurance provides the following additional benefits if the alloy wheels are assessed and deemed to be beyond economical repair:

- You can claim a contribution of up to £110 (Including VAT) for a lathe skim repair technique (this usually requires the wheel to be sent to a specialist repairer and will need to be arranged by the policyholder).
- You have the option to claim a contribution of up to £150 (Including VAT) if the wheel needs replacing. Replacement wheels will need to be sourced by the policyholder.



## FREQUENTLY ASKED QUESTIONS

### DO I NEED TO BE AWARE OF ANY POLICY RESTRICTIONS?

There are some restrictions which mean the policy may not be suitable for you or that certain types of damage are not covered. These include:

- Damage that occurs in the first 30 days of cover
- Any pre-existing damage
- Any damage that extends across two different paint colours
- Damage resulting in cracked, ripped or perforated panels
- Steel wheels, wheel trims and specialist wheel construction and finishes
- Glass, including sunroofs and panoramic glass roofs
- Damage to alloy wheels caused by wear and tear, damage as a result of a deflated tyre or from a road traffic accident
- Specialist bodywork or paint finishes e.g. matt or textured paint, bodywork wraps, stickers or decals
- Any costs that are not authorised in advance
- Any damage that exceeds the maximum size limits

### WILL I GET A REFUND IF I CANCEL MY POLICY?

You have 30 days from receipt of your documentation to review your policy during which time you can cancel and receive a full refund. After this time you can cancel your policy and you will be refunded on a pro rata basis providing no claim has been made, pending or reported. An administration fee of £24 will be deducted from your pro rata refund.

### WHO WILL CARRY OUT THE REPAIRS ON MY VEHICLE AND HOW LONG WILL IT TAKE?

We have a mobile repair solution that means your repair can usually be carried out at a place and time to suit you, whether that be at work, your home address or other convenient location. We can carry out repairs at most locations across the UK mainland.

Once you have registered your claim you will be contacted within 48 hours (Monday to Friday) to agree a repair time and location. In most instances repairs are carried out within 14 days.

The length of time taken to complete a repair will vary dependent on the type and size of damage, however repairs generally take between 2 to 3 hours. Our repair team will give you an estimate once they have assessed the damage.

Alternatively you have the option of taking your car to a body shop of your choice. If you choose this option you can claim a contribution to the cost of repair up to a maximum of £200, including VAT. You will be responsible for arranging the repair and paying for the repair in full. Unless specifically advised otherwise by our claims team, body shop repairs are not covered by our 5 year guarantee.

It is a condition of this policy that you first gain an authority number from our claims team to enable you to reclaim the cost incurred from the body shop repair.

### HOW DO I MAKE A CLAIM?

When damage occurs we appreciate that you want it repaired as quickly as possible. With that in mind we have made claiming on Cosmetic Repair Insurance quick and easy. All you have to do is contact us within 30 days of the damage occurring by phone, email or on-line. Our claims team will ask for a digital image of the damage as well as some detail about how, when and where the damage occurred.

Once the damage is assessed and approved you simply choose whether you would like to use our mobile repair service or take your car to a body shop of your choice.

### HOW DO I APPLY FOR COSMETIC REPAIR INSURANCE?

Speak to your dealer who can answer any other questions you may have and can register your policy for you. Your policy documents will then be emailed to you, or if you do not have an email address, sent to you in the post.

**THE FULL TERMS AND CONDITIONS ARE CONTAINED IN THE POLICY DOCUMENT.**



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## COSMETIC REPAIR INSURANCE

### TO MAKE A CLAIM

**By e-mail:** [claims@psafinance-insurance.co.uk](mailto:claims@psafinance-insurance.co.uk)

**By telephone:** 0330 400 1427

**In writing:** 1 Victoria Street, Bristol Bridge, Bristol, BS1 6AA

### CUSTOMER SERVICES

**By e-mail:** [enquiries@psafinance-insurance.co.uk](mailto:enquiries@psafinance-insurance.co.uk)

**By telephone:** 0330 400 1427

Telephone lines are open Monday – Friday between the hours of 9.00am – 5.30pm.

### INSURER

This insurance is underwritten by MAPFRE ASISTENCIA Compañía Internacional de Seguros y Reaseguros Sociedad Anonima which is authorised by Dirección General de Seguros y Fondos de Pensiones and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority.

Details about the extent of regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request. MAPFRE ASISTENCIA Compañía Internacional de Seguros y Reaseguros Sociedad Anonima is incorporated and registered in the Kingdom of Spain and registered as a foreign company in the United Kingdom with company number FC021974, acting through its UK branch with branch number BR008042 and its principal office is at Alpha House, 5th Floor, 24A Lime Street, London, EC3M 7HS.

### ADMINISTRATOR

This insurance is administered by Abraxas Insurance Administration Services Limited trading as PSA Finance Insurance Administration Services who acts on behalf of the Insurer. Abraxas Insurance Administration Services Limited is authorised and regulated by the Financial Conduct Authority with FCA number 308702. Abraxas Insurance Administration Services Limited is registered in England and Wales with company number 02928787 and its registered office is at 1 Victoria Street, Bristol Bridge, Bristol, BS1 6AA.

This brochure is for reference only and does not include the full policy restrictions. Details of cover can be found in the full policy wording and is available upon request from the supplying dealer.

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