

**Toyota**  
Financial Services

# TOYOTA MINOR DAMAGE PROTECTION

Protecting Your Vehicle Against Minor Damage



## TOYOTA MINOR DAMAGE PROTECTION

Welcome to **Your** Toyota Minor Damage Protection policy. This policy document will tell **You** everything **You** need to know about **Your** cover. It's only effective with a valid **Certificate of Insurance** and where the appropriate **Premium** has been paid.



This policy document contains important information about **Your** cover. **You** should read it carefully together with **Your Certificate of Insurance** and then store them in a safe place.

## CONTENTS

Meaning of words	2
Eligibility	3
• You're eligible for this policy if	
• You're not eligible for this policy if	
• To be covered	
Your Cover	4
• What's covered	
• What is Minor Damage.	
• What's not covered	
• Where & when	
Making a claim	8
Changes & Transfers	10
Cancellations & Complaints	11
Legal, Regulatory and Data Protection	12
• Your insurer	
• Premiums	
• Law applicable to this policy	
• Financial Services Compensation Scheme	
• Other insurance	
• Fraud	
• Data protection	
How to contact us	14



**You** can only purchase this policy within 30 days of the date **You** take delivery of **Your Vehicle**.

## MEANING OF WORDS

These words have the following meaning throughout this policy, where highlighted bold:

<b>Administrator</b>	Nukula Ltd T/A InsureThat, company number 07646376.
<b>Aggregate Claim Limit</b>	The maximum <b>Minor Damages</b> covered under this policy in total, as shown on <b>Your Certificate of Insurance</b> . If the <b>Aggregate Claim Limit</b> is reached, the policy will end.
<b>Authorised Claim</b>	Where <b>We</b> have accepted <b>Your</b> claim and have agreed to carry out a <b>Cosmetic Repair</b> .
<b>Bodyshop Repair</b>	In the event of an <b>Authorised Claim</b> where a <b>Cosmetic Repair</b> cannot be used to effect the repair, this policy will instead contribute up to £250 (including VAT) towards the cost of having a bodyshop repair each <b>Minor Damage</b> .
<b>Chip</b>	A chipped area of <b>Your Vehicle</b> up to a maximum of 5mm in diameter, 1.5mm in depth.
<b>Certificate of Insurance</b>	The document issued alongside this policy that lists the name of the insured person, the vehicle covered and the limits applicable to this insurance.
<b>Excess</b>	The amount <b>You</b> may have to pay as part of each <b>Authorised Claim</b> . The amount of <b>Excess</b> is shown on <b>Your Certificate of Insurance</b> .
<b>Hire and Reward</b>	Where <b>You</b> carry other people or other people's goods in exchange for payment, for example taxis; chauffeurs; courier or delivery services, or private hire.
<b>Incident</b>	The event which has caused the <b>Minor Damage</b> .
<b>Individual Claim Limit</b>	The maximum number of <b>Minor Damages</b> covered under each <b>Authorised Claim</b> , as shown on <b>Your Certificate of Insurance</b> .
<b>Insurer</b>	Aioi Nissay Dowa Insurance UK Limited, company number 11105895.
<b>Minor Damage</b>	Any <b>Chips</b> , <b>Minor Dents</b> , <b>Minor Scuffs</b> , and/or <b>Scratched Areas</b> where the <u>total</u> damaged area (whether across one or more panels) is no larger than 30cm in diameter and 3mm in depth.
<b>Minor Dent</b>	A dented area of <b>Your Vehicle</b> up to a maximum of 30cm in diameter, 3mm in depth.
<b>Minor Scuff</b>	A scuffed area of <b>Your Vehicle</b> up to a maximum of 30cm in diameter, 3mm in depth.
<b>Paint Protection</b>	A protective product applied to the paint at point of purchase - an equivalent product can be reapplied during repairs if <b>You</b> have notified <b>Us</b> of such in advance.
<b>Premium</b>	The premium is the amount <b>You</b> need to pay in order to be covered under this policy.
<b>Pre-Existing Damage</b>	Any damage which existed prior to the policy start date or is not repaired during an <b>Authorised Claim</b> .
<b>Repairster</b>	The person who is authorised by <b>Us</b> to carry out the repair work to <b>Your Vehicle</b> .
<b>Scratched Area</b>	A collection of scratches on <b>Your Vehicle</b> where the total area is up to a maximum of 30cm in diameter and 3mm in depth.
<b>Short-term Self-drive</b>	Where another person drives <b>Your Vehicle</b> in exchange for a fee.
<b>Cosmetic Repair</b>	A repair technique which involves restoring <b>Minor Damage</b> to as near to the original condition as is possible with those techniques.
<b>Supplying Centre</b>	The motor dealer that supplied <b>Your Vehicle</b> and that the <b>Insurer</b> authorises to sell this policy.
<b>Territorial Limits</b>	England, Scotland (excluding any islands), Wales and Northern Ireland.
<b>We, Our, Us</b>	The <b>Insurer</b> and/or the <b>Administrator</b> acting as its agent.
<b>You, Your</b>	The individual named as the policyholder on the <b>Certificate of Insurance</b> .
<b>Your Vehicle</b>	The vehicle listed on <b>Your Certificate of Insurance</b> .
<b>Weatherproofed and Disguised</b>	Damage to large, flat surfaces, roofs, bonnets and boots are only able to be weatherproofed and disguised. The repair cannot restore the damaged area back to its original condition as it is limited to a paint touch-in to protect the area from further damage or corrosion. The damage will remain slightly visible.

## ELIGIBILITY

You're **eligible** for this policy if:

- ✓ You've taken delivery of **Your Vehicle** within the last 30 days
- ✓ You're a resident within the **Territorial Limits** for the duration of this policy
- ✓ You're the registered keeper and/or owner of **Your Vehicle**
- ✓ You use **Your Vehicle** exclusively for social, domestic, pleasure, and/or commuting purposes
- ✓ You or any person permitted to drive **Your Vehicle** holds a current, valid driving licence (not including provisional driving licences)
- ✓ **Your Vehicle** is registered and used principally within the **Territorial Limits**.

You're eligible if all of the above are true.

You're **NOT eligible** for this policy if **Your Vehicle**:

- \* Weighs more than 3,500kg
- \* Is used for **Hire and Reward, Short-term Self-drive**, or as a driving tuition vehicle
- \* Is used for business purposes, as a company fleet vehicle, or company pool car
- \* Is insured on any type of motor trade insurance policy
- \* Is used in a dispatch or public service capacity, such as a Military, Police or Ambulance vehicle
- \* Is used at any time for competition; rally; racing; track days; speed testing; off-road; pacemaking, or reliability trials
- \* Is imported, or isn't built for sale in the **Territorial Limits** (unless specifically manufactured as right-hand drive)
- \* Has been previously declared a **Total Loss**
- \* Isn't purchased from a **Supplying Centre**.

You're NOT eligible if any of the above are true.



Light commercial vehicles; delivery vehicles; panel vans; motorcycles; quad bikes; scooters; mopeds; tricycles; kit cars; buses; coaches; motorhomes; stretched limousines; trailers; touring caravans, and vehicles with non-manufacturer fitted LPG conversions aren't eligible for cover under this policy.

## To be covered

- You'll need to pay the **Premium**. You can pay in full, or in instalments if the **Supplying Centre** offers this facility.
- You should adhere to the terms and conditions of this policy, otherwise it could affect settlement of any claim You make.



**IMPORTANT** – You should check all of the eligibility requirements set out above and the details in **Your Certificate of Insurance**. If You are unsure if You meet the policy's eligibility requirement or any details do not appear to be accurate, We're here to help on **0333 0444 701** or [toyota.support@insurethat.com](mailto:toyota.support@insurethat.com)

## YOUR COVER

### What's Covered

Your Toyota Minor Damage Protection policy is designed to help keep **Your Vehicle** in excellent condition at all times throughout **Your** policy term by providing for the cost of **Cosmetic Repairs** when **Your** vehicle experiences **Minor Damage**, or if a **Cosmetic Repair** cannot be carried out, a contribution to the costs of having **Your Vehicle** repaired with a **Bodyshop Repair**.

#### 1. Minor Damage Repair

**We** will provide cover against **Minor Damage** to **Your Vehicle**, such as that caused by everyday motoring, to be repaired using **Cosmetic Repair** techniques. These techniques can be carried out without requiring **You** to take **Your Vehicle** to a bodyshop.

Once **You** have let **Us** know about a claim (Please see the "Making a Claim" section), and **We** have authorised it (Please read this document carefully for the applicable conditions and exclusions), **We'll** arrange for one of **Our** selected specialist **Repairers** to make a **Cosmetic Repair** of **Your Vehicle's Minor Damage**.

The **Repairer** will then contact **You** to arrange an appointment, ideally at a time and place that suits **You**, such as at **Your** home or work address. If **You** do not believe **You** will have adequate space for the repair (or if **You** would find it more convenient) the appointment can be at a **Repairer's** premises.

During **Your** appointment, the **Repairer** will carry out a **Cosmetic Repair** which will restore the appearance of **Your Vehicle** to as close to the original appearance as possible. Often, it is not possible to tell with the human eye that any damage ever took place.



Please note that whilst **Our Repairers** are experts in restoring **Minor Damage**, **Cosmetic Repairs** vary from that of a factory finish, which is machine sprayed to a degree beyond that achievable by human capabilities.

#### 2. Bodyshop Contribution

In the event that the damage to **Your Vehicle** falls within the definition of **Minor Damage** and **We** have authorised **Your** claim, but **We** have determined a **Cosmetic Repair** cannot be used to facilitate the repair, this policy will instead contribute up to £250 (including VAT) for each eligible **Minor Damage** towards a **Bodyshop Repair**.

**You** may use a bodyshop of **Your** choosing\*, provided they are VAT registered, and upon providing **Us** with an invoice from the bodyshop for the work carried out, **We** will make the payment to **You** or the bodyshop, whichever **You** would prefer.





\***We** strongly recommend that **You** choose a Toyota approved bodyshop to avoid invalidating **Your Vehicle's** anti-corrosion, paintwork and perforation warranty.



If **You** successfully claim for the **Minor Damage** under any other policy of insurance (for example, **Your** motor insurance), in these circumstances, **You** will only be eligible to receive the **Bodyshop Repair** contribution under this policy if the repair is conducted through Toyota Accident Management Care.

## What is "Minor Damage"?

There are four types of damage that cover the vast majority of everyday damages likely to be incurred in the course of using Your Vehicle, as follows:

	Chip	Minor Scuff	Minor Dent	Scratched Area
				
Max Diameter	5.0 mm	30.0 cm	30.0 cm	30.0 cm
Max Depth	1.5 mm	3.0 mm	3.0 mm	3.0 mm

Your policy provides cover for any of these types of damage, within the size limits set out above, providing:

- The total size of each area of damage (whether across multiple panels or to a single panel) falls within a circle 30 cm in diameter, and 3mm in depth (or, in the case of an area of damage that includes a **Chip**, 1.5mm in depth).
- Each area of damage is no closer than 1.0 meters in any direction to any other damage. Any damages closer than this will be treated as one area of damage, and subject to the 30cm maximum diameter.
- Each eligible area of damage is one **Minor Damage** to be repaired by a **Cosmetic Repair**, or if this is not possible, each eligible area will instead provide **You** with a £250 (inc VAT) **Bodyshop Repair** contribution.
- The number of **Minor Damages** does not exceed the **Individual Claim Limit** or **Aggregate Claim Limit**.



**Eligible:** Damage within 30cm/3mm deep    **Not eligible:** Two damages <1m apart.    **Not eligible:** Damage over 30cm



Unfortunately, if any of the areas of damage exceed these requirements, they are not covered by this policy.

Additionally:

- Due to limitations in the repair techniques, damage to large, flat surfaces, roofs, bonnets and boots are only able to be **Weatherproofed and Disguised**. This will significantly reduce the appearance of the damage and protect the area from corrosion, but the damage may remain slightly visible. Please see the illustration below.
- If **We** determine a mobile repair is not suitable for a panel, then a £250 **Bodyshop Contribution** will be offered for that **Minor Damage**.



Bumper trims.

Covered for dents, scuffs, scratches, and chips

Covered for stone chips (or Bodyshop Contribution)

Non covered areas

Please see the "What's NOT covered" section.

- No repair is possible under this policy where the panel has been ripped, perforated, or torn, or damage has occurred to the structure/alignment of the panel(s).

## Your Cover – Where & When?

You're covered from the start date listed on **Your Certificate of Insurance** until the earliest of the following:

- a) the end of the period of cover shown on **Your Certificate of Insurance**.
- b) the date on which the **Aggregate Claim Limit** is reached.
- c) the date this policy is cancelled by **You** (as set out in the "How to Cancel" section), or by **Us**.
- d) the date **Your Vehicle** is sold, repossessed, or transferred to another party who isn't an immediate family member (i.e., parent; spouse; civil partner; son or daughter).

**We'll** not pay any claim if the claim occurs outside of this period.

**You're** covered for damage to **Your Vehicle** which arises anywhere in the world, but **We'll** only be able to authorise **Your** claim and arrange for repairs when **Your Vehicle** is back within the **Territorial Limits**. **You** still need to notify **Us** of **Your** claim, and make **Your Vehicle** available for repairs, in accordance with the claim conditions (Please see the "Making a Claim" section), so if **Your Vehicle** is likely to be outside of the **Territorial Limits** for more than 30 days, **You** may need to make alternative insurance arrangements.

**We'll** not pay any claim if repairs occur anywhere outside the **Territorial Limits**.

## What's **NOT** covered

This policy won't cover:

- \* Any **Excess** payable (If applicable, please see **Your Certificate of Insurance**);
- \* Any **Pre-Existing Damage**;
- \* Any **Minor Damage**:
  - o that cannot be defined as a **Scratched Area, Chip, Minor Scuff** or **Minor Dent**; or
  - o that exceeds the maximum **Individual Claim Limit** or the **Aggregate Claims Limit**; or
  - o is caused by hail, rust or corrosion or where rust has settled into the panel / damaged area; or
  - o to stickers or decals; or
  - o to beading or moulding (including protective plastic); or
  - o to matt finish paint, body wrap, chrome illusion paint (two tone paint) or bespoke paints; or
  - o which is covered and successfully claimed for under any other insurance (other than a £250 **Bodyshop Contribution**, provided repair is carried out through Toyota Accident Management Care); or
  - o which is estimated to exceed 4 hours to repair under a **Cosmetic Repair**;
- \* Damage of any kind to:
  - o any body panel/bumper that has been cracked, ripped, torn or perforated;
  - o any body panel/bumper where the structure or alignment of the panel(s) has been damaged,
  - o wheels and wheel rims;
  - o windows or mirror glass;
  - o accessories, door mouldings, window mouldings or lights;
  - o chrome, textured effect or non-body coloured trims;
  - o vehicle interior or upholstery;
- \* The replacement of any part of **Your Vehicle**, including:
  - o any body panel or part of a panel;
  - o any badges, decals, trims, stickers or plastic paint protection film, including those which require removal in order to effect a repair to the panel;
- \* Any costs in excess of £250 (including VAT) for each **Bodyshop Repair**;
- \* Any repair work carried out without prior authorisation being given by **Us**;
- \* Any repair work carried out outside the **Territorial Limits**;
- \* Any other costs that are indirectly caused by the event which led to **Your** claim;
- \* Damage of any kind caused by nuclear substances or activity;
- \* Damage of any kind caused by war, civil commotion, labour disturbances, riot, strike, lockout, public disorder or any form of terrorism.



**IMPORTANT** – If the number of eligible **Minor Damages** exceeds the **Individual Claim Limit** then **You** will be requested to select which of them **You** would like to be authorised, up to the **Individual Claim Limit** as noted within the **Certificate of Insurance**. The remaining **Minor Damages** will not be repaired under this policy, and will be regarded as **Pre-Existing Damage** for any future claims. Please refer to **Your Certificate of Insurance** for further details on the **Individual Claim Limit**.



## MAKING A CLAIM

When **Your Vehicle** experiences an **Incident** causing **Minor Damage**, please contact **Us**. You'll need **Your Certificate of Insurance** and vehicle registration to hand. You can contact **Us**:



Online: <https://toyota.insurethat.com>



By email: [toyota.claims@insurethat.com](mailto:toyota.claims@insurethat.com)



By telephone: 0333 0444 701



In writing: InsureThat, Sterling House, Sitka Drive, Shrewsbury Business Park, Shrewsbury, Shropshire, SY2 6LG



**REMEMBER** – The damage to **Your Vehicle** must fall within the limits set out in this policy wording, in particular, the total size of the damage must be no greater than 30cm in diameter and 3mm in depth. Please see the “What is **Minor Damage**” section for additional details.

In order for **Us** to assess **Your Claim**, **You** must follow the prescribed claims procedure as explained in this document or by **Our** claims team. The claims procedure is as follows:

- Upon an **Incident** resulting in **Minor Damage**, **You** should notify **Us** by one of the means above of **Your** claim;
- In any case, **You** must submit **Your** claim within 30 days following an **Incident**;
- **We** will request information to allow **Us** to assess **Your** claim. **We** will require:
  - **Your** personal and **Vehicle** details, including if a **Paint Protection** product has been applied;
  - Full details of the **Incident** and the resulting damage;
  - Confirmation that the damage falls within the parameters of a **Chip**, **Scatched Area**, **Minor Dent** or a **Minor Scuff** as described within the policy definitions (Please see the “What is **Minor Damage**” section);
  - Two photographs of each area of **Minor Damage**:
    - One close up, showing the area of damage only;
    - One further away, with the complete damaged panel(s) of the vehicle in view.
- Once **We** have received all of the required information, **We** will assess **Your** claim.
- If the claim is covered under **Your** policy, **We** will then ask **You** to pay any **Excess** (if applicable and shown in **Your Certificate of Insurance**).
- Once **You** have paid the **Excess** (if applicable), **We** will pass the claim to **Our** authorised **Repairer** who will then contact **You** directly to arrange a repair booking.

Further details of what to expect before, during and after the repair visit are set out in the following section, “What you need to know about making a claim”.

Depending on **Your** circumstances, **We** may require additional information or documentation so that **We** can authorise **Your** claim. To avoid delays, documentation should be provided to **Us** as soon as **You're** able. All documentation will need to be supplied at **Your** own expense.



**IMPORTANT** – If **Your Vehicle** is outside of the **Territorial Limits**, **You** will need to bring it back within the **Territorial Limits** within 90 days in order for the repairs to proceed. If **You** do not do so, the damage will no longer be covered.

## What You need to know about making a claim

- Repairs will be carried out at a location agreed between **You** and the **Repairer**, providing that there is space for the repair to be carried out safely, **Your Vehicle** is parked legally, and the location of **Your Vehicle** is within the **Territorial Limits**.
- There must be at least 2.0 meters of clear space around all sides of **Your Vehicle** in order for the repair to take place.
- There must be clear, natural light in order for the repair to take place. The artificial lighting of multi-storey/underground car parking locations is unlikely to be suitable.
- Prior to the commencement of a **Cosmetic Repair**, the authorised **Repairer** will inspect **Your Vehicle**. If the **Minor Damage** is beyond the scope of the **Authorised Claim**, the **Minor Damage** will be referred back to **Us** for further assessment.
- If the **Minor Damage** is determined by **Us** to require a **Bodyshop Repair**:
  - **You** may arrange for repairs with a bodyshop of **Your** choosing. **We** can provide **You** with support by recommending suitable bodyshops for **Your** consideration.
  - Should **You** choose not to appoint a Toyota approved bodyshop **You** may invalidate **Your Vehicle's** anticorrosion, paintwork and perforation warranty.
  - Upon receipt of a valid repair invoice from **Your** chosen bodyshop, **We** will contribute up to £250 (including VAT) per eligible **Minor Damage** towards the cost of the repair. **We** will pay this directly to **You**, or to the bodyshop, at **Your** option.



**We strongly recommend that a **Bodyshop Repair** is carried out at a Toyota approved bodyshop or repairer in line with the conditions of **Your Vehicle's** anti-corrosion, paintwork and perforation warranty.**

- Following a repair, **You** must check that all work has been completed to **Your** satisfaction. If **You** are not satisfied with the work, **You** should not sign the release form. In such cases **You** should contact **Us** immediately.
- Any **Excess** due (if applicable) must be paid prior to commencement of the repair. **Your** signature will be required as evidence of inspection both before a repair commences and after completion to confirm **Your** acceptance and satisfaction with the work performed.

## CHANGES & TRANSFERS

Our team are here to help **You** if **You** need to make a change to **Your** policy. **You** can contact **Us**:

	Online:	<a href="https://toyota.insurethat.com">https://toyota.insurethat.com</a>
	By email:	<a href="mailto:toyota.support@insurethat.com">toyota.support@insurethat.com</a>
	By telephone:	0333 0444 701
	In writing:	InsureThat, Sterling House, Sitka Drive, Shrewsbury Business Park, Shrewsbury, Shropshire, SY2 6LG

### Changes in circumstances after purchase?

**We** want to be able to pay **Your** claim, but if **You** don't tell **Us** about a change in **Your** circumstances **You** or **Your Vehicle** could become ineligible for cover, meaning **We** might not be able to. If **You** contact **Us** however, **We'll** be able to let **You** know if **You're** still covered.

If any of the changes in circumstances listed below occur after **You** purchase this policy, **You** should contact **Us**:

- **You** change or transfer ownership of **Your Vehicle**
- **You** change what **You** use **Your Vehicle** for (for example, if **You** start using it for Hire and Reward)
- **You** make any modifications to **Your Vehicle**
- **You** change the registration number of **Your Vehicle** to a cherished number plate
- **You** change **Your** address
- **You** change **Your** name (for example, due to marriage)
- **You** develop any problems that affect **Your** ability to drive.

If **You** advise **Us** of a change in **Your** circumstances and **You** or **Your Vehicle** become ineligible for cover, **We'll** cancel **Your** policy and let **You** know if **You're** entitled to a partial refund.

### How to transfer?

**You** can transfer this policy to a new vehicle (provided it is eligible). If **You** have chosen to pay the **Premium** in instalments, all payments need to be up to date.

**You'll** need to contact **Us** within 30 days of the date **You** take delivery of the new vehicle.



If this policy is transferred to a new vehicle, **We'll** refer to the new vehicle as **Your Vehicle** from the date the transfer is completed. The start date and the period **You're** covered for won't change.

## CANCELLATIONS & COMPLAINTS

If **You** need to cancel **Your** policy or in the unfortunate event **You** should need to make a complaint, **You** should contact **Us**:



Online: <https://toyota.insurethat.com>



By email: [toyota.support@insurethat.com](mailto:toyota.support@insurethat.com)



By telephone: 0333 0444 701



In writing: InsureThat, Sterling House, Sitka Drive, Shrewsbury Business Park,  
Shrewsbury, Shropshire, SY2 6LG

### How to cancel?

If this policy doesn't meet **Your** needs **You** can cancel it at any time. If **You** cancel within 30 days of receiving **Your** policy documents and **We've** not authorised any claim, **We'll** provide a full refund of the **Premium You've** paid.

In addition to **Your** statutory rights, if **You** cancel this policy at any time after the first 30 days and **We've** not authorised any claim, **We'll** provide a refund of the unused portion of the **Premium You've** paid. Any refund will be calculated on a daily pro-rata basis from the date **We** receive the letter, email or phone call of cancellation.

If **We** need to cancel the policy, **We'll** give **You** notice in writing, and where **We've** not authorised any claim, **We'll** provide a refund of the unused portion of the **Premium You've** paid. Any refund will be calculated on a daily pro-rata basis from the date the cancellation is effective. **We'll** only do this for a valid reason, such as non-payment of **Premium**; a change in risk where cover can no longer be provided; non-cooperation or failure to supply information/documentation; or threatening/abusive behaviour.

To cancel this policy, please contact **Us** using the details above.

### What to do if you have a complaint

**We** hope **You'll** not have any cause to complain, however if **You** wish to make a complaint about how this policy was sold to **You** please contact the **Supplying Centre**.

If **You** wish to complain about any other aspects of this policy please contact **Our** Customer Care Manager using the details above, who will investigate the matter. If **You** make a complaint, **We'll** confirm receipt within 5 working days and aim to resolve the problem within 8 weeks.

If **You** aren't satisfied with the outcome of **Your** complaint, **You** can ask the Financial Ombudsman Service to review **Your** case. **You** can contact them:

By telephone: 0800 023 4567

By email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

In writing: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR



For more information, please visit [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

This procedure does not affect **Your** statutory rights and is in addition to any other rights **You** have to take legal proceedings.

## LEGAL, REGULATORY & DATA PROTECTION

### Your Insurer

This policy wording confirms **You** have a contract of insurance with the **Insurer**, Aioi Nissay Dowa Insurance UK Limited.



#### Insurer

This policy is underwritten by Aioi Nissay Dowa Insurance UK Limited, registered in England and Wales (11105895) and authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority No. 816870. Its principal office is Aioi Nissay Dowa Insurance UK Limited, 7th floor, 52-56 Leadenhall Street, London, EC3A 2BJ.

#### Administrator



This policy is administered by Nukula Limited T/A InsureThat acting on behalf of the **Insurer**. Nukula Limited T/A InsureThat is authorised and regulated by the Financial Conduct Authority with FCA number 616475. Nukula Limited T/A InsureThat is registered in England and Wales with company number 07646376 and its registered office is at Sterling House, Sitka Drive, Shrewsbury Business Park, Shrewsbury, Shropshire, England, SY2 6LG.

### Premiums

The **Premium** is the amount **You** need to pay in order to be covered under this policy. **You** can pay the **Premium** in full, or by monthly payments if the **Supplying Centre** offers this facility.

If **You** pay the **Premium** in instalments and miss a payment, **We'll** write to **You**. **You'll** have two weeks from the date **You** receive **Our** letter to pay the arrears, and if **We** don't receive any correspondence from **You** within two weeks of the date **You** receive **Our** letter, **We'll** cancel this policy with immediate effect.

If **You** wish to reinstate the policy after **We've** cancelled it, **You'll** need to contact **Us**. **You'll** have 60 days from the date the **Premium** was originally due and will have to pay the outstanding amount and provide **Us** with a declaration that no claims are known, pending or reported. If **You** don't contact **Us** within 60 days **We** won't be able to reinstate the policy. If **You** don't wish to reinstate the policy **You** should contact **Us** to find out whether **You're** entitled to any refund.

Please note that if **You** pay for this policy in instalments, any outstanding payments **You're** contracted to pay will be deducted from any settlement **We** make.

### Law applicable to this policy

The laws of England and the jurisdiction of the English courts apply to this policy. This policy is in addition to **Your** legal rights.

## Financial Services Compensation Scheme

Aioi Nissay Dowa Insurance UK Limited is covered under the Financial Services Compensation Scheme (FSCS). If they're unable to meet some of their liabilities and **You** make a valid claim, **You** may be entitled to compensation from the FSCS, depending on the type of business and circumstances of the claim.

Protection for claims under this policy is at 90% with no upper limit.

Further information can be obtained from the Financial Services Compensation Scheme:

By email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)  
By telephone: 0800 678 1100 or 020 7741 4100  
For more information, please visit <https://www.fscs.org.uk>



## Other insurance

If the risk covered by this policy is also covered by any other insurance **You** should tell **Us** about the other insurer(s) when **You** make a claim.

## Fraud

If any information provided by **You** or anyone acting on **Your** behalf is inaccurate or fraudulent, or if **You** fail to disclose any information in response to a specific request which might reasonably affect the **Insurer's** decision to provide cover, **Your** right to any benefit under this policy will end. **We'll** cancel the policy and take steps to recover any settlement paid or costs incurred as a result of any such fraudulent or misleading means.

## Data protection

### Your information and what we do with it – Putting Your mind at rest

The **Insurer** and **Administrator** (referred to as **We**, **Our** or **Us**) need to obtain personal information from **You** to provide **You** with this policy of insurance.

Toyota Minor Damage Protection is underwritten by Aioi Nissay Dowa Insurance UK Limited. **You** trust **Us** to look after **Your** personal information when **You** buy **Our** products and **We** know **We** have a responsibility to protect this information. The details provided here are a summary of how **We** collect, use, share, transfer and store **Your** information. Please note that references to '**We**', '**Us**' or '**Our**' may also include **Our** holding company and/or subsidiaries.

For full details of **Our** Privacy Notice, please go to <https://www.toyota.co.uk/insurance> or contact **Our** Data Protection Officer at: 7th Floor, 52-56 Leadenhall Street, London EC3A 2BJ or at [dpo-privacy@aioinissaydowa.eu](mailto:dpo-privacy@aioinissaydowa.eu).

## HOW TO CONTACT US

We recommend that You save the below to Your mobile phone.

### Claims Team



Online: <https://toyota.insurethat.com>



By email: [toyota.claims@insurethat.com](mailto:toyota.claims@insurethat.com)



By telephone: 0333 0444 701



In writing: InsureThat, Sterling House, Sitka Drive, Shrewsbury Business Park,  
Shrewsbury, Shropshire, SY2 6LG

### Customer Services Team



Online: <https://toyota.insurethat.com>



By email: [toyota.support@insurethat.com](mailto:toyota.support@insurethat.com)



By telephone: 0333 0444 701



In writing: InsureThat, Sterling House, Sitka Drive, Shrewsbury Business Park,  
Shrewsbury, Shropshire, SY2 6LG

Telephone lines are open Monday – Friday between the hours of 9.00 am – 5.30 pm

If You have any difficulties reading this document, please contact the Customer Services Team using the details provided above.