Westwood Scratch & Dent

Important Notes | Defined Event | Limit of Indemnity
Specific Conditions | What we Cover | Specific Exclusions

Call **0861 055 505** to access any of the Westwood Scratch & Dent benefits as described in this leaflet

Important Notes

- There must be a valid Comprehensive Underlying policy in place;
- These products are available for Domestic/Personal Lines & Commercial Lines Policies.

Westwood Scratch & Dent Insurance

Defined Event

Our Scratch & Dent product covers the repair of small dents, chips and scratches in the event of accidental damage to the bodywork of your vehicle.

Limit of Indemnity

Maximum Limit of Indemnity is R 3000 and maximum annual limit is R 6000.

Specific Conditions

This policy is limited to two claims per year. No claim(s) will be paid without authorisation from Westwood Brokers.

What we Cover

- **Windscreen Damage** - Cover for repairable chips on your windscreen's surface. This benefit also includes repairable damage to headlamps and related glass components;
- **Minor Dents** - Cover for the repair of dents smaller than 15cm in diameter;
- **Scratches** - Cover for the repair of scratches smaller than 15cm in diameter that do not extend over more than two body parts;
- **Hail Damage** - Cover for hail damage that can be successfully repaired by an accredited dent remover or recognised dent removal process;
- **Interior Maintenance and Restoration** - You are covered for scratches and scuffs not exceeding 15cm wide and 1cm deep to the centre console, dashboard, door panel plastic and plastic panel repair.

Specific Exclusions

- There will be no cover under this policy in respect of: Any damage which in the Insurer's discretion is deemed to have been incurred because of a collision or other accident and not because of day to day motoring. Any damage which is not defined as a "chip", "scratch" or "dent"" Any damage falling outside the Period of Insurance. Any damage caused by hail or by rust or by corrosion or any other gradually operating cause;
- Any existing damage;
- Any vehicles used for racing, rallies, hiring, carrying of explosives or trade goods for business purposes, driving instruction;
- Motorcycles, four wheeled bikes, scooters, caravans or motor homes, trailers and boats;
- Any unauthorised repair work completed by the repairer.