

Vehicle Minor Damage Insurance

Insurance Product Information Document

Company: Aioi Nissay Dowa Insurance UK Limited

Aioi Nissay Dowa Insurance UK Limited, 7th Floor, 52-56 Leadenhall Street London, EC3A 2BJ. Registered in England and Wales (11105895). Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority No. 816870.

Product: Lexus Minor Damage Protection

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contractual and contractual information about the product is provided in your policy document.

What is this type of insurance?

This Vehicle Minor Damage Insurance Policy is designed to ensure Your Vehicle is kept in excellent condition by providing for the cost of Cosmetic Repairs when your vehicle experiences Minor Damage.



What is insured?

- ✓ This policy will provide Cosmetic Repairs when You experience an Incident leading to Minor Damage.
- ✓ Minor Damage(s) are:
 - Dented areas of Your Vehicle up to 30cm in diameter and 3mm in depth.
 - Scuffed areas of Your Vehicle up to 30cm in diameter and 3mm in depth.
 - Scratched areas of Your Vehicle up to 30cm in diameter and 3mm in depth.
 - Chips on Your Vehicle up to 5mm in diameter and 1.5mm in depth.
 - Any combination of the above provided the total area of damage is within 30cm in diameter and 3mm in depth.
- ✓ Arranging for a Repairer to visit at a time and place convenient for You, such as home or work; or
- ✓ Where You do not have a suitable location or would prefer, arranging for repair at a Repairer's premises.
- ✓ If the damage to Your Vehicle cannot be repaired using a Cosmetic Repair, the policy will instead provide a £250 (inc VAT) contribution to repairs at a traditional vehicle bodyshop of Your choosing.



What is not insured?

- ✗ Any Pre-Existing Damage.
- ✗ Damage which is not a Dent, Scuff, Scratch or Chip.
- ✗ Damage which exceeds 30cm in diameter or 3mm in depth.
- ✗ Where there are multiple areas of damage, where those areas are within 1.0m of each other.
- ✗ Damage caused by hail, rust or corrosion.
- ✗ Damage to large, flat surfaces such as bonnets, roofs and boot lids (which instead will be Weatherproofed and Disguised).
- ✗ Damage where the panel has cracked, ripped, been torn or perforated.
- ✗ Damage where the alignment of panels has been damaged.
- ✗ Damage to beading, mouldings, wheels, wheel rims, windows, glass, locks, handles, accessories, door mouldings, window mouldings or lights.
- ✗ Damage to chrome, textured effect or non-body coloured trims.
- ✗ Vehicle interior or upholstery.
- ✗ The replacement of any part of Your Vehicle.
- ✗ Any costs in excess of £250 (inc VAT) in the event of a Bodyshop Contribution.



Are there any restrictions on cover?

- ! The maximum number of repairs for an individual Incident and in aggregate is as shown on Your Certificate Of Insurance.
- ! Vehicles used for business purposes, Hire & Reward, Short-term Self-drive or driving tuition.
- ! Vehicles which weigh more than 3,500kg.
- ! The vehicle cannot be used for competition such as; rally; racing; track days; speed testing; off-road; pace making or reliability trials.



Where am I covered?

- ✓ You're covered for damage which occurs anywhere in the world; however,
- ✓ Repairs must be carried out within the United Kingdom;

No claim will be paid if repairs occur anywhere else.



What are my obligations?

- You must pay the insurance premium for the period of cover.
- You must be the registered keeper and/or owner of your vehicle.
- You must be a resident of the United Kingdom for the duration of this policy.
- You must provide the insurer and administrator with honest, accurate and complete information.
- You should call the administrator as soon as you are aware of an Incident which has caused damage.
- You must provide details of the damage, including two photographs (one close up and one further away) of the damaged area in the event of a claim.
- You must notify the administrator, as soon as possible, of any changes to your circumstances, as these may affect this insurance: This includes but is not limited to; changes of address or name, change of registration number, change of use or ownership of the vehicle. You will then be advised of any change of terms.



When and how do I pay?

Your premium is payable on purchase of the cover, either in a single or monthly payment



When does the cover start and end?

You're covered from the start date listed on your certificate of insurance until the earliest of the following;

- The end of the period of cover shown on your certificate of insurance.
- The date on which the aggregate claim limit is reached.
- The date this policy is cancelled.
- The date your vehicle is sold, repossessed, or transferred to another party who isn't an immediate family member (i.e., parent; spouse; civil partner; son or daughter).

The policy must be purchased within 30 days of the date you take delivery of your vehicle.



How do I cancel the contract?

To cancel this contract, please contact the administrator Nukula Limited T/A InsureThat in one of the following ways;

- By email: lexus.support@insurethat.com
- By telephone: 0333 0444 702
- In writing: InsureThat, Sterling House, Sitka Drive, Shrewsbury Business Park, Shrewsbury, Shropshire, SY2 6LG

If you cancel within 30 days of receiving your policy documents, and have not made a claim, you will receive a refund for any premiums paid. If you cancel any time after the first 30 days and have not made a claim, a refund of any unused portion of the premium you've paid will be refunded to you, based on a pro-rata basis from the date notification of cancellation is received by the administrator.