



## ACCIDENT ASSESSMENT GUIDE

To contact our SMART Claim Department

**CALL 0860 1033 19**

Simply follow our step by step claim process.

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| <p><b>STEP 1</b> Check the damaged area to ensure the required repair work falls within the specified guidelines included within the Policy documentation.</p> | <p><b>STEP 3</b> The SMART Claims Department will then provide authorisation to process your claim.</p>          |
| <p><b>STEP 2</b> Contact your SMART claims Department on 0860 1033 19. Please have your vehicle registration and policy number on hand.</p>                    | <p><b>STEP 4</b> A date and convenient place for SMART repair work to be carried out will then be scheduled.</p> |

### A quick reminder of what damage is covered.

#### Light Scratches

A scratched area on the vehicle where the scratch is no longer than 15cm in length, does not exceed 3mm in depth and does not extend over 2 or more body panels next to each other.

#### Scuffed Bumpers

A scuffed area on the vehicle, where the scuff is no longer than 15cm in length, does not exceed 3mm in depth and does not extend over 2 or more body panels next to each other.

#### Minor Dents

A dented area on the vehicle that is no bigger than 15cm in diameter, does not exceed 3mm depths and where the panel has not been ripped, perforated or torn.

#### Other

A chipped area on the vehicle that is not bigger than 1.5mm in diameter.

Damage exceeding this guide is considered not to be minor cosmetic and therefore not a SMART repair.