MINI Cosmetic Repair Insurance

Insurance Product Information Document

Company: Helvetia Global Solutions Ltd UK Branch, 6 Bevis Marks, London, EC3A 7BA. Authorised and regulated by the Liechtenstein Financial Market Authority. Authorised by the Prudential Regulation Authority. Registered on the Financial Services Register under the firm reference number 454140.

This document is a summary of the policy and does not contain the full terms and conditions of the cover which can be found in the policy document. It is important that you read the policy document along with your schedule carefully. Information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us.

What is this type of insurance?

This product provides cover in the event that your vehicle sustains minor damage to its paintwork.

What is insured?

- ✓ This policy provides cosmetic or touch-in repairs for minor cosmetic damage to your vehicle.
- ✓ You may make 3-4 claims per year, depending on the cover level selected.
- ✓ If, following assessment, a cosmetic or touch in repair is not possible, we will contribute up to £250 (including VAT) towards the cost of repairs carried out by a repairer of your choice.

What is not insured?

- × Vehicles not used for private purposes.
- × Vehicles over 10 years old at the policy start date.
- × Vehicles that have covered more than 100,000 miles at the policy start date.
- × Vehicles or vehicle use listed within the policy exclusions.
- × Claims for key damage that have not been reported to the police.
- × Damage caused by fire, road traffic accidents, or where the vehicle is declared a total loss by your motor insurer.
- × Pre-existing damage.
- × Any repair costs incurred after a cash settlement has been made where the damage could not be repaired using cosmetic or touch-in methods.
- × Vehicles exceeding 3,500 kg in weight.

Are there any restrictions on cover?

- ! Cover will start after you have purchased the policy. The policy will not cover damage that occurs in the first 14 days after the delivery date of the vehicle.
- ! Your vehicle must have a standard paint colour and factory finish.
- ! The vehicle must be used for private use only, as defined in the policy.
- ! Vehicles used for commercial purposes, within the motor trade, or for racing, off-roading, or any competitive activities are excluded from cover.

Where am I covered?

- The vehicle is covered within the United Kingdom, Ireland, Isle of Man, Channel Islands, Switzerland, or within the countries of the European Economic Area.

What are my obligations?

- You must provide honest, accurate, and complete answers to all questions we ask, including the information required for the pre-cover screening assessment.
- You must keep your personal details up to date and notify us of any relevant changes.
- Any incident that may lead to a claim must be reported to us within 30 days of occurring, and you should contact the administrator as soon as you become aware of any damage.
- When making a claim, you must provide full details of the damage, including three photographs (one close-up and one wider image of the affected area).
- If an approved repairer is unable to complete the repair and you use a repairer of your choice, you must provide a valid invoice for the work carried out to enable settlement.
- You must pay the insurance premium for the full period of cover.
- You must be the registered keeper and/or owner of the vehicle and remain a UK resident for the duration of the policy.
- You must notify the administrator as soon as possible of any changes in circumstances that may affect this insurance, including (but not limited to) changes to your name, address, vehicle registration, use, or ownership. Any resulting changes to the policy terms will be advised.

When and how do I pay?

- The premium shall be paid in full or in 12 monthly instalments.

When does the cover start and end?

- The policy start and end dates are shown on your schedule of cover. Cover will also end if you reach the policy limit, or if fraud is committed or misleading information is provided.

How do I cancel the contract?

- You are covered from the start date shown on your certificate of insurance until the earliest of the following:
    - The end of the cover period stated on your certificate of insurance.
    - The date the aggregate claim limit is reached.
    - The date the policy is cancelled.
    - The date your vehicle is sold, repossessed, or transferred to someone.
- You may cancel the policy at any time by contacting:
    - By Telephone: +44 333 006 9641
    - By Email: customerservices@mini.qover.com
    - In writing: Waterside, Unit 33, Schooner Court, 44-48 Wharf Road - London N1 7UX.
- If you cancel after the 14-day cooling-off period and have paid the premium in full, you will receive a pro-rata refund for the remaining period of cover, provided no claim has been made. If You are paying by instalments, those payments will cease, but You will not receive a refund because You will only have been charged for the cover you have already received.