

# AN INTRODUCTION TO LAND ROVER **SMART INSURANCE**

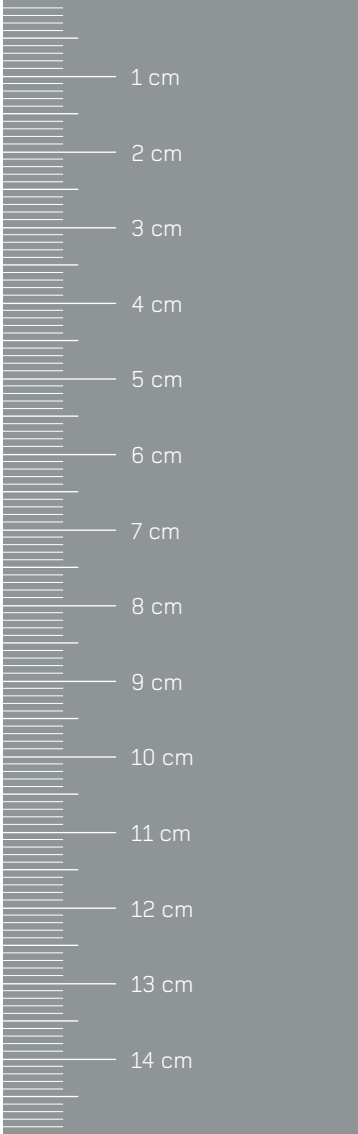
Maintain the appearance of your vehicle



[www.landrover.com](http://www.landrover.com)

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**LAND ROVER INSURANCE**



# THE SMARTEST OPTION IN VEHICLE BODY MAINTENANCE.

## PROTECTION FOR 12, 24 OR 36 MONTHS.

### What is SMART?

SMART stands for **S**mall **M**otor **A**ccident **R**epair **T**echnology and is a policy designed to assist in maintaining the appearance of your vehicle as at the time of purchase.

### Key Features and Benefits

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

## LAND ROVER SMART INSURANCE - HELPING TO PROTECT THE SHOWROOM CONDITION OF YOUR NEW CAR

### Conditions

- You should take all reasonable steps to maintain the vehicle in an efficient and roadworthy condition.
- This policy is non-transferable.
- You will be responsible for:
  - any repair commenced or carried out without prior authorisation;
  - costs incurred in the event the reported damage exceeds the template parameters;
  - 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, vehicles exceeding 3,500kg Gross Vehicle Mass, vehicles used for business use other than journeys to and from a permanent place of work, motorcycles, scooters, three wheeled vehicles, quad bikes, caravans or motorhomes, trailers, boats, hire or reward (e.g. taxis, self-drive hire or driving schools), delivery courier fleet users or vehicles used in any sort of rally, speed-testing, racing of any kind or competition or trial.
- Vehicles 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 vehicle, replacement bumpers, perforated, ripped or torn panels/ 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 Land Rover provides a small body repair system that will keep your vehicle in showroom condition, without compromising your no-claims bonus.

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

With a SMART Insurance policy from Land Rover, your vehicle 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 vehicle 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 vehicles 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
  - chips not exceeding 1.5cm in diameter
  - scuffed bumpers

## 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, when you damage your car, a visit to the body shop may have been expensive, inconvenient and time-consuming.

With our Alloy Wheel Insurance, on a valid claim, we will arrange at your convenience, for a specialist repair company to carry out the

## LAND ROVER SMART INSURANCE - SMALL MOTOR ACCIDENT REPAIR TECHNOLOGY

### Conditions

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

### Exclusions

- Vehicles over 5 years old;
- Vehicles 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 commercial vehicle, any vehicle used for business use (other than to and from a permanent place of work), emergency vehicles, taxi, bus, truck, heavy goods vehicle, motorcycles or any vehicle used for hire and reward, rental, dispatch, road racing, rallying pace making, speed testing or any other competitive event;

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.

### 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 endeavours
- 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.

- 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.

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, excess fees and claims limits are contained in the policy wording, available from your Sales Executive.

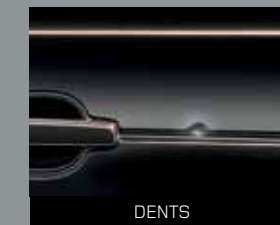
The SMART Insurance Policy covers your car for:



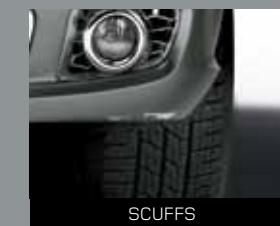
SCRATCHES



CHIPS



DENTS



SCUFFS

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