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[www.fiat.co.uk](http://www.fiat.co.uk)

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Jan 16 FI SI V2

AN INTRODUCTION TO FIAT

# SMART REPAIR INSURANCE

Maintain the appearance of your vehicle



INSURANCE

# THE SMARTEST OPTION IN VEHICLE BODY MAINTENANCE.

SMART REPAIR INSURANCE PROTECTS YOUR CAR FOR:  
12, 24 OR 36 MONTHS.

## What is SMART Repair Insurance?

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

### FIAT SMART REPAIR INSURANCE - HELPING TO PROTECT THE SHOWROOM CONDITION OF YOUR NEW CAR

#### Key Features and Benefits

Covers minor repair damage to any of your vehicle's metal 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.

Should any claim not qualify as a SMART repair, up to a £250 contribution will be paid upon receipt of a body shop repair invoice towards the damage repair costs.

If during the first year of cover, the vehicle is involved in an incident causing it to be written off by your motor insurer and you get a replacement vehicle on a "New for Old" basis, you will be issued with a new policy of the same duration as your existing cover for the replacement vehicle.

You are able to transfer the policy to a replacement vehicle, although you must contact the administrator within seven days of the replacement vehicle being purchased.

If you cancel your policy after 30 days, you will not be entitled to a refund on your policy.

#### Conditions

- You should take all reasonable steps to maintain the vehicle in an efficient and roadworthy condition.
- This policy is non-transferable to another owner or individual.
- 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.
- 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 seven years at time of policy 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 policy inception or damage resulting in replacement of any body panel of vehicle, replacement bumpers, perforated, ripped or torn panels/bumpers.
- For any policy individual claim made in excess of £3,000 the whole of the claim will be excluded.
- Special matt or individual finishes.

### FIAT SMART REPAIR INSURANCE - SMALL MOTOR ACCIDENT REPAIR TECHNOLOGY

The SMART Repair Insurance policy from Fiat 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 Repair Insurance policy from Fiat, your vehicle is covered for damage caused by everyday motoring. The total cost of repairs cannot exceed £3,000 as this is not considered to be 'minor damage'. There is no excess payable.

#### BENEFIT THE SMART REPAIR INSURANCE WAY:

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

#### THE SMART REPAIR 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 not exceeding 15cm in diameter.
- Up to £250 for a body shop repair, should any claim not qualify as a SMART repair (valid invoice required).

**The Business Manager or Sales Executive will be pleased to assess your needs when it comes to SMART Repair Insurance. They will only offer you products that they believe you will benefit from.**

**SMART Repair 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 REPAIR INSURANCE  
POLICY COVERS YOUR CAR FOR:



SCRATCHES



CHIPS



DENTS



SCUFFS

These images are for illustrative purposes only.