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# LEXUS COSMETIC REPAIR INSURANCE

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MINOR BODY DAMAGE  
INSURANCE AND REPAIR

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# KEEP YOUR LEXUS IN IMMACULATE CONDITION

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## THE MIRROR-SMOOTH SHINE ON YOUR LEXUS 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?

Using exact paint matches and a sophisticated Lexus approved process, the repair technician will restore your Lexus to help keep it in immaculate condition.

Your Lexus approved body shop or repair centre will expertly repair small dents, scuffs and scrapes.

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

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



## PROTECT YOUR LEXUS, AND YOUR NO CLAIMS BONUS

- Professional repairs for minor scratches, dents, chips and scuffs
- Completed quickly and effectively at a Lexus approved bodyshop or repair centre
- Does not affect your no-claims bonus
- Just register your claim within 30 days of the incident occurring
- Helps preserve the appearance of your Lexus
- Can help maximise the resale value of your Lexus

## WHAT DOES LEXUS COSMETIC REPAIR INSURANCE COVER?

Please see the diagram overleaf for eligible areas.

- Scratches, scuffs and dents up to 300mm in length and 3mm deep
- Stone chips up to 15mm in diameter and 3mm deep
- Covers vulnerable panels including front and rear valances
- Professionally repaired to immaculate standards

**Please note:** This brochure is only a summary of the cover provided. For full details of cover please read the policy document terms and conditions.



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# WHICH PANELS OF MY CAR ARE COVERED?

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Covered for dents, scuffs, scratches and chips



Covered for stone chips



Non-covered areas



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# FREQUENTLY ASKED QUESTIONS

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## 1. HOW MANY CLAIMS CAN I MAKE ON MY LEXUS COSMETIC REPAIR INSURANCE POLICY?

There is a limit of three claims per year on this policy.

## 2. DO I HAVE TO PAY AN EXCESS?

There is no policy excess to be paid in the event of a claim.

## 3. WILL MY MOTOR INSURANCE NO CLAIMS BONUS BE AFFECTED IF I CLAIM ON MY LEXUS COSMETIC REPAIR INSURANCE POLICY?

No, Lexus Cosmetic Repair Insurance 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 +353 91 545 974 or by email on [lexusclaims@mapfre.com](mailto:lexusclaims@mapfre.com)

The Claims team will talk you through the simple steps to assess your claim and arrange your repair.

## 5. IS THE REPAIR GUARANTEED?

Lexus Cosmetic Repair Insurance repairs carried out by an approved repairer are guaranteed for five years from the date of repair. The insurer's liability is limited to the cost of rectifying any defective Lexus Cosmetic Insurance repairs.

## 6. CAN I CANCEL MY LEXUS COSMETIC REPAIR INSURANCE POLICY?

You have the right to cancel this policy and to receive a full refund, provided no claims are known or reported, by giving notice of cancellation within 30 days of receiving your policy documents.

If the policy is cancelled after the 30-day cooling-off period, provided no claims are known, pending or reported, you will be entitled to a refund of the unused portion of the premium paid, minus an administration fee of €30.

## 7. WHAT'S NOT COVERED UNDER MY LEXUS COSMETIC REPAIR INSURANCE POLICY?

- Damage that occurs within the first 30 days from the date of policy inception. (Used vehicles only).
- Damage of any kind to wheels, rims or tyres.
- If any panel is ripped, holed, torn or perforated.
- Damage to beading, moulding, glass, lights or decals.
- Damage that extends across more than two body panels.
- Any damage that occurred before the policy start date.
- Scuffs and dents in the area shaded blue in the diagram on page 3.

## **8. WHAT WOULD HAPPEN IF THE DAMAGE IS ELIGIBLE UNDER THE LEXUS COSMETIC REPAIR INSURANCE POLICY BUT CANNOT BE REPAIRED USING SMART TECHNIQUES?**

If the damage cannot be repaired using SMART techniques by the approved repairer, and requires body shop attention, we will refer your vehicle to a Lexus approved body shop for the repair to be completed. We will contribute up to €250 towards the cost of any individual body shop repair if the damage is within the scope of the cover provided.

## **9. CAN I TRANSFER THE LEXUS COSMETIC REPAIR INSURANCE POLICY?**

Yes, you may transfer the benefits of this policy to a new owner, provided that:

1. The vehicle is sold or gifted privately and not to a garage, motor trader, auction or similar.
2. The eligibility criteria for this policy continue to be met.
3. There are no repairs outstanding or claims pending. The start date, period of cover and maximum number of claims that this policy will provide cover for will remain the same. The transfer will be subject to our approval.

4. The new owner contacts us on +353 91 545 974 or by email [lexusadmin@mapfre.com](mailto:lexusadmin@mapfre.com) to seek approval of the transfer of cover.

## **10. DOES THE LEXUS COSMETIC REPAIR INSURANCE POLICY COVER DAMAGE TO OTHER VEHICLES?**

Only the vehicle detailed on the policy schedule is covered.

## **11. WHO IS COVERED BY THE POLICY?**

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

## **12. WHAT VEHICLES ARE ELIGIBLE FOR LEXUS COSMETIC REPAIR INSURANCE?**

New and used privately and company owned cars up to 5 years old at the policy start date are eligible.





**Lexus Cosmetic Repair Insurance is underwritten and administered by  
MAPFRE ASSISTANCE Agency Ireland.**

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