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## LEXUS MINOR DAMAGE PROTECTION

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PROTECTING YOUR VEHICLE  
AGAINST MINOR DAMAGE

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INSURANCE  
SERVICES



## LEXUS MINOR DAMAGE PROTECTION

Welcome to **Your** Lexus 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 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.

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**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:

Administrator	Toyota Insurance Management UK Limited T/A Lexus Insurance Services and InsureThat. Company number 14297877.
Aggregate Claim Limit	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.
Authorised Claim	Where <b>We</b> have accepted <b>Your</b> claim and have agreed to carry out a <b>Cosmetic Repair</b> .
Bodyshop Repair	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> .
Business Use	Where <b>You</b> or any person permitted to drive <b>Your Vehicle</b> occasionally travel to more than one place for business purposes: for example, on-site visits or driving to various locations for business meetings, often referred to as class 1 or class 2 business use.
Chip	A chipped area of <b>Your Vehicle</b> up to a maximum of 5mm in diameter, 1.5mm in depth.
Certificate of Insurance	The document issued alongside this policy that lists the name of the insured person, the vehicle covered and the limits applicable to this insurance.
Commercial Travelling	Where <b>You</b> or any person permitted to drive <b>Your Vehicle</b> drive to multiple locations as part of <b>your</b> job for the purposes of selling goods and services, often referred to as class 3 business use.
Cosmetic Repair	A repair technique which involves restoring <b>Minor Damage</b> to as near to the original condition as is possible with those techniques.
Excess	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> .
Hire and Reward	Where <b>You</b> or any person permitted to drive <b>Your Vehicle</b> carry other people or other people's goods in exchange for payment, for example taxis; chauffeurs; courier or delivery services, or private hire.
Incident	The event which has caused the <b>Minor Damage</b> .
Individual Claim Limit	The maximum number of Minor Damages covered under each <b>Authorised Claim</b> , as shown on <b>Your Certificate of Insurance</b> .
Insurer	Aioi Nissay Dowa Insurance UK Limited, company number 11105895.
Minor Damage	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.
Minor Dent	A dented area of <b>Your Vehicle</b> up to a maximum of 30cm in diameter, 3mm in depth.
Minor Scuff	A scuffed area of <b>Your Vehicle</b> up to a maximum of 30cm in diameter, 3mm in depth.
Paint Protection	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.
Premium	The premium is the amount <b>You</b> need to pay in order to be covered under this policy.
Pre-Existing Damage	Any damage which existed prior to the policy start date or is not <b>Repaired</b> during an <b>Authorised Claim</b> .
Repairer	The person who is authorised by <b>Us</b> to carry out the repair work to <b>Your Vehicle</b> .
Scratched Area	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.
Short-term Self-drive	Where another person drives <b>Your Vehicle</b> in exchange for a fee.
Supplying Centre	The motor dealer that supplied <b>Your Vehicle</b> and that the <b>Insurer</b> authorises to sell this policy.
Territorial Limits	England, Scotland (excluding any islands), Wales and Northern Ireland.
We, Our, Us	The <b>Insurer</b> and/or the <b>Administrator</b> acting as its agent.
You, Your	The individual named as the policyholder on the <b>Certificate of Insurance</b> .
Your Vehicle	The vehicle listed on <b>Your Certificate of Insurance</b> .
Weatherproofed and Disguised	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 or a Personal Contract Hire / Personal Contract Purchase agreement for the Vehicle is in Your name
- ✓ Your Vehicle is used for social, domestic & pleasure purposes including commuting and Business Use only
- ✓ 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:

- ✗ Is the subject of a Business Contract Hire agreement
- ✗ Weighs more than 3,500kg
- ✗ Is used for Commercial Travelling, 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 702](tel:0333 0444 702) or [lexus.support@insurethat.com](mailto:lexus.support@insurethat.com)



## YOUR COVER

### What's Covered

Your Lexus Minor Damage Protection policy is designed to help return 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 condition of Your Vehicle to as close to their 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 of £250 (including VAT) for each eligible Minor Damage towards a Bodyshop Repair.

You may use a bodyshop of Your choosing\*, provided that 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 Lexus 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 Lexus 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 3 mm 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 30 cm maximum diameter.
- Each eligible area of damage is one **Minor Damage** to be repaired by a **Cosmetic Repair**, or if this 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**.



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



**Eligible:** Damage within 30cm/3mm deep



**Not eligible:** Two damage <1m apart



**Not eligible:** Damage over 30cm

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**.



Covered for dents, scuffs, scratches, and chips



Covered for stone chips  
(or Bodyshop Contribution)



Non-covered areas



Bumper trims.

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 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 **Damage**:
  - that cannot be defined as a **Scratched Area**, **Chip**, **Minor Scuff** or **Minor Dent**; or
  - that exceeds the maximum **Individual Claim Limit** or the **Aggregate Claims Limit**; or
  - is caused by hail, rust or corrosion or where rust has settled into the panel / damaged area; or
  - to stickers or decals; or
  - to beading or moulding (including protective plastic); or
  - to matt finish paint, body wrap, chrome illusion paint (two tone paint) or bespoke paints; or
  - which is covered and successfully claimed for under any other insurance (other than a **£250 Bodyshop Contribution**, provided repair is carried out through Lexus Accident Management Care); or
  - which is estimated to exceed 4 hours to repair under a **Cosmetic Repair**;
- ✗ **Damage** of any kind to:
  - any body panel/bumper that has been cracked, ripped, torn or perforated;
  - any body panel/bumper where the structure or alignment of the panel(s) has been damaged;
  - wheels and wheel rims;
  - windows or mirror glass;
  - accessories, door mouldings, window mouldings or lights;
  - chrome, textured effect or non-body coloured trims;
  - vehicle interior or upholstery;
- ✗ The replacement of any part of **Your Vehicle**, including:
  - any body panel or part of a panel;
  - 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 **Repairs** carried out without prior authorisation being given by **Us**;
- ✗ Any **Repairs** 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 his policy, and will be regarded as **Pre-Existing Damage** for any future claims. Please refer to **Your Certificate of Insurance** for further details of 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://lexus.insurethat.com>



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



By telephone: 0333 0444 702



In writing: Lexus Insurance Services, 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 the 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, Scratched 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 enough 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 Lexus 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 Lexus 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:

<https://lexus.insurethat.com>



By email:

[lexus.support@insurethat.com](mailto:lexus.support@insurethat.com)



By telephone:

0333 0444 702



In writing:

Lexus Insurance Services, 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 to 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://lexus.insurethat.com>



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



By telephone: 0333 0444 702



In writing: Lexus Insurance Services, 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; no-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 Toyota Insurance Management UK Limited T/A Lexus Insurance Services and InsureThat, acting on behalf of the insurer. Toyota Insurance Management UK Limited is authorised and regulated by the Financial Conduct Authority with Firm Reference Number 983839. Toyota Insurance Management UK Limited is registered in England and Wales with company number 14297877 and its registered office is 7th Floor, 52-56 Leadenhall Street EC3A 2BJ London, United Kingdom.

### 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.

Lexus 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://lexus.insurethat.com> or contact Our Data Protection Officer at: 7<sup>th</sup> 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://lexus.insurethat.com>



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



By telephone: 0333 0444 702



In writing: Lexus Insurance Services, Sterling House, Sitka Drive, Shrewsbury Business Park, Shrewsbury, Shropshire, SY2 6LG

### Customer Services Team



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



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



By telephone: 0333 0444 702



In writing: Lexus Insurance Services, 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.**