

How do I make a claim?

When you become aware of any minor damage, this must be reported within 30 days by contacting the claims line on 0800 077 8713. The claims team will talk you through the simple steps to assess your claim and arrange a repair.

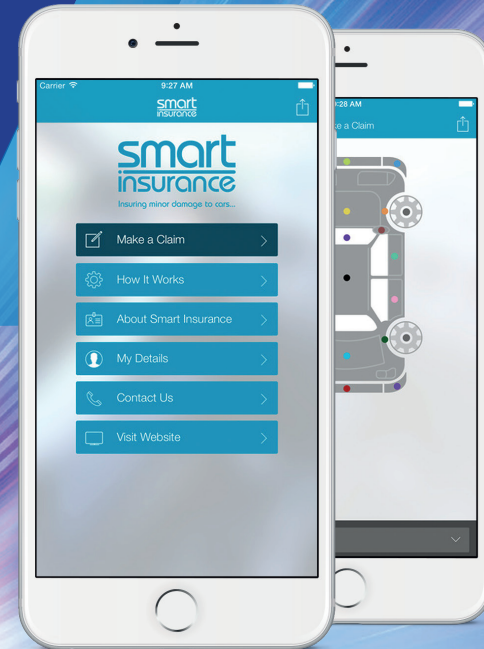
Did you know?

- 32% of all 15 and 65-plate accidents happened within just two months of ownership and 80% of vehicle owners will suffer some form of minor damage within the first 12 months of ownership.¹
- Parking-related incidents now account for more than 30% of all accidents and the average cost of accident repairs is £2,050.²
- The average loss when trading in an old vehicle for a new one, due to "fair wear and tear", is £618.³
- Motor Insurance Premiums are on the rise, with the average premium costing £716, while the average excess is more than £350.⁴

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Small Accident Repair Technology Limited, Trading as SMART Insurance Services (SMART) is an appointed representative (AR number 484537) of Correlation Risk Partners Limited which is fully authorised and regulated by the Financial Conduct Authority (FCA) and which is fully authorised in the FCA register (register number 439351).

¹ According to Accident Exchange and results from an independent SMART Insurance survey
² According to Accident Exchange
³ Results from independent SMART Insurance research
⁴ According to Confused.com



The SMART App

You can also claim by downloading the SMART Insurance App. To download please scan the QR code or visit your app store for iPhone or Android.

smart insurance

Insuring minor damage to cars...



What is SMART Insurance?

Unfortunately, scuffs, chips and dents are a part of everyday driving. Someone could carelessly dent your pristine bodywork in a crowded car park, or an annoying small stone could chip your bonnet in the blink of an eye. But is it worth the risk of possibly losing your motor insurance no-claims bonus? We don't think so. That's where SMART Insurance comes in.

SMART Insurance provides a body repair system that can help keep your vehicle in showroom condition, without compromising your motor insurance no-claims bonus.

The policy can help to ensure that your vehicle's appearance will remain free from the effects of damage caused by everyday motoring.

*Please see the diagram for eligible areas and contact your supplying dealer for full terms and conditions.





Who is the authorised repairer?

Whether it's a paint, dent or scratch repair, our authorised repairer, Shine!®, has the lifetime guaranteed solution, for as long as the vehicle is owned by you. All repairs are carried out at your choice of convenient location, by our fully employed, trained and accredited technicians.

Every single repair is manufacturer approved, lifetime guaranteed and completed to BSI Kitemark™ standards for vehicle damage repair, making Shine!® the perfect alternative to having your vehicle repaired at a body shop.

Which panels of my car are covered?

-  Covered for dents, scuffs, scratches and chips.
-  Covered for stone chips.

- Scratches, scuffs and dents up to 300mm in length and 3mm deep.
- Stone chips up to 5mm in diameter and 1.5mm deep.
- Covers vulnerable panels including front and rear valances.
- Professionally repaired to immaculate standards.

