

Ingeni Services Group Limited
Minor Damage Insurance



Ingeni Services Minor Damage Insurance

Welcome to Your Ingeni Services Minor Damage Insurance policy provided by Ingeni Services Group Limited. This policy document will tell You everything You need to know about Your cover. It's only effective with a valid policy Schedule and where the appropriate Premium has been paid.

Your Minor Damage Insurance policy is designed to help keep Your Vehicle in excellent condition at all times throughout Your policy term.

The Schedule contains information about You, the Vehicle, the Claim Limit, Start Date and Period of Cover.

Please read the policy carefully, as Your failure to comply with any of the terms and conditions may render the policy invalid.

If You have any questions regarding the coverage provided by this policy or if You wish to advise Us of any changes to Your policy, then please contact Ingeni Services Group Limited on telephone number 01787 221909.

If you wish to register a claim, please call the Claims Line on 01787 220799



This document contains important information about YOUR cover. You should read it carefully and then store it in a safe place.

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Meaning of Words

The following words will have the meanings described below wherever they appear in this policy document:

Administrator	Ingeni Services Group Limited, Unit 11, Atlas Works, Foundry Lane, Earls Colne, Colchester, Essex, CO6 2TE, who act as the Administrator for all sections of this policy (Registration Number 04547880). Ingeni Services Group Limited is authorised and regulated by the Financial Conduct Authority FRN: 747381
Authorised Claim	Where We have accepted Your Claim and have agreed to carry out a Minor Cosmetic Damage Repair
Chip	A chipped area on the Vehicle up to a maximum of 5mm in diameter and 3mm in depth.
Claim	You are requesting Us to consider a Minor Cosmetic Damage Repair to Your Vehicle.
Claims Limit	The maximum number of Claims for repairs for Minor Damage to Your Vehicle that You can make during the Period of Cover. You can make six (6) Claims in a 12 month policy, twelve (12) Claims in a 24 month policy, or eighteen (18) Claims in a 36 month policy. You may not make more than six (6) Claims in any one 12 month period. The first 12 month period begins on the inception date of the period of cover and each consecutive 12 month period on its anniversary date. You cannot carry over unused claims to a following year.
Excess	The amount in Sterling, for which You will be liable in respect of each and every Authorised Claim, where applicable.
Excluded Vehicle	A Vehicle that is not eligible for this Minor Damage Insurance.
Incident	The cause of the damage.
Insurer	Acasta European Insurance Company Limited Registered Office: Unit 1, 124 Irish Town, Gibraltar, GX11 1AA (Company reg. 96218).
Minor Damage	Any Chip (for a Chip this is 5mm in diameter and 3mm in depth), 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. To be repaired by an industry standard Mobile repairer.
Minor Cosmetic Damage Repair	A mobile repair technique which involves restoring eligible areas 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.
Multi-stage or Optional Specialist Effect Paint Finishes	Any paint that at any point of Vehicle manufacture has been applied as an optional extra and/or where the colour coat stage contains multiple separate layers and/or the lacquer finish has a coloured effect, any of which cannot be repaired outside of a bodyshop environment.

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.
Period of Cover	The period, as noted on the Schedule, for which We have agreed to provide cover and for which You have paid the relevant premium.
Pre-Existing Damage	Any Chip, Minor Dent, Scratched Area and/or Minor Scuff which existed prior to the policy Start Date or that has been confirmed by the Repairer as forming part of any previous Claim for multiple damages, which may or may not have been selected by You for repair, and which had not been repaired under such Claim due to the Claims Limit being exhausted.
Repairer	The person who is authorised by Us to carry out the repair work to the Vehicle.
Schedule	The document containing important information about You, the Vehicle, the Start Date, the Claim Limit and the premium.
Scratched Area	A collection of scratches on the Vehicle where the total area is up to a maximum of 30cm in diameter and 3mm in depth.
Start Date	The date on which Your cover under this policy starts as noted within Your Schedule.
Territorial Limit	England, Scotland (excluding any Islands), Wales and Northern Ireland.
Vehicle	The Vehicle described in the Schedule which is used for social, domestic or pleasure purposes, Class 1 (driving to and from Your place of work) and Class 2 Business Use (business use excluding commercial travelling).
Weatherproofed and Disguised	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.
We/Us/Our	Ingeni Services Group Limited.
You/Your/Yourself	The person named as the policyholder on the Schedule.

Eligibility

You're eligible for this policy if:

- ✓ At the Start Date and during the Period of Cover, You are residing in the Territorial Limits;
- ✓ Your Vehicle is less than 7 years old at the point of policy inception.
- ✓ Your Vehicle is not an Excluded Vehicle.

You're eligible if all of the above are true.

You are eligible for this Insurance Cover if You are a partnership, limited company or other legal entity if:

- ✓ You are permanently situated, and in the case of a limited company, registered in England, Scotland (excluding any Islands), Wales, Northern Ireland on the Start Date and during the Period of Cover

You're NOT eligible for this policy if Your Vehicle:

- ✗ Is a light commercial vehicle, delivery vehicle or panel van.
- ✗ Exceeds 3,500kg.

- ✖ Is a motorcycle, scooter, three wheeled Vehicle, kit-car, quad bike, caravan or motor home, trailer or boat.
- ✖ Is used for hire or reward (for example taxis, self-drive hire or driving schools), test driving, driving instruction, delivery courier or a Vehicle used in any sort of rally, speed testing, 4x4 off-roading, racing or any kind of competition or trial or any purpose in connection with the motor trade.
- ✖ Additionally the following Vehicles are excluded; Citroen Berlingo, Citroen Spacetourer, Fiat Qubo, Ford Tourneo, Hyundai I800, Mercedes V Class, Mercedes V250, Mercedes Viano, Nissan NV200, Nissan NV300, Peugeot Partner, Peugeot Rifter, Peugeot Traveller, Renault Traffic, Toyota Pro-ace verso, Vauxhall Combo Life, Vauxhall Vivaro Life, Volkswagen Transporter, Volkswagen Caddy.

You're NOT eligible if any of the above are true.

To be covered

- You'll need to pay the Premium. You can pay in full, or in instalments if the Supplying Centre offers this facility.
- You should adhere to the terms and conditions of this policy, otherwise it could affect settlement of any claim You make.

Your Cover

What's Covered

In return for the payment of the appropriate premium, We will provide cover against Minor Damage caused by everyday motoring, to be repaired using Minor Cosmetic Damage Repair techniques, subject to the terms of this Policy up to the Claims Limit during the Period of Cover.

In the event that the damage to Your Vehicle falls within the definition of Minor Damage and is subject to an Authorised Claim but a Minor Cosmetic Damage Repair cannot be used to facilitate the repair, this policy will contribute up to £500 (including VAT) towards the cost of having a conventional bodyshop repair. This is subject to You providing an invoice from a VAT registered repairer for the work carried out. Please note that this does not extend to any damage caused to large, flat surfaces, roofs, bonnets or boots.



Repairs can only be carried out on the United Kingdom mainland.

Please Note that all aftermarket repairs vary from that of an automotive factory finish, which is machine sprayed to a degree beyond that achievable by human capability.

What's NOT covered

You will not be covered:

- ✖ for Minor Damage that cannot be defined as a Scratched Area, Chip, Minor Scuff or Minor Dent;
- ✖ if You have not paid the premium;
- ✖ for any costs in Excess of £500 (including VAT) following an Authorised Claim requiring a conventional bodyshop repair as a Minor Cosmetic Damage Repair could not be facilitated;

- ✖ for Minor Damage caused to any other third party;
- ✖ for any other costs that are indirectly caused by the event which led to Your Claim, unless specifically stated as covered in this Policy;
- ✖ for repairs to any body panel/bumper or part of a body panel/bumper that has been cracked, ripped, torn or perforated;
- ✖ for repairs to any body panel/bumper where damage has been caused to the structure / alignment of the panel(s);
- ✖ for the replacement of any body panel or part of a panel;
- ✖ for the replacement of any badges, decals, trims, stickers or plastic paint protection film, including those which require removal in order to effect a repair to the panel;
- ✖ where the loss is covered and or claimed for under any other insurance;
- ✖ for any repair work carried out without prior authorisation being given by Us;
- ✖ for any Pre-existing Damage;
- ✖ for any damage caused and/or repair work carried out outside the Territorial Limits;
- ✖ for Minor Damage incurred to company owned fleet Vehicles or company pool cars;
- ✖ for Minor Damage caused by hail, rust or corrosion or where rust has settled into the panel / damaged area;
- ✖ for Minor Damage to large, flat surfaces such as bonnets, roofs and boot lids other than stone Chip repairs;
- ✖ for Minor Damage that was incurred before the Start Date;
- ✖ for Minor Damage to stickers or decals;
- ✖ for Minor Damage to beading or moulding (including protective plastic);
- ✖ for Minor Damage to matt finish paint, body wrap, chrome illusion paint (two tone paint finish) bespoke paints and Multi-stage or Optional Specialist Effect Paint Finishes;
- ✖ for damage estimated to exceed 4 hours to repair;
- ✖ for damage of any kind to wheels and wheel rims;
- ✖ for damage of any kind to windows or mirror glass;
- ✖ for damage of any kind to the Vehicle interior or upholstery;
- ✖ for Minor Damage that exceeds the maximum Claims Limit;
- ✖ for Minor Damage to locks and handles;
- ✖ for Minor Damage to chrome, textured effect or non-body coloured trims;
- ✖ for Minor Damage that involves accessories, door mouldings, window mouldings or lights;
- ✖ for Minor Damage caused by nuclear substances or activity;
- ✖ for Minor Damage caused by war, civil commotion, labour disturbances, riot, strike, lockout, public disorder or any form of terrorism;
- ✖ for the Excess, if applicable.


General Conditions

There are certain obligations that You must fulfil in order to ensure that Your cover remains valid:

- You must submit Your Claim within 30 days following an Incident;
- You must use all reasonable care to maintain the Vehicle in an efficient and roadworthy condition and to take all reasonable precautions to prevent or minimise loss or damage;
- You must give Us true and complete information;
- You must agree to comply with Our reasonable requests;
- You must follow the prescribed Claims procedure as explained in this document or by Our Claims team;
- You must pay the Excess, where applicable;

- You must inform Us if any of the details in the Schedule are incorrect or need updating.

Making a Claim

	By email:	claims@ingeni.co.uk
	By telephone:	01787 220799
	In writing:	Ingeni Services Group Ltd, Unit 11, Atlas Works, Foundry Lane, Earls Colne, Colchester, Essex CO62TE

When You become aware of any Minor Damage that could lead to a Claim, You must contact us within 30 days following the Incident.

In order for Us to assess Your claim, We'll need the following:

- Your personal and Vehicle details
- Full details of the damage, including Paint Protection product if applied
- Full details of the Incident leading to the damage
- Photos of the damage

Please note that repairs will be carried out at a location agreed between Yourself and Us providing that there is room for the repair to be carried out safely; the Vehicle is parked legally and the location of the Vehicle is within the Territorial Limits.

Upon receipt of the information requested above, We will review Your Claim. If the Claim is covered under Your policy it will be passed to Our authorised Repairer who will then contact You directly to arrange a repair booking.


Prior to the commencement of a repair, the authorised Repairer will inspect the Vehicle. If the Minor Damage is beyond the scope of the Authorised Claim, the Minor Damage will be referred to Us for further assessment.

Following a repair, You must check that all work has been properly completed. If the work has not been completed to a satisfactory level, You should not sign the release form. In such cases You should contact Us immediately.

Any Excess due must be paid prior to commencement of the repair. Your signature will be required as evidence of inspection both before a repair commences and after completion to confirm Your acceptance and satisfaction with the work performed.

Changes & Transfers

Our team are here to help You if you need to make a change to Your policy. You can contact Us:

	By email:	info@ingeni.co.uk
	By telephone:	01787 221909
	In writing:	Ingeni Services Group Ltd, Unit 11, Atlas Works, Foundry Lane, Earls Colne, Colchester, Essex CO62TE

Changes in circumstances after purchase?

We want to be able to pay Your claim, but if You don't tell Us about a change in Your circumstances and You or Your Vehicle become ineligible for cover, We might not be able to. If You contact Us however, We'll be able to let You know if You're still covered.

If any of the changes in circumstances listed below occur after You purchase this policy, You should contact Us:

- You change or transfer ownership of Your Vehicle
- You change what You use Your Vehicle for (for example, if You start using it for Hire and Reward)
- You make any modifications to Your Vehicle
- You change the registration number of Your Vehicle to a cherished number plate
- You change Your address
- You change Your name (for example, due to marriage)
- You develop any problems that affect Your ability to drive.

If You advise Us of a change in Your circumstances and You or Your Vehicle become ineligible for cover, We'll cancel Your policy and let You know if You're entitled to a partial refund.

How to transfer?

If You sell Your Vehicle during the Period of Cover, You may transfer the benefits of this insurance to the new Vehicle providing it is not an Excluded Vehicle.

The transfer will be subject to a £35 administration fee. The transfer will be subject to the Administrator's approval and the fee will be returned in the event of non-acceptance.



If this policy is transferred to a replacement Vehicle, We'll refer to the replacement vehicle as Your Vehicle from the date the transfer is completed. The start date and the period You're covered for won't change.

Cancellations

If you need to cancel Your policy You should contact Ingeni Services Group Limited:



By email:

info@ingeni.co.uk

How to cancel

You have the right to cancel this policy within 30 days from the receipt of Your policy documentation by contacting the dealer or broker from whom You purchased the policy.

On receipt of Your written notice of cancellation, the dealer or broker will refund any premium You have already paid, unless an Authorised Claim has been made under the policy.

To cancel the policy after 30 days, please contact Us.

If You cancel the policy after 30 days of the policy Start Date, providing no Authorised Claim has been made, a pro-rata refund of the full premium received will be applied less a cancellation fee of £35.00. If an Authorised Claim has been made, no refund will be due upon cancellation

We reserve the right to cancel the policy in the event of non-payment of the premium.

We reserve the right to cancel the policy by giving You 30 days' notice at any stage during the Period of Cover. In this event, if You have not made an Authorised Claim, We will refund You for the unexpired portion of Your paid premium. If You have made an Authorised Claim, no refund will be due upon cancellation.

Automatic Cancellation

This policy will automatically terminate on whichever of the following happens first:

- The date on which the policy expires as per Your Schedule;
- You dispose of, or transfer ownership of Your Vehicle to another party, and You do not inform Us
- You cease to be resident within the Territorial Limits.
- The number of Claims You have made reaches the Claims Limit.

Complaints

What to do if you have a complaint

In the unfortunate event You should need to make a complaint, You should contact Us:



By email: info@ingeni.co.uk



In writing: [Ingeni Services Group Ltd, Unit 11, Atlas Works, Foundry Lane, Earls Colne, Colchester, Essex CO62TE](#)

Ingeni Services Group Limited and the Insurer aim to provide a high level of service and to handle Claims fairly and promptly. If You have an enquiry or complaint regarding this insurance, You should first contact Ingeni Services Limited by emailing info@ingeni.co.uk or by telephone on 01787 221 909. Please quote Your policy or Claim number in all correspondence.

If the matter is still not resolved to Your satisfaction and We have issued You with a final response Your complaint can be referred to the Financial Ombudsman Service. Please note that You have 6 months from the date of Our final response in which to refer the matter to the FOS.

By telephone: 0800 023 4567

By email: complaint.info@financial-ombudsman.org.uk

In writing: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR



For more information please visit www.financial-ombudsman.org.uk

This procedure does not affect Your statutory rights and is in addition to any other rights You have to take legal proceedings.

Legal, Regulatory & Data Protection

Your Insurer

This policy wording confirms You have a contract of insurance with the Insurer, Acasta European Insurance Company Limited.



Insurer

This policy is underwritten by Acasta European Insurance Company Limited Registered Office: Unit 1, 124 Irish Town, Gibraltar, GX11 1AA. Company reg. 96218. Acasta European Insurance Company Limited is authorised and regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority for the conduct of UK business



Administrator

This policy is administered by Ingeni Services Group Limited, Unit 11, Atlas Works, Foundry Lane, Earls Colne, Colchester, Essex, CO6 2TE, who act as the Administrator for all sections of this policy (Company Number 04547880). Ingeni Services Group Limited is authorised and regulated by the Financial Conduct Authority FRN: 747381

Financial Services Compensation Scheme

If We are unable to meet Our liabilities, You may be entitled to compensation under the Financial Services Compensation Scheme (FSCS).

Protection for claims under this policy is at 90% with no upper limit.

Further information can be obtained from the Financial Services



Compensation Scheme: By email: enquiries@fscs.org.uk

By telephone: 0800 678 1100 or 020 7741 4100

For more information please visit <https://www.fscs.org.uk>

Data Protection Regulations

Acasta European Insurance Company Limited, and Ingeni Services Group Limited (herein referred to as "We" / "Us" for the benefit of this notice) 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, Acasta European Insurance Company Limited will qualify as the Data Controller. Ingeni Services Group Limited 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 process Your personal data, to see the full Privacy Policies please visit Our Websites at; www.acastaeurope.co.uk/ and www.ingeni.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.

Acasta European Insurance Company Limited as Data Controller is responsible for Your personal data and Our full details (including registration and address details) can be found within this policy wording.

We have appointed Ingeni Services Group Limited 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 the privacy notice. If You have any questions about the privacy notice, including any requests to exercise Your legal rights, please contact Ingeni Services Group Limited, Unit 11, Atlas Works, Foundry Lane, Earls Colne, Colchester, Essex, CO6 2TE

Fraud

You must not act in a fraudulent way. If You or anyone acting for You:

- makes a Claim under the policy knowing the Claim to be false or exaggerated in any way; or
- makes a statement in support of a Claim knowing the statement to be false in any way; or
- sends Us any documentation in support of a Claim knowing the documentation to be forged or false in any way; or
- makes a Claim for any loss caused by Your deliberate act or with Your agreement then We:
 - will not consider Your Claim;
 - may declare the policy void;
 - will be entitled to recover from You the amount of Our outlay for an authorised repair;
 - will not return any of Your Premiums;
 - may let the police know about the circumstances.

Material Information

The information that You have provided to Us forms the basis of this insurance contract. It is very important that the information given to Us is correct. It is Your responsibility to take reasonable care not to make a misrepresentation to Us when You take out Your insurance policy and when notifying Us of any change to the information that has been provided. Please note if You make a misrepresentation to Us this could invalidate Your Insurance Cover resulting in Your Claim not being paid in full.

Other Important Notes

- This policy, unless We have agreed otherwise, is governed by English Law and both parties agree to submit to the exclusive jurisdiction of the courts of England.
- We reserve the right to decline any insurance risk or to change the Premium and the terms quoted.
- Language - All communication between You and Us will be conducted in English.
- In accordance with the Equality Act 2010, We are able, upon request, to provide a text phone facility, audio tapes and large print documentation. Please advise Us if You require any of these services to be provided so that We can communicate with You in an appropriate manner




How to Contact Us

We recommend that You save the below to Your mobile phone.

Claims

	By email:	claims@ingeni.co.uk
	By telephone:	01787 220799
	In writing:	Ingeni Services Group Ltd, Unit 11, Atlas Works, Foundry Lane, Earls Colne, Colchester, Essex CO62TE

Customer Services

	By email:	info@ingeni.co.uk
	By telephone:	01787 221909
	In writing:	Ingeni Services Group Ltd, Unit 11, Atlas Works, Foundry Lane, Earls Colne, Colchester, Essex CO62TE

Telephone lines are open Monday – Friday between the hours of 9.00 am – 5.30 pm

If You have any difficulties reading this document, please contact the Customer Services Team.