Toyota
Financial Services

TOYOTA SMART COVER

MINOR BODY DAMAGE INSURANCE AND REPAIR

SMART COVER – INTELLIGENT CHOICE

KEEP YOUR TOYOTA IN IMMACULATE CONDITION

THE MIRROR-SMOOTH SHINE ON YOUR TOYOTA IS WORTH TAKING PRIDE IN

Unfortunately, scuffs and chips are a part of everyday driving. Someone carelessly opening a door in a car park can dent your pristine bodywork. But is it worth losing your motor insurance policy no-claims bonus for a small repair? That's where Toyota SMART Cover comes in.

SMART stands for Small Motor Accident Repair Technology. Using exact paint matches and a sophisticated Toyota-approved process, the SMART repair technician will restore your Toyota to help keep it in immaculate condition.

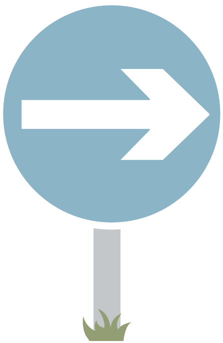
The technicians will come to your home or place of work and expertly repair small dents, scuffs and scrapes in vulnerable body areas.

It's the intelligent way to help maintain the value of your Toyota – and your pride in its immaculate condition.

Please note: Any after-market repair may vary from an automotive factory finish which is machine sprayed beyond human capacity.

PROTECT YOUR TOYOTA AND YOUR NO-CLAIMS BONUS

- Professional repairs for minor scratches, dents, chips and scuffs
- Completed quickly and effectively at a convenient location
- Does not affect your motor insurance no claims bonus
- Up to 30 days to register your claim
- Helps preserve the appearance of your Toyota
- Can help maximise the resale value of your Toyota



WHAT DOES SMART INSURANCE COVER?

- Scratches, scuffs and dents up to 300mm in length and 3mm deep on eligible panels
- Stone chips up to 5mm in diameter and 1.5mm deep on eligible panels
- Vulnerable panels including bumpers and front and rear valances
- Professional repairs to immaculate standards

Please see the diagram overleaf for eligible areas.

Toyota SMART Cover also offers a £250 body shop contribution in the event an eligible area of damage cannot be repaired at your chosen location using minor cosmetic damage repair technology.

Please note: For more information about Toyota SMART Cover please contact your Toyota Centre Sales team or see the SMART policy document for full policy wording.

WHICH PANELS OF MY CAR ARE COVERED?

Covered for dents, scuffs, scratches, and chips

Covered for stone chips

Non covered areas

***Images are for illustration purposes only.**
Please refer to the policy wording for a full list of what panels and damage types are and aren't covered and for full details of any limitations to cover.

FREQUENTLY ASKED QUESTIONS

1. HOW MANY CLAIMS CAN I MAKE ON MY TOYOTA SMART COVER POLICY?

Each individual claim is limited to £560, with an aggregate limit of £3,000 over the term of your Toyota SMART Cover policy.

2. DO I HAVE TO PAY AN EXCESS?

Please refer to your policy documents for details of whether an excess applies to your cover.

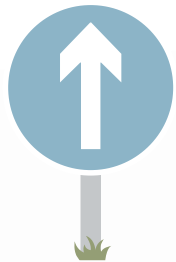
3. WILL MY MOTOR INSURANCE NO CLAIMS BONUS BE AFFECTED IF I CLAIM ON MY TOYOTA SMART COVER POLICY?

No, Toyota SMART Cover is completely separate from your Motor Insurance policy.

4. HOW DO I CLAIM?

When you become aware of any minor damage, this must be reported within 30 days by contacting the Claims line on **0800 077 8713**. The Claims team will talk you through the simple steps to assess your claim and arrange your repair.

Alternatively, you can claim by downloading the SMART insurance app. To download please visit your app store for iPhone or Android.



FREQUENTLY ASKED QUESTIONS

5. IS THE REPAIR GUARANTEED?

Yes, all repairs carried out by our authorised repairer are guaranteed for the lifetime of the vehicle whilst it remains in your possession.

6. CAN I CANCEL MY TOYOTA SMART COVER POLICY?

You can cancel your policy in the first 14 days and receive a full refund, provided no claim has been made. If you cancel after the first 14 days you will be entitled to a pro rata refund provided you have not made a claim. The refund is subject to a £29.99 administration fee.

7. WHAT'S NOT COVERED UNDER MY TOYOTA SMART COVER POLICY?

Damage of any kind to wheels, rims or tyres; any single claim greater than £560 and cumulative damage over £3000; any panel that is ripped, holed, torn or perforated; damage to beading, moulding, glass, lights or decals; any damage that occurred before the policy start date, and any damage other than a stone chip to the bonnet, boot lid or the roof.

For a full list of exclusions, please refer to the policy wording.

8. CAN I TRANSFER THE TOYOTA SMART COVER POLICY?

Yes, the remaining term of the policy can be transferred to an eligible replacement vehicle if you sell the original. The transfer will be subject to an administration fee of £29.99.

9. DOES THE TOYOTA SMART COVER POLICY COVER DAMAGE TO OTHER VEHICLES?

Only the vehicle detailed on the policy schedule is covered.

10. WHO IS COVERED BY THE POLICY?

The policy covers damage to your vehicle irrespective of the driver.

Toyota SMART Cover is underwritten by Red Sands Insurance Company (Europe) Limited and Aioi Nissay Dowa Insurance UK Limited.

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Toyota Smart Cover is administered by AutoProtect (MBI) Limited who are Authorised and Regulated by the Financial Conduct Authority. No. 312143.

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