

UNDERSTANDING YOUR POLICY

Please read this document carefully and make sure You understand and fully comply with its terms and conditions. Failure to do so may jeopardise the payment of any claim which might arise and could lead to the policy becoming void. Please ensure You keep it in a safe place so You can read it again if You need to.

The Policy

We will provide the insurance as stated in this policy. The Proposal/Policy Schedule, which includes the signed declaration and the undertaking to pay the premium, is the basis of the contract and forms part of the policy. The policy contains details of the insurance cover You have bought, what is excluded from the cover and the conditions of this insurance. The Policy is only available to UK residents.

Contract of Insurance

This policy is evidence of a contract of insurance. This policy will only become effective when We have received payment in full and received and accepted the Proposal/Policy Schedule. This policy is not transferable to another person.

The Proposal/Policy Schedule

The proposal form and any other information provided by the Insured or on his/her behalf. In consideration of the Insured having completed a proposal form and the required premium paid to the Administrator (please note this policy is not valid until such premiums have been received), the Insurers agree to indemnify the Insured up to the maximum liability detailed herein, subject always to the Definitions, conditions, exclusions and periods contained herein.

Legal Rights

This insurance is in addition to Your legal rights and is not to be substituted for the supplier's liability if the Vehicle is found to be unfit for the purpose for which it was intended, or is not as described or is not of satisfactory quality.

DEFINITIONS

The words below have a specific meaning and will appear throughout this document with a capital letter. For ease of reference these definitions have been placed in alphabetical order.

Administrator means AutoProtect (MBI) Limited, Warwick House, Roydon Road, Harlow, Essex CM19 5DY. Telephone: 01279 456501.

Aggregate Limit means £3000 which is the total aggregate amount that can be claimed under this policy.

Bodyshop Repair means when We reject your claim and confirm to You that a SMART repair is not possible within the guidelines e.g. the damage is too severe and cannot be repaired using SMART Repair techniques and is deemed only repairable by a bodyshop. Upon receipt of an original invoice in Your name relating to that Bodyshop Repair We will contribute up to £250 (including VAT) towards the cost of any individual Bodyshop Repair via a bodyshop, provided the repair is not subject to a Motor Insurance claim, in which case no contribution would be available.

Chip (not including bodyshop repairs) means damage to the painted Vehicle not exceeding 1.5 (one and a half) mm in diameter.

Claimable Amount means £3000 which is the maximum amount that can be claimed per claim, inclusive of VAT.

Day-to-Day Motoring means use of the Vehicle for social, domestic and pleasure purposes including journeys to and from a permanent place of work.

Effective Date means the date of the Insured's signature in the Proposal/Policy Schedule.

Insured/You/Your means the person stated in the Proposal/Policy Schedule.

Insurer/We/Us/Our means Red Sands Insurance Company (Europe) Limited, registered in England and Wales number 87598. Registered office Level 3 Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar and is authorised by the Prudential Regulation Authority.

Light Scratch (not including bodyshop repairs) means damage to the Vehicle body panel not exceeding 15 (fifteen) cm in length and not extended over more than 2 (two) adjacent body panels.

Minor Repair Damage (not including bodyshop repairs) means Chips, Minor Dents and Light Scratches caused by Day-to-Day Motoring, falling within the parameters of the Template.

Minor Dent (not including bodyshop repairs) means damage to a metal body panel not exceeding 15 (fifteen) cm in diameter and where such panel has not been ripped, perforated or torn.

Period of Insurance means the dates shown in the Proposal/Policy Schedule.

Premium means the amount paid for this policy as shown in the Proposal/Policy Schedule.

Proposal/Policy Schedule means any signed proposal and declaration together with any additional information You may have supplied to Us in support of Your application for insurance.

Template means the cut-out section provided at the back of this document.

Vehicle means the vehicle shown in the Proposal/Policy Schedule. The vehicle must be a light motor vehicle with a gross vehicle mass not exceeding 3500kg gross vehicle mass (GVM). The following vehicles are excluded: motorcycles, scooters, three wheeled vehicles, quad bikes, caravans or motorhomes, trailers, boats, 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 and commercial use.

WHAT IS INCLUDED

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 from Day-to-Day Motoring. Our nominated repairer will carry out the required repairs to your vehicle at an agreed location.

If We reject Your claim and confirm to You that a repair is not possible within the guidelines e.g. the damage is too severe and cannot be repaired using SMART Repair techniques and is deemed only repairable by a bodyshop. We will contribute up to £250 (including VAT) towards the cost of any individual Bodyshop Repair via a bodyshop, upon receipt of an original invoice in Your name relating to that Bodyshop Repair provided the repair is not subject to a Motor Insurance claim, in which case no contribution would be available.

The maximum amount the insurer will pay is up to the aggregate limit of the policy which is £3000 inclusive of VAT as indicated on Your policy schedule for a combination of SMART 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 aggregate claim limit.

GENERAL EXCLUSIONS

There will be no cover under this policy in respect of:

1. Any damage to the Vehicle;
 - 1.1. which is not Minor Repair Damage;
 - 1.2. which was incurred more than 30 (thirty) days before the claim was reported;
 - 1.3. which was incurred prior to the inception of the policy;
 - 1.4. if the Vehicle is not the same as the one identified on the Proposal/Policy Schedule;
 - 1.5. caused by or to stickers or decals;
 - 1.6. caused to beading, moulding, locks and handles;
 - 1.7. resulting in the replacement of any body panel or part of the Vehicle;
 - 1.8. involving wheels, accessories, door mouldings, window mouldings, lamps of any sort or any window panel;
 - 1.9. where the cost of repairs irrespective of the size of the damage exceeds the Claimable Amount;
 - 1.10. involving cracked or dented bumpers;
 - 1.11. where the technician confirms the repair requires a bodyshop and is not a SMART repair;
 - 1.12. roofs and bonnets are only covered if a smart repair is achievable, body shop repairs are excluded.
 - 1.13. caused to matt finish, custom, individual or pearlescent paintwork.
 - 1.14. resulting in the need to replace of any body panel or part of the vehicle that needs to be removed to achieve a repair
2. Any third party damage, which caused bodily injury.
3. Any consequential loss.
4. Claims made in excess of the Aggregate Limit.
5. Vehicles used for commercial use.
6. If the Insured does not sign and date the Proposal/Policy Schedule.
7. Non UK residents. Repairs undertaken by repairers outside the UK
8. a Bodyshop Repair on which you wish to claim a £250 (incl VAT) contribution against but You have made a claim for on Your motor insurance.

BODYSHOP CONTRIBUTION CONDITIONS

1. Any contribution provided to You towards a Bodyshop Contribution will be recorded against Your Maximum Aggregate Claim limit of £3,000 Inclusive of VAT.
2. **If We reject Your claim because a SMART Repair is not possible within the guidelines (e.g. the damage is too severe and cannot be repaired using SMART Repair techniques and is deemed only repairable by a bodyshop), We will provide £250 (including VAT) towards the cost of any individual bodyshop repair for the following;**
 - 2.1 any damage to the Vehicle:
 - a) which is not SMART;
 - b) caused by stickers or decals;
 - c) caused by beading, , locks and handles;
 - d) resulting in the need to replace of any body panel or part of the vehicle that needs to be removed to achieve a repair
 - e) involving cracked or dented bumpers;
 - f) where the technician confirms the repair requires a Bodyshop Repair and is not a SMART Repair and/or is deemed unsafe to carry out the repair due to manufacturer guidelines;
 - g) caused to bonnets, roofs, and boots if a SMART Repair is unachievable

3. The following are excluded from a contribution towards a Bodyshop repair;

any damage to the Vehicle

- a) caused to Specialist Paint finishes;
- b) which was incurred more than 30 (thirty) days before the claim was reported;
- c) Involving wheels, accessories, mouldings, lamps of any sort or any window panel ;
- d) Any repair that is subject to a Motor Insurance Claim
- e) Which was incurred prior to the inception of the policy.

GENERAL CONDITIONS

You must comply with the following conditions to have the full protection of Your policy. If You do not comply with them We may at Our option cancel the policy or refuse to deal with Your claim or reduce the amount of any claim payment.

1. Duty of Care

You must not continue to drive the Vehicle after any damage or incident if this could cause further damage to the Vehicle.

2. Change of Ownership

The policy is non-transferable.

3. Fraud

You must not act in a fraudulent manner. If You, or anyone acting for You, make a claim under the policy knowing the claim to be false, or fraudulently exaggerated in any respect; or make a statement in support of a claim, knowing the statement to be false in any respect; or submit a document in support of a claim, knowing the document to be forged or false in any respect; or make a claim in respect of any loss or damage caused by Your willful act, or with Your connivance, then:

- We shall not pay the claim;
- We shall not pay any other claim which has been made or will be made under the policy;
- We may at Our option declare the policy void;

- We shall be entitled to recover from You the amount of any claim already paid under the policy;
- We shall not make any return of premium; and
- We may inform the police of the circumstances.

4. Cancellation

You have the right to cancel the policy at any time. If the policy is cancelled within the first 30 days, You will be entitled to a full refund providing no claims have been submitted.

Thereafter both parties must give 30 days notice of cancellation. The policy has no surrender value and no premium paid will be refunded after 30 days of the start date.

5. Changes to your details

The policy has been issued based upon information, which You have given to Us about Yourself, and the Vehicle. You must tell Us immediately of any changes to this information in particular any of the following: change of address, or use of the Vehicle e.g. being used for private hire. Failure to do so may invalidate Your claim under this policy. We will then advise You of any changes in terms.

6. The Law Applicable to this Policy

The policy will be governed by the laws of England and Wales.

CLAIMS CONDITIONS

1. The Insured shall, on the reporting of a claim, agree to comply with all the Administrator's reasonable requests to follow the prescribed claims procedures as explained in this wording and by claims staff. Repairs can only be effected by Our authorised repairers.
2. The Insured shall, on the occurrence of any event giving rise to a claim under this policy, give notice thereof to the Administrator within 30 (thirty) days of the incident.
3. The Insured must check that the damage conforms to the parameters of the Template and confirm this to the Administrator when reporting a claim.
4. The Insured will be responsible for any costs incurred in the event that the reported damage exceeds the parameters of the Template.
5. Any repair work commenced or carried out without prior authorisation from the Administrator will render the claim invalid.
6. The Insured will be responsible for payment of any repair work completed by the repairer that falls outside the scope of this policy.
7. Only the Administrator (on behalf of the Insurer) is mandated to authorise or reject claims. The Insured shall allow the Insurer or his representative access to inspect the Vehicle, which is the subject of a claim.

HOW TO MAKE A CLAIM

The quickest and most effective way to register Your claim is by using Our SMART claims app, available for iOS and android.

You can obtain the app by texting the word 'smart' to 88802 or by searching for AutoProtect in the app store

The app will take You through the claims process step by step and You will need to provide Us with: the policy number and Vehicle details; details of the damage including digital images; and confirm that the damage is within the parameters of the Template.

Within minutes You will receive an email giving an indication as to how Your claim will be processed.

Alternatively You can make a claim online at www.apsmartclaim.co.uk/claim or by contacting the Administrator on 01279 456 501.

If the claim is covered by this policy, authorisation will be given to carry out the repair. A claims authority number will be issued with an authorised repair cost which is the maximum We will pay for the repair, subject to the sum insured.

COMPLAINTS PROCEDURE

We realise that things can go wrong and there may be occasions when You feel that We have not provided the

service You expected. When this happens We want to hear about it so that We can try to put things right. It is important You know that We are committed to providing You with an exceptional level of service and customer care.

If Your complaint is about the way a Policy was sold to You

If at any time You have any query or complaint regarding the way the Policy was sold, You should contact the Dealer who sold the Policy to You.

If Your complaint is about a Claim or the Administration of the Policy

If You should have a query or complaint regarding a Claim or the administration of the Policy, You should address Your complaint to: The Managing Director, AutoProtect (MBI) Limited Warwick House, Roydon Road, Harlow, Essex CM19 5DY. Tel. No. 01279 456501.

We will contact You within five days of receiving Your complaint to inform You of what action We are taking. We will try to resolve the problem and give You an answer within four weeks. If it will take Us longer than four weeks, We will tell You when You can expect an answer. If We have not given You an answer in eight weeks or You have received Your final response from Us and You are still not satisfied, You can contact the Financial Ombudsman Service: Financial Ombudsman Exchange Tower, London, E14 9SR. By telephone on 0800 023 4567 or 0300 123 9 123 or by Email complaint.info@financial-ombudsman.org.uk.

This complaints procedure does not affect any legal right You have to take action against Us.

COMPENSATION SCHEME

Red Sands Insurance Company (Europe) Limited, who underwrite this insurance are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if they cannot meet their obligations. This depends upon the type of insurance and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim. Further information is available from the Financial Conduct Authority of the FSCS. The FSCS can be visited on the web at www.fscs.org.uk or by contacting the FSCS on 0207 741 4100.

DATA PROTECTION PRIVACY AND DATA PROTECTION NOTICE

We and Autoprotect MBI Ltd are committed to protecting and respecting your privacy in accordance with the current Data Protection Legislation ("Legislation"). This notice sets out the basis on which we will process any personal data that we collect from you, or that you provide to us. For the purposes of the Legislation, Red Sands Insurance Company (Europe) Limited will qualify as the Data Controller and Autoprotect MBI Ltd will qualify as the Data Processor in relation to any personal data you supply to us.

Below is a summary of the main ways in which we and Autoprotect MBI Ltd process your personal data, to see the full Privacy Policies please visit our websites at www.redsands.gi and www.autoprotect.co.uk.

OUR PRIVACY PRINCIPLES: When we collect and use your personal information, it is kept no longer than is necessary, we ensure we look after it properly and use it in accordance with our privacy principles, we keep it safe and will never sell it.

INFORMATION WE MAY COLLECT OR RECEIVE ABOUT YOU:

We may collect and process personal data that you provide directly to us by filling in forms, sending emails, over the phone or that we receive via third parties such as our partners.

HOW WE USE YOUR INFORMATION: For the purposes of providing insurance, handling claims, research or statistical purposes and any other related purposes. We will also use your data to safeguard against fraud, money laundering and to meet general legal or regulatory obligations.

DISCLOSURE OF YOUR PERSONAL DATA: We may disclose your personal data to third parties involved in

providing products or services to us, or to service providers who perform services on our behalf, these include reinsurers, legal advisors, regulatory authorities and as may be required by law.

INTERNATIONAL TRANSFERS OF DATA: We may transfer your personal data to destinations outside the European Economic Area ("EEA"). Where we transfer your personal data outside of the EEA, we will ensure that it is treated securely, and in accordance with our privacy notice and the Legislation.

YOUR RIGHTS: You have the right to see a copy of the personal information we hold about you, to have your data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to ask us to provide a copy of your data to any controller and to lodge a complaint with the local data protection authority.

Red Sands Insurance Company (Europe) Limited as Data Controller is responsible for your personal data and our full details (including registration and address details) can be found within your policy wording.

We have appointed Autoprotect MBI Ltd to act on our behalf in respect of all matters relating to the protection of your personal data and to oversee questions in relation to this privacy notice. If you have any questions about this privacy notice, including any requests to exercise your legal rights, please contact Autoprotect MBI Ltd, Warwick House, Roydon Road, Harlow, Essex CM19 5DY

SMART Helpline 01279 456501

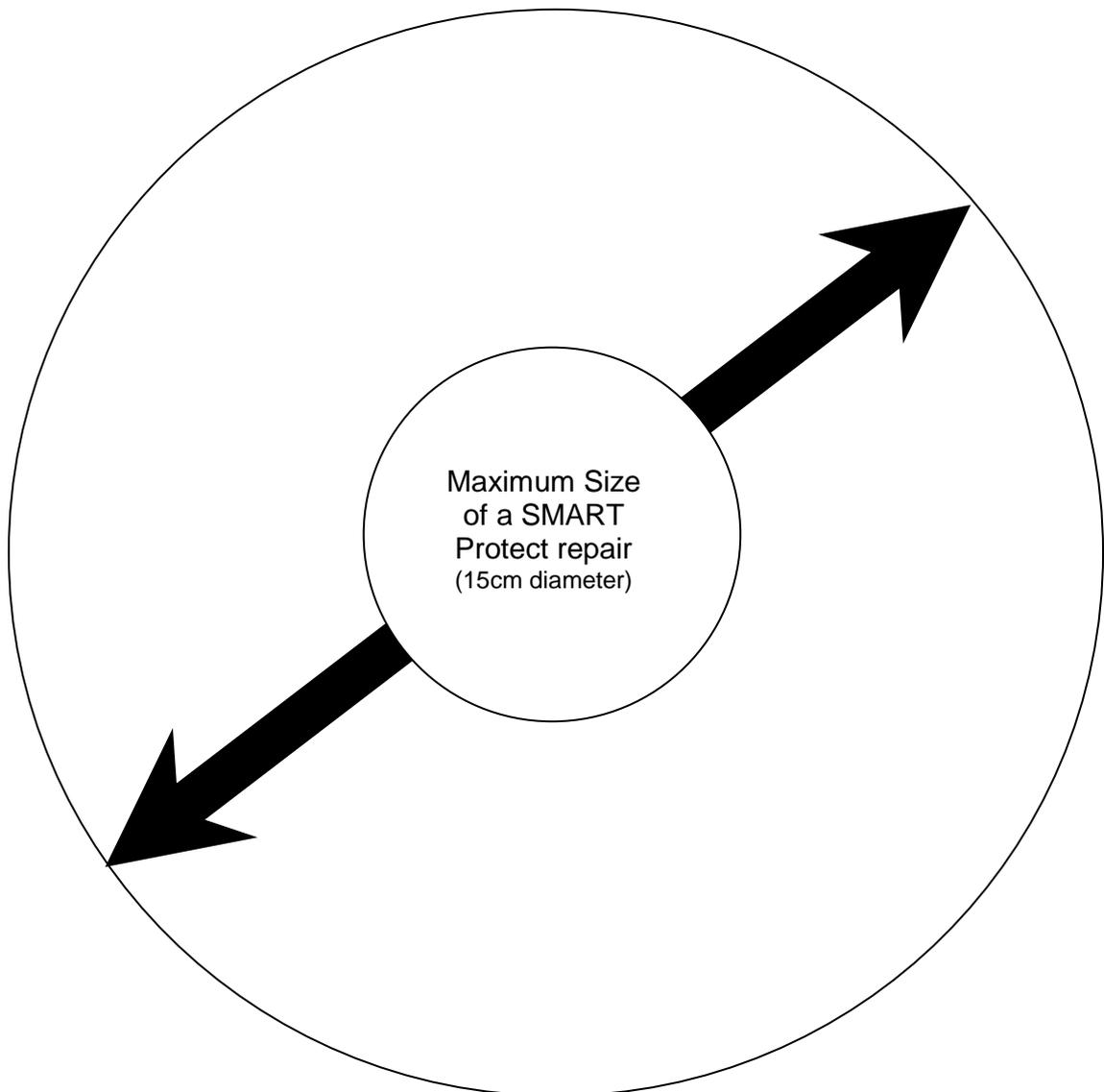
Calls may be recorded for training and monitoring purposes.

SMART Protect Template



SMART Protect only covers damage that fits within this template.

Please see your SMART Protect policy for full terms and conditions.



SMART Protect excludes damage to the bonnet, boot and roof of the vehicle or any other damage requiring a bodyshop repair or which cannot be SMART repaired.