

# Smartcare Cosmetic Insurance

## Insurance Product Information Document

Company: Spectrum Insurance Services Limited

Product: Smartcare Cosmetic Insurance

Insurer: Helvetia Global Solutions Ltd, UK Branch. Helvetia Global Solutions Ltd is incorporated in Liechtenstein, registration number 0002191766-9. Legal form: Public company (limited). Helvetia Global Solutions Ltd's UK branch is registered in England & Wales under UK Establishment number: BR024650. UK Establishment address: 6 Bevis Marks, London, EC3A 7BA. Helvetia Global Solutions Ltd is authorised and regulated by the Liechtenstein Financial Market Authority. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Registered on the Financial Services Register under the firm reference number 454140

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

### What is this type of insurance?

This insurance provides cover in the event of minor damage such as small scratches to the interior, exterior and alloy wheels of your vehicle.



#### What is insured?

- ✓ Smartcare insurance provides cover against the cost of performing a cosmetic repair to your vehicle, where the damage can be repaired by our specialist repairers using Smart repair process.
- ✓ Up to 5 repairs in each 12 months of cover taken
- ✓ Chip: a chip no more than 5mm in diameter and 3mm in depth
- ✓ Light Scratch: a scratch no more than 30cm in length, 3mm in depth and that sits within no more than two (2) body panels;
- ✓ Minor Dent: a dent no more than 30cm in diameter, 3mm in depth and that sits within no more than two (2) body panels
- ✓ Scuffed Bumper: a scuff or dent to a bumper no more than 30cm in diameter or 3mm in depth.
- ✓ Alloy Wheel: scratches or kerbed alloy wheel damage to the original alloy wheels fitted to your vehicle.



#### What is not insured?

Any damage that:

- ✗ cannot be defined as a chip, light scratch, minor dent or scuffed bumper;
- ✗ in the expert opinion of our authorised repairer cannot be repaired using smart repair process. or can only be repaired in a bodyshop;
- ✗ occurs to horizontal, flat surfaces such as roofs, bonnets and boot tops;
- ✗ extends over more than two (2) body panels;
- ✗ Split rim, polished or chrome effect wheels;
- ✗ occurred before the start date or after the end date of the period of cover;
- ✗ is caused by rust, hail, bird droppings and tree sap;
- ✗ is caused by stickers or decals;
- ✗ requires the replacement of a body panel or bumper, or part of a panel or bumper;
- ✗ damage not reported within 30 days of its occurrence;
- ✗ The Excess or Call out fee.
- ✗ Any loss resulting from a Cyber Loss.



#### Are there any restrictions on cover?

- ! The vehicle must be used for personal purposes; including commuting and travelling to and from a place of work, or class 1 business use and you must be a resident in the UK.
- ! The vehicle must not be an excluded vehicle and must not exceed 3500KG in weight.
- ! The vehicle is not subject to a business contract hire or lease agreement with an annual mileage allowance of more than 20,000 miles.



## Where am I covered?

✓ In the United Kingdom and Northern Ireland.



## What are my obligations?

- To supply accurate and complete answers to all the questions we may ask as part of your application for cover under the policy.
- You must provide clear and recent photographic images of your vehicle to enable a Pre-Cover Assessment to be completed by the administrator.
- Observe the terms, conditions and exclusions of this policy and your motor Insurance.



## When and how do I pay?

You must pay the total premium in one full payment before the policy starts unless your broker has provided you the option of paying for this insurance over time using a credit facility.



## When does the cover start and end?

This policy will run for a set period from the start date listed on your insurance schedule, terminating on the end date listed on your schedule, or should you have made the maximum number of claims under this policy.



## How do I cancel the contract?

To cancel the policy, you must give notice to the broker who provided you with this insurance. If you are unable to find which broker set this insurance up for you, please contact Spectrum Insurance Services Ltd on 0114 321 9876 and we will provide you with the contact details of your selling broker. If you cancel within 14 days of purchasing the policy you will be entitled to a full refund. Any cancellation after 30 days will be calculated on a pro-rata basis based on remaining unexpired months subject to the deduction of a retention fee of £35.00.

## Pre-Cover Condition Assessment Image Submission Guide

Thank you for purchasing a Spectrum administered cosmetic insurance policy.

**Under the terms and conditions of your policy, you must provide pre-cover condition assessment images of the insured vehicle within fourteen (14) days of the policy purchase date.**

These images allow us to assess the condition of the vehicle and confirm if it is eligible for cover.

If the required images are not provided within this timeframe, the policy may be cancelled, in line with the policy terms and conditions. Details on what images are required and how to submit them are below.

### 1. IMAGES REQUIRED

**Please submit a minimum of six (6) clear and recent photographs showing the following:**

- Front exterior of the vehicle
- Rear exterior of the vehicle
- Driver's side exterior (including the wheels)
- Passenger's side exterior (including the wheels)
- Front seating and dashboard (interior)
- Rear seating area (interior)

**Each image must:**

- Show the **entire side or section** of the vehicle in a single frame
- Be **clear, well-lit, and in focus**
- Accurately show the vehicle's condition at the time the images are taken

### 2. IMAGE QUALITY GUIDELINES

**To help avoid delays or resubmission requests please:**

- Ensure the vehicle is clean
- Take images in good natural lighting where possible
- Avoid shadows, glare or reflections
- Do not edit or apply filters to the images

### 3. HOW TO SUBMIT YOUR IMAGES

**Please send one email with all required images attached to:** [imagesubmission@spectrumcover.co.uk](mailto:imagesubmission@spectrumcover.co.uk)

Please include the following details in the body of the email:

- Full Name
- Policy Number
- Vehicle Registration Number

### 4. WHAT HAPPENS NEXT

**You will receive an automatic acknowledgement confirming that your submission has been received.**

Your images will then be reviewed by our team. We aim to complete this review and confirm the outcome **within one (1) working day**, although this may take longer during busy periods or if additional information is required. If we need further images or clarification, we will contact you.