

Combined Return to Invoice GAP Policy Summary

Introduction

Some important facts about your insurance policy are summarised below. This summary does not describe all the terms and conditions of the policy. To ensure full understanding of the cover provided by this policy, it is recommended that this document is read alongside the policy wording.

Insurer

This insurance is arranged by Click2protect UK Limited, with UK General Insurance Ltd on behalf of Ageas Insurance Limited, Registered in England No.354568. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA.

Type of Insurance and Cover Provided

Your insurance policy provides cover as summarised below:

This Policy Will Cover

In the event of your vehicle being declared a total loss, this insurance will pay the difference between either the motor insurer's settlement at the point of total loss and the purchase price paid for your vehicle; or

If you purchased your vehicle under a finance agreement (except where the policy is transferred) and the outstanding finance balance at the point of total loss is greater than the original purchase price, this insurance will pay the difference between the motor insurers settlement and the outstanding finance balance. Cover will include up to a maximum of £250 of your motor insurance excess. The maximum amount we will pay is restricted to the claim limit shown in your schedule.

Significant Exclusions

The insurer will not be liable for:

Any vehicle over ten years old at the start date of your policy.

Any claim where the total loss is not subject to an indemnity under the relevant sections of your motor insurance policy.

Any outstanding premium, claims excess above £250 deducted by your motor insurer, claims excess that is recoverable from a third party or other source, or any deductions made from the motor insurer's settlement for vehicle condition or pre-accident damage.

Negative equity (unless an additional premium has been paid) and the cost of fuel.

Any claim where you have the option to receive a replacement vehicle under the terms of your motor insurance policy (new for old) in respect of the total loss of your vehicle. (The balance of this cover can be transferred to the replacement vehicle on request free of charge).

Any claim where the total loss occurs outside the geographical limits or arises as a consequence of war, terrorism or civil commotion.

Any claim where the total loss is caused by an accident when the driver of your vehicle is under the influence of alcohol or drugs not prescribed by a registered medical practitioner or drugs prescribed by a registered medical practitioner in respect of which a warning against driving is given.

Any claim where the GAP loss is covered by any other insurance or warranty, compensation for loss of use of your vehicle or any resultant loss of any kind.

Any claim which is the subject of fraud or dishonesty.

Vehicles that:

- Are not listed in Glass's Guide;
- Are not covered by a motor insurance policy for the full duration of the period of insurance;
- Have a purchase price in excess of £125,000 and which are not fitted with a Thatcham or manufacturer approved tracking device;
- Are manufactured by Aston Martin, Bentley, Ferrari, Lotus, Lamborghini, Maserati, Rolls Royce, TVR;
- Have been modified from the manufacturer's specification (unless agreed by the motor insurer);
- Are used as a taxi or minicab or emergency vehicles (unless an additional premium has been paid);
- Are heavy goods vehicles over 3,500 kg GVW;
- Are mini-buses over 19 seats;
- Are vehicles used for road-racing, rallying, or any other competitive event.

Limit of Indemnity

Claims limit as detailed on your Policy Schedule.

Cancellation Right

If you decide that, for any reason, this policy does not meet your insurance needs then please return it to Click2Protect UK Limited within 30 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, we will then refund your premium in full.

If you wish to cancel your policy after 30 days, you will be entitled to a pro-rata return of premium less a £35 cancellation fee.

Where you purchase a new replacement GAP policy from Click2Protect UK Limited, you will receive a pro-rata credit of the premium paid for each complete unexpired month's cover, calculated at the date the cancellation request is received by Click2Protect UK Limited. The cancellation fee will not apply when the pro-rata credit is applied to a new policy.

The insurer may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address. A Valid reason is

- a) Fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions

Provided the premium has been paid in full, you will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

You will not receive any refund of premium if you have submitted a claim against the policy at any time.

Upon receipt of your written request, we will arrange the cancellation of your cover. Refunds will be paid to you by cheque and posted out to you within 7-10 working days.

Governing Law

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which your main residence is situated.

Making a Claim

Contact the Claims Administrator: Mechanical Breakdown & General Insurance Services Limited, 21/26 Howard House, Howard Street, North Shields, Tyne & Wear, NE30 1AR. or by telephoning 0191 258 8151 with the following information:

- a) Your name, address and postcode
- b) A daytime contact telephone number
- c) The Policy reference number
- d) Details of the Vehicle

The claims administrator will then advise you how to proceed with your claim.

Please quote your policy number in all correspondence.

Subject to receiving all necessary information and supporting documentation, your claim will normally be settled to you within 10 working days. Where applicable any settlement will be made directly to the finance company on your behalf.

UK General Insurance Limited is an insurer's agent and in the matters of a claim, act on behalf of the insurer.

How to Make a Complaint

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim, you should follow the complaints procedure below:

Regarding the sale of the policy, please contact the administrator:

The Managing Director
Click2protect UK Limited
3rd and 4th Floors
Gainsborough House
Sheering Lower Road
Sawbridgeworth
Hertfordshire, CM21 9RG.

Tel: 01438 870615

If your complaint is regarding the handling of a claim, please contact the claims administrator:

MB&G Insurance Services Limited
21/26 Howard House
Howard Street
North Shields
Tyne & Wear, NE30 1AR

Tel: 0191 258 8151

If your complaint about your policy cannot be resolved by the end of the next working day, the administrator will pass it to:

The Customer Relations Manager
UK General Insurance limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds, LS10 1RJ

Tel: 0845 218 2685

Email: customerrelations@ukgeneral.co.uk

In all correspondence, please state your policy number and quote scheme ref 06020A

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR. Tel: 0800 023 4 567.

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights, contact your local authority Trading Standards Service or Citizens Advice Bureau.

Financial Services Compensation Scheme

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme in the event that Ageas Insurance Limited cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can obtain further information about compensation scheme arrangements from the FSCS by visiting www.fscs.org.uk.

Consumer Insurance (Disclosure & Representations) Act 2012

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:

- Supply accurate and complete answers to all the questions we or the administrator may ask as part of your application for cover under the policy;
- To make sure that all information supplied as part of your application for cover is true and correct;
- Tell us of any changes to the answers you have given as soon as possible.

Failure to provide answers in-line with the requirements of the Act may mean that your policy is invalid and that it does not operate in the event of a claim.

Data Protection Act 1998

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.