

# Touch-Up

With Auto & General Touch-Up you can fix chips, minor dents and light scratches caused by everyday motoring.

## What can I claim for?

### Chips

A chipped area on the vehicle that is not bigger than 3mm in diameter.

### Minor dents

A dented area on the vehicle that is not bigger than 15cm in diameter.

### Light scratches

A scratched area on the vehicle where the scratch is not longer than 15cm in length and does not extend over two or more body panels next to each other.

## What is not covered?

We will not compensate you for:

- damage that cannot be defined as 'light scratch', 'chip' or 'minor dent';
- damage caused by hail;
- damage that was incurred before this policy commenced (pre-existing damage);
- accumulated damage (claim per incident);
- damage caused to stickers or decals;
- damage to beading or moulding;
- claims that exceed the maximum compensation amount less the excess. Both amounts are stated on the policy schedule;
- damage that involves accessories, door mouldings, window mouldings, lamps of any sort or any window panel;
- damage as a result of rust;
- repair of any body panel or part of a panel that has been ripped or torn;
- replacement of any body panel or part of a panel;
- liability to other parties;
- consequential loss or damage;
- damage or loss caused by nuclear substances or activity;
- damage caused by war, civil commotion, labour disturbances, riot, strike, lockout or public disorder; and
- damage caused by any form of terrorism.

## What are my obligations as a policyholder?

If you do not fulfil all of the following obligations, cover may be cancelled.

Your obligations are to:

- use all reasonable care to maintain the vehicle in an efficient, roadworthy condition and to take all reasonable precautions to prevent or minimise loss or damage;
- give us true and complete information;
- agree to comply with our reasonable requests;
- follow the prescribed claims procedure as explained in this document and by our claims staff;
- inform us if any of the details or declarations on your schedule are incorrect or change;

- tell us about anything that you have not yet disclosed, but that may be important for us to know in order to accept your policy;
- tell us about anything that changes that may be important for us to continue accepting your policy; and
- make representations to us about our decision within 90 days after we inform you of our decision on a claim. If we do not compensate you for a claim or a part of it, and you want to challenge our decision, you must serve legal process on us within 90 days after the time we allow for representations on disputed claims.

## How do I make changes?

- Contact your local insurance hotline
- Any change or cancellation that you make will be effective from the time and date agreed to
- We may change or cancel your policy by giving you 30 days' notice
- We may give notice verbally, by fax or by post to your last known address.

## How do my payments work?

Your policy is a monthly policy and must be paid in advance on the deduction date(s) as they are stated on the schedule.

### Payments not received

If we do not receive your payment on the deduction date(s) as stated on the schedule, you will not have any cover for the period for which you did not pay. From the second month's due payment, we will allow a 15-day grace period for payment of the premium. If we do not receive your payment for two months in a row, the policy will cancel.

### Payment stopped

When cover is interrupted because you have instructed the bank to stop your debit order payment, the policy will cancel immediately.

## How do I claim?

- Call the Auto & General Touch-Up claims line on **0861 10 23 61**.
- No paperwork – all claims are handled telephonically!

### Excess

An excess will be payable per visit; this amount is stated on the policy schedule.

### Guarantee

All repairs have a three-year guarantee.

### Waiting period

90 days (if your vehicle has not been inspected).