



Jaguar Cars Insurance is a trading style of FGA Capital UK Limited. Registered in England No. 2739931 is authorised and regulated by the Financial Services Authority (FSA). FSA Registered No. 312683.

AutoProtect (MBI) Limited, Company Registration in England: 05089293 is authorised and regulated by the Financial Services Authority (FSA). FSA Registered No. 312143.

MAR 13 JCI SI V3

JAGUAR CARS INSURANCE

AN INTRODUCTION TO SMART INSURANCE

MAINTAIN THE APPEARANCE OF YOUR CAR



THE SMARTEST OPTION IN CAR BODY MAINTENANCE

JAGUAR SMART INSURANCE – HELPING TO PROTECT THE SHOWROOM CONDITION OF YOUR NEW CAR

PROTECTION FOR 12, 24 OR 36 MONTHS

WHAT IS SMART?

SMART stands for Small Motor Accident Repair Technology and is a policy designed to assist in maintaining the appearance of your car as at the time of purchase.

KEY FEATURES AND BENEFITS

Covers minor repair damage to any of your car's body panels and scuffed bumpers not exceeding

15cm in diameter where such panels/ bumper have not been ripped, perforated or torn. Minor repair damage means chips (not exceeding 1.5cm in diameter), minor dents and light scratches to your car during the period of insurance caused by day to day motoring. The repair can be carried out at your home or work address.

CONDITIONS

- You should take all reasonable steps to maintain the car in an efficient and roadworthy condition.
- This policy is non-transferable.
- You will be responsible for:
 1. any repair commenced or carried out without prior authorisation;
 2. costs incurred in the event the reported damage exceeds the template parameters;
 3. any repair work completed by the repairer that falls outside the scope of this policy.

EXCLUSIONS

- This product is not available for non-UK residents.
- Any car used for business, where the total mileage per annum exceeds 20,000 miles.
- Cars exceeding 3,500kg Gross Vehicle Mass.

- Motorcycles, scooters, three wheeled cars, quad bikes, caravans or motorhomes, trailers, boats, hire or reward (e.g. taxis, self-drive hire or driving schools), delivery courier fleet users or cars used in any sort of rally, speed-testing, racing of any kind or competition or trial.
- Cars older than 7 years at time of inception.
- Damage reported more than 14 working days after discovery.
- Any damage caused by or to stickers or decals.
- Damage caused by third party which caused bodily injury.
- Beading, moulding, locks and handles and any repair involving wheels, accessories, door mouldings, window mouldings, lamps of any sort or any window panel, cracked or dented bumpers.
- Consequential loss.
- Damage incurred prior to inception or damage resulting in replacement of

any body panel of the car, replacement bumpers, perforated, ripped or torn panels or bumpers.

- For any individual claim made in excess of £3,000 the whole of the claim will be excluded.
- Special matt or individual finishes.

The SMART Insurance policy from Jaguar Cars Insurance provides a small body repair system that will keep your car in showroom condition, without compromising your no-claims bonus.

The policy helps ensure your car remains free from chips, minor dents, light scratches and scuffs.

With a SMART Insurance policy from Jaguar Cars Insurance, your car is covered for damage caused by everyday motoring. You can claim up to £3,000 in aggregate (including VAT). The total cost of repairs cannot exceed the above amount as this is not considered to be 'minor damage'. There is no excess payable.

BENEFIT THE SMART INSURANCE WAY:

- Choice of 12, 24 or 36 months cover.
- Keep your car in showroom condition.
- Safeguard your no-claims bonus.
- Convenient repairs.
- 3 year guarantee on all policy repairs.
- Friendly and convenient claims centre.

THE SMART INSURANCE POLICY COVERS:

- Private cars up to 36 months.
- Up to £3,000 cover, in aggregate, during the period of insurance against:
 - + dents not exceeding 15cm in diameter
 - + scratches not exceeding 15cm in length
 - + scuffed bumpers not exceeding 15cm in diameter
 - + chips not exceeding 1.5cm in diameter.

ALLOY WHEEL INSURANCE

WHAT IS ALLOY WHEEL INSURANCE?

In today's driving conditions minor cosmetic damage to alloy wheels is almost a certainty. Alloy Wheel Insurance covers the cost of cosmetic repairs resulting from accidental damage to alloy wheels caused by kerbing, scuffing, chips and scratches.

Until now, if you have damaged your car, a visit to the body shop may have been expensive, inconvenient and time-consuming.

With Alloy Wheel Insurance from Jaguar Cars Insurance, on a valid claim we will arrange, at your convenience, for a specialist repair company to carry out the necessary repairs at your home or even your work address - all the work carried out will be paid for by the insurer, up to £1,000 in aggregate during the period of insurance.

CONDITIONS

- You should take all reasonable steps to maintain the alloy wheels on your car.
- The policy is non-transferable.
- You will be responsible for:
 1. any repair commenced or carried out without prior authorisation;
 2. costs incurred in the event the reported damage exceeds the claim limits, and;
 3. any repair work completed by the repairer that falls outside the scope of this policy.

EXCLUSIONS

- Cars over 5 years old
- Cars over 3,500kg Gross Vehicle Mass
- Damage caused by a third party whilst carrying out general maintenance including tyre changing, damage

present at the commencement of policy and damage which cannot be repaired due to a previous repair.

- Wear and tear and neglect.
- Any car used for business, where the total mileage per annum exceeds 20,000 miles.
- Any commercial vehicle, emergency car, taxi, bus, truck, heavy goods car, motorcycles or any car used for hire and reward, rental, dispatch, road racing, rallying pace making, speed testing or any other competitive event.
- Alloy wheels with chrome effect finish, diamond cut, split rim constructions or painted with custom, individual colours.
- Theft of alloy wheels, and;
- Claims made more than 4 working days of the accidental damage occurring.

KEY FEATURES AND BENEFITS

- Covers you for the cost of repairs from accidental damage to your alloy wheels.
- We will pay for a specialist repairer to carry out repairs to their best ability.
- Maximum claim per wheel is £100 for up to 5 wheels.
- Up to £1,000 in aggregate during the period of insurance.
- No policy excess is payable.

JAGUAR SMART INSURANCE – SMALL MOTOR ACCIDENT REPAIR TECHNOLOGY

The Business Manager or Sales Executive will be pleased to assess your needs when it comes to SMART Insurance. They will only offer you products that they believe you will benefit from. SMART Insurance – helping to protect the showroom condition of your new car.

This document is for promotional purposes only. The full terms and conditions as well as exclusions of cover and claims limits are contained in the policy wording.

The SMART Insurance Policy covers your car for:



SCRATCHES



CHIPS



DENTS



SCUFFS

These images are for illustrative purposes only.