



PROTECT AND CARE

OPTIONS

PAINT PROTECTION

- A range of paint protection products to maintain that 'straight from the showroom' look
- Protects from pollution, road salts, traffic film and bird lime
- Guarantee on paintwork, fabric and carpet
- Body care wax-based paint protection
- GTechniq Ceramic Coating paint protection
- GTechniq full car detailing including Ceramic Coating

BODY CARE

Premium protection pack - £549.00 inc VAT

- Body care paint protection
- Lifetime guarantee
- Wax-based paint protection
- Protects against bird lime, tree sap and road salts

GTECHNIQ

Platinum ceramic protection - £599.00 + VAT

Full detail and crystal serum black - £1,499.00 inc VAT

- Paint protection – protects against bird lime, tree sap and road salts
- Glass protection
- Interior protection
- Wheel protection
- 5 Year guarantee

Please ask for further information. Terms & conditions apply.





ASSET PROTECTION

- Offers financial protection should your car be written off or stolen
- Covers the difference between the insurance settlement and the original purchase price (subject to claim limit)
- Cover available for 2, 3 and 4 years
- Fully FCA regulated
- 0% finance available over 10 months

Maximum benefit levels for claims:

| VEHICLE VALUE | LIMIT | 24 MONTHS | 36 MONTHS | 48 MONTHS |
|---------------------|------------|-----------|-----------|-----------|
| £15,001 - £25,000 | Unlimited | £399.00 | £499.00 | £599.00 |
| £25,001 - £40,000 | Unlimited | £449.00 | £599.00 | £649.00 |
| £40,001 - £50,000 | Unlimited | £499.00 | £649.00 | £699.00 |
| £50,001 - £75,000 | £25k Claim | £549.00 | £699.00 | £749.00 |
| £75,001 - £100,000 | £35k Claim | £599.00 | £749.00 | £899.00 |
| £100,001 - £180,000 | £45k Claim | £699.00 | £929.00 | £1,299.00 |
| £180,001 - £300,000 | £50k Claim | £799.00 | £1,249.00 | £1,599.00 |

This policy can be purchased within 100 days from the date of delivery of your vehicle.





ASSET PROTECTION

What cover does this policy provide?

This policy, for which you will pay a single premium, or for which you are paying on monthly instalments, is for the period agreed at the time of purchase.

Following the total loss of your vehicle due to fire, theft, accidental damage or adverse weather conditions, we will pay the financial shortfall between the insured value and:

- a. the purchase price of your vehicle, including delivery, factory fitted accessories and dealer fitted options as confirmed in the Validation Certificate; or
- b. the early finance settlement amount; whichever is greater, up to the sum insured; or
- c. the lease early termination charge in addition to any rentals paid in advance as a deposit; whichever is greater, up to the sum insured.

This will be subject to the terms and conditions provided in your policy document.



ASSET PROTECTION

Policy exclusions (see “Exclusions” section of your policy document)

This insurance will not cover the following:

If your vehicle is:

- not shown in Glass’s Guide;
- insured on any type of motor trade insurance policy;
- has been modified other than in accordance with your vehicle manufacturer’s specification. In this instance, cover will not be provided if we determine that the total loss occurred as a result of this modification;
- a scooter, motorcycle, touring caravan, non-United Kingdom specification vehicle or not built for principal sale in the United Kingdom or classed as a Grey Import, kit car, bus, coach, commercial vehicle more than 3.5 tonnes, truck or a heavy goods vehicle;
- owned by a garage, vehicle trader or any other associated vehicle trade company;
- manufactured in the United States of America and is not right hand drive;
- manufactured in the United States of America and has been imported directly from that country and has not been purchased as new from an authorised United Kingdom distributor;
- used for daily or weekly rental;
- used as an emergency or military vehicle, courier or delivery vehicle, invalid carrier, for driving school tuition, for any hire or reward or as a taxi;
- used for track days, road racing, rallying, pace-making, speed testing or any other competitive event.

If the total loss:

- occurred after your vehicle was taken or driven without your consent by a family member, spouse or partner;
- was caused by someone not eligible to drive your vehicle under the terms of your motor insurance policy for whom you gave consent, or where the person driving your vehicle did not have fully comprehensive insurance in place for your vehicle;
- was caused by someone who does not hold a valid driving licence or is in breach of the conditions of their driving licence, for whom you gave consent to drive your vehicle;
- occurred outside the territorial limits of the policy;
- occurred outside the period of insurance;
- occurred where your vehicle had been driven in the European Union, other than the United Kingdom or any other country shown on an International Motor Insurance Card (“Green Card”), where you have not kept in force a motor insurance policy providing an equivalent level of cover as you would have enjoyed in the United Kingdom.

This insurance does not cover any arrears, default or late payment charges, excess mileage charges, maintenance and recoverable VAT, any warranty, new vehicle registration fee, any insurance premiums, road fund licence, fuel and paintwork protection applications or negative equity transferred from a previous agreement.

These are examples of the main exclusions. For complete details please refer to the full policy document.



SMART INSURANCE

- Helps maintain your vehicle's appearance
- Protects resale value
- Professional network of mobile repairers
- Safeguards your 'no claims bonus'
- Repairs carried out at your convenience
- Convenient claims process with dedicated app
- 12, 24 & 36 month policies available
- Fully FCA regulated

| PERIOD | POLICY PRICES |
|-----------|---------------|
| 12 months | £235.00 |
| 24 months | £345.00 |
| 36 months | £399.00 |

This policy can be purchased within 14 days from the date of delivery of your vehicle.





SMART INSURANCE

What cover does this policy provide?

The policy provides cover for the following vehicle repair work:

- **Chip:** a chipped area on the vehicle up to a maximum of 3mm in diameter and 1.5mm in depth.
- **Scratched Area:** a collection of scratches on the vehicle where the total area is up to a maximum of 30cm in length, 3mm in depth.
- **Minor Damage:** Caused by everyday motoring, to be repaired using Minor Cosmetic Damage Repair techniques. Any chip, minor dent, scratched area and/or minor scuff where the total damaged area is no larger than 30cm in diameter and 3mm in depth. In the case of multiple damages being caused by the same incident or where minor damage extends across multiple panels, the total size of the combined damaged area must also be no larger than 30cm in diameter and 3mm in depth.
- **Minor Cosmetic Damage Repair:** means a mobile repair technique, which involves restoring eligible area as near to the original condition as is possible. Damage to large flat surfaces, roofs, bonnets and boots are only subject to stone chip repairs, and will be weatherproofed and disguised only.
- **Minor Dent:** a dented area on the vehicle up to a maximum of 30cm in diameter, 3mm in depth, where the panel has not been ripped, perforated, torn or damaged the structure/alignment of the panel(s).
- **Minor Scuff:** a scuffed area on the vehicle up to a maximum of 30cm in diameter and 3mm in depth.
- **Paint Protection:** a solution-based sealer applied to the paint at point of purchase – an equivalent product will only be reapplied to your repair if you have notified us of such.
- **Weatherproofed and Disguised:** means a repair technique which can be applied only to a chip. The repair will not restore the damaged area back to its original condition as it is limited to a paint touch-in to protect the area from further damage or corrosion. Damage will remain slightly visible.



SMART INSURANCE

Are there any limitations on the benefits?

The maximum amount per claim is limited to the Individual Claims Limit as noted within the Schedule, in respect of any one Authorised Claim under this policy. For the avoidance of doubt, please note for any one individual claim in excess of this amount, no claim will be approved as it is outside the scope of this policy. Please refer to the Schedule for further details on the Individual Claims Limit which applies to your cover. The maximum Aggregate Claims Limit for the duration of the policy is limited to the amount as noted within the Schedule. You are eligible for SMART Insurance if you reside in England, Scotland (excluding any islands), and Wales and your vehicle is less than 7 years old at the policy start date.

What am I not covered for under this policy?

The policy does not cover any of the following:

- minor damage caused by hail, rust or corrosion;
- minor damage to large flat surfaces such as bonnets, roofs and boot lids other than stone chip repairs;
- minor damage that was incurred before the start date;
- minor damage to stickers or decals, beading or moulding (including protective plastic), accessories and lights;
- minor damage to matt finish paint, body wrap, chrome illusion paint (two tone paint finish) or bespoke paints;
- damage of any kind to wheels and wheel rims;
- damage of any kind to windows or mirror glass;
- damage of any kind to the vehicle interior or upholstery;
- minor damage to locks and handles;
- repair to any body panel/bumper or part of a body panel/ bumper that has been cracked, ripped, torn, or perforated;
- repairs to any body panel/bumper that has damage to the structure/alignment of a panel(s);
- replacement of any body panel or part of a panel;
- replacement of any badges, decals, trims, stickers or plastic paint protection film;
- any repair that cannot be carried out by using minor cosmetic damage repair techniques.
- any pre-existing damage;
- for any costs in excess of £500 including VAT for any minor damage requiring conventional body shop repair.

These are examples of the main exclusions. For complete details please refer to the full policy document.



TYRE INSURANCE

- Peace of mind protection against costs incurred by accidental damage to your tyres
- Covers for up to five tyre replacements during the policy
- 12, 24 & 36 month policies available
- Fully FCA regulated
- 0% finance available over 10 months

| CLAIM LIMIT | TERM | POLICY PRICES |
|---------------|-----------|---------------|
| £300 per tyre | 12 months | £249.00 |
| £300 per tyre | 24 months | £299.00 |
| £300 per tyre | 36 months | £399.00 |
| £450 per tyre | 12 months | £299.00 |
| £450 per tyre | 24 months | £399.00 |
| £450 per tyre | 36 months | £499.00 |

This policy can be purchased within 30 days from the date of delivery of your vehicle.





TYRE INSURANCE

What cover does this policy provide?

This policy, for which you will pay either a single premium or monthly instalments, is for the period agreed at the time of purchase. It covers your vehicle for up to five tyres which require replacement as a result of damage incurred during the period of insurance. There is a maximum claim limit per tyre of either £300 or £450 including VAT. Cover will be subject to the terms and conditions provided in your policy document.

Please note this policy is not transferable to another vehicle.



TYRE INSURANCE

Policy exclusions (see “Exclusions” section of your policy document)

This insurance will not cover the following:

- where your vehicle is used as an emergency vehicle, taxi or bus, for driving school tuition, dispatch, commercial travel that is not covered under motor insurance business use classes 1 and 2, hire or reward of whatsoever nature, off road use (including all quad bikes), road racing, track day participation, rallying, pace-making, speed testing or any other competitive event, or is a commercial vehicle in excess of 3.5 tonnes gross vehicle weight (gvw) or a motorcycle;
- where your vehicle is owned temporarily or otherwise (resulting from trade-in or acquisition for the purposes of resale) by a business formed for the purposes of selling or servicing motor vehicles;
- wear and tear, including any unevenly worn tyres caused by defective steering geometry outside manufacturer’s recommended limits, or wheel balance; failure of a suspension component or shock absorber or which in the opinion of a qualified engineer was caused wholly or partly from a lack of maintenance e.g. incorrect tyre pressure;
- tyres which have been modified in any way from the manufacturer’s specification.

Any damage:

- where the fault or damage occurred before the start date of the policy, or incurred due to the vehicle being driven following the initial failure;
- caused by fire, any road traffic accident, or where the vehicle is a total loss;
- where damage is caused to any other part of the vehicle by the same incident which is part of a road traffic accident or road risk insurance claim.
- theft of your tyre(s);
- any claim where at the time of damage the tyre tread depth is less than 2mm across any tread area of the tyre;
- manufacturing defects or faults including manufacturer’s recall;
- tyre(s) which are not ‘e’ marked and any claim where there has been an attempt to remove the serial number or other identifying marks from the tyre(s);
- where it is discovered that this policy was purchased more than 30 days following the delivery date of your vehicle.

These are examples of the main exclusions. For complete details please refer to the full policy document.



ALLOY WHEEL REPAIR INSURANCE

- Peace of mind protection against costs incurred by accidental damage to your alloy wheels
- 12, 24 & 36 month policies available
- Fully FCA regulated
- 0% finance available over 10 months

NON-DIAMOND-CUT ALLOY WHEEL

| NO. OF CLAIMS | TERM | POLICY PRICES |
|--------------------|-----------|---------------|
| 6 claims in total | 12 months | £149.00 |
| 12 claims in total | 24 months | £199.00 |
| 18 claims in total | 36 months | £249.00 |

DIAMOND-CUT ALLOY WHEEL

| NO. OF CLAIMS | TERM | POLICY PRICES |
|--------------------|-----------|---------------|
| 6 claims in total | 12 months | £249.00 |
| 12 claims in total | 24 months | £299.00 |
| 18 claims in total | 36 months | £349.00 |

This policy can be purchased within 30 days from the date of delivery of your vehicle.





ALLOY WHEEL REPAIR INSURANCE

What cover does this policy provide?

Standard Cover

Following damage to an alloy wheel fitted to your vehicle, we will arrange for a quick and effective cosmetic repair to be carried out by our approved repairer using pioneering repair and refurbishment techniques. Should the alloy wheel be damaged beyond a point whereby a reasonable cosmetic repair can be carried out, then the policy provides two options:

- 1) If the damage to the alloy wheel is such that a lathe skim repair can be carried out, then the policy will contribute a maximum amount of £110 including VAT towards allowing you to have this repaired locally at your choice. This will count as one claim.
- 2) If the damage to the alloy wheel is such that no kind of repair can be carried out, the policy will contribute a maximum amount of £150 including VAT towards the replacement of the alloy wheel. This will count as one claim.

Prestige Cover

Following damage to an alloy wheel fitted to your vehicle, we will authorise either of the following repair options:

- 1) Where the damage is such that a lathe skim is required in order to provide the best possible repair then the policy will contribute a maximum amount of £110 including VAT towards allowing you to have this repaired locally at your choice, subject to a repair invoice being provided.
- 2) However, where the damage is minor and a cosmetic repair could provide an equally satisfactory result, with your agreement we can arrange for our Approved Repairer to carry out a cosmetic repair at your convenience either at your workplace, home or your supplying dealer if you prefer. This type of repair for more minor damage avoids the need to skim off a layer of alloy, whereby multiple lathe skim repairs on a single alloy wheel should be avoided where possible to help maintain the original structural integrity of the alloy wheel.

If the damage to the alloy wheel is such that no kind of repair can be carried out, the policy will contribute a maximum amount of £150 including VAT towards the replacement of the alloy wheel. This will count as one claim.

This policy is for the period agreed at the time of purchase. For both Standard and Prestige cover, the maximum number of claims allowed during the period of insurance in aggregate under the policy is 6 repairs for a 12 month policy, 12 repairs for a 24 month policy or 18 repairs for a 36 month policy.



ALLOY WHEEL REPAIR INSURANCE

Policy exclusions (see “Exclusions” section in your policy document)

This insurance will not cover the following:

- alloy wheels that are aftermarket fitment or not of original specification for the vehicle;
- where your vehicle is used as an emergency vehicle, taxi or bus, for driving school tuition, dispatch, commercial travel that is not covered under motor insurance business use classes 1 and 2, hire or reward of whatsoever nature, road racing, track day participation, rallying, pace-making, speed testing or any other competitive event, or is a commercial vehicle in excess of 3.5 tonnes or a motorcycle;
- general wear and tear, corrosion, pitting, discolouration, tar staining, neglect or a defect which is not deemed as resulting from damage, cracked or buckled wheels;
- theft of your alloy wheel(s);
- damage present on an alloy wheel prior to the commencement of the policy;
- alloy wheel(s) that are of split rim construction or polished (chromed) finishes;
- damage caused by driving the vehicle while the tyre is deflated or a replacement tyre being fitted to the alloy wheel;
- any claim where it is discovered that this policy was purchased more than 30 days following the delivery date of your vehicle;
- failure of the approved repairer or lathe skim repairer to match the cosmetic finish of any other alloy wheel on the vehicle.

These are examples of the main exclusions. For complete details please refer to the full policy document.



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