This document does not form part of your contract of insurance but it shows the important aspects of your Minor Damage Insurance policy that we think should be brought to your attention. It is not the full terms and conditions - they are detailed in your policy schedule.

Type of Insurance
In brief Mercedes-Benz Minor Damage insurance will cover You for the cost of repairs to minor dents, light scratches, light scuffs and chips as a result of accidental damage, so long as You have paid the premium. Please ensure You keep Your policy schedule together with this policy document in a safe place.

Features and benefits
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. Our nominated repairer will carry out the required repairs to your vehicle at an agreed location in accordance with Mercedes-Benz UK paint and warranty guidelines and will not invalidate your paint warranty.

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 Minor Damage 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 Mercedes-Benz approved 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.

Limitations
- 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 Minor Damage 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.
- The vehicle must be a Mercedes-Benz Passenger Car
- You are a permanent UK resident
- The policy is not transferable

Main exclusions
Like all policies of this type there are some circumstances that this insurance does not cover. Importantly some of these include:

- Any vehicle with Specialist Paint Finishes, motorcycles, scooters, three wheeled vehicles, quad bikes, caravans or motorhomes, trailers, boats, commercial vehicles, emergency vehicles, 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;
- any damage to the Vehicle;
  - which is not Minor Damage;
  - which was incurred more than 30 (thirty) days before the claim was reported;
  - which was incurred prior to the inception of the policy;
- resulting in the need to replace of any body panel or part of the vehicle that needs to be removed to achieve a repair;
- involving cracked or dented bumpers;
- where the technician confirms the repair requires a Bodyshop Repair and is not a Minor Damage Repair and/or is deemed unsafe to carry out the repair due to manufacturer guidelines;
- caused to bonnets, roofs, and boots if a Minor Damage Repair is unachievable;
- claims made in excess of the Aggregate Limit;
- vehicles used for business use where the total annual mileage of the vehicle will exceed 20,000 miles, for private use the annual mileage is unrestricted;
- where You are not permanent UK resident;
- Bodyshop Repairs not undertaken by a Mercedes-Benz approved repairer.

Bodyshop Contribution Conditions
- Any contribution of up to £250 which is received towards a Bodyshop Contribution will be recorded against Your Maximum Aggregate Claim limit of £3,000 (inclusive of VAT).

If We reject Your claim and confirm to You that a Minor Damage Repair is not possible within the guidelines e.g. the damage is too severe and cannot be repaired using Minor Damage Repair techniques and is deemed only repairable by a bodyshop, the following is covered within the £250 (including VAT) bodyshop contribution We will make towards the cost of any individual Bodyshop Repair via Mercedes-Benz approved Bodyshop;

- any damage to the Vehicle;
  - which is not Minor Damage;
  - involving cracked or dented bumpers;
- where the technician confirms the repair requires a Bodyshop Repair and is not a Minor Damage Repair and/or is deemed unsafe to carry out the repair due to manufacturer guidelines;
  - caused to bonnets, roofs, and boots if a Minor Damage Repair is unachievable;

Any damage to the Vehicle:
- which is incurred more than 30 (thirty) days before the claim was reported;
- Any repair that is subject to a Motor Insurance Claim

The full list of exclusions is shown in your policy document in section 4.

Cancelling the insurance
You have the right to cancel the policy at any time. If You wish to cancel the policy within the first 30 days, You must contact the Retailer who sold You the policy. You will be entitled to a full refund, providing no claims have been submitted. If You wish to cancel Your policy after 30 days, You will be entitled to a pro-rata refund on the remainder of Your policy which will be calculated monthly and is paid for each full month left to run, providing no claims have been submitted. An administration fee of £35 will be applied if You decide to cancel Your policy after 30 days which reflects the administrative cost of arranging and cancelling the policy.

Should You wish to cancel Your policy You will be required to send the request in writing to the Administrator AutoProtect (MBI) Ltd with a cheque for £35 made payable to AutoProtect (MBI) Ltd, a copy of Your original sales invoice confirming purchase of the policy and Your Cancellation will be processed and the refund will be paid by cheque made payable to You.
If You have submitted any claims against Your policy You will not be able to request a refund. If the policy has not been paid in full, you will be entitled to a pro-rata refund on the amount You have paid under the Instalment Plan less the administration fee of £35.

How to claim
If You wish to claim please contact the claims office on 0871 384 3182. Full details about claiming can be found in the policy, in Sections 8.

Fraudulent Claims or Misleading Information

Please note: we take a robust approach to fraud prevention in order to keep premium rates down. If any claim under this insurance is fraudulent or is intended to mislead, or if any misleading or fraudulent means are used by you or anyone acting on your behalf to obtain benefit under this insurance, your right to any benefit under this insurance will end, your cover will be cancelled and we will be entitled to recover any benefit paid and costs incurred as a result of any such fraudulent or misleading claim. We may also inform the police.

Complaints and Contact Details

Complaints about the sale of your policy
If you wish to make a complaint about the conduct of the sale of this insurance, including any information or advice provided as part of the sale, please contact the retailer that sold you the policy.

N.B. If you remain dissatisfied regarding a complaint about the sale of your policy you may refer it to the Financial Ombudsman Service.

Complaints about policy administration matters including claims
If you wish to make a complaint about service matters such as general administration of your policy (other than about a claim) please also contact AutoProtect (MBI) Limited.

N.B. If you remain dissatisfied regarding a complaint about the general administration, or the terms and conditions of this policy, or about a claim, it can be referred to Lloyd’s of London. Complaints that cannot be resolved by Lloyd’s may be referred to the Financial Ombudsman Service (FOS).

Contact Details

AutoProtect MBI Ltd
Warwick House
Roydon Road
Harlow
Essex
CM19 5DY

Fax: 01279 456 510
Email: info@AutoProtect.net
Telephone 0871 384 1167

Lloyd’s of London
Policyholder & Market Assistance
Market Services
Lloyd’s
Fidentia House Walter Burke Way
Chatham Maritime
Kent ME4 4RN
Telephone +44 (0)20 7327 5693
Fax +44 (0)20 7327 5225
E-mail complaints@lloyds.com

Compensation Scheme

The Insurer of this Insurance (see below) is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if the Insurer is unable to meet its obligations to you under this contract. Further information can be obtained from The Financial Services Compensation Scheme, Tel: 020 7892 7300 Website: www.fscs.org.uk

The Insurer

This insurance is underwritten by Lloyd’s Syndicate 5820 which is managed by ANV Syndicates Limited. The insurer is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

AutoProtect (MBI) Limited

This insurance is arranged and managed by AutoProtect (MBI) Limited who are authorised and regulated by the Financial Conduct Authority to carry out General Insurance mediation business.