





# ACCIDENT ASSESSMENT GUIDE

To contact our SMART Claim Department

**CALL 0860 10 33 19**

Simply follow our step by step claim process.

**Step 1** Check the damaged area to ensure the required maintenance or restoration work falls within the specified guidelines included within the Policy documentation.

**Step 2** Contact your Smart Claims Department on 0860 10 33 19. Please have your vehicle registration and policy number on hand for identification purposes.

**Step 3** A Claim is registered.

**Step 4** The Insured is issued with a claims reference number.

**Step 5** Upon receipt of the quote finalisation, it will be discussed with insured and all relevant finalisation processes is completed by claims call centre.

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## 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.

### Minor Dents

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

### 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.

### Chips

An area not exceeding 1.5 (one and a half) millimetres in diameter.

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