

RETURN TO INVOICE GAP INSURANCE

Some important facts about your insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the Policy Wording to ensure you understand the cover it provides. When reviewing your policy it should be read in conjunction with your Policy Schedule.

Insurer: Advent Solutions Management Ltd trading as Motor Partners with UK General a trading name of UK General Insurance Limited on behalf of: Ageas Insurance Limited, Registered in England No.354568. Registered Office: Ageas House, Tollgate, Eastleigh, Hampshire, SO53 3YA..

Summary of Cover	Eligibility	Section of Policy Wording
<p>If your Vehicle is stolen or declared an insurance write off following fire, theft or accident, within the geographical limits and period of insurance, Return to Invoice GAP will pay the difference between the insurer's valuation (Insured Value) and whichever is the greater of:</p> <ol style="list-style-type: none"> the Purchase Price of the Vehicle (subject to the definition of Purchase Price), or the Finance Settlement figure. 	<ul style="list-style-type: none"> Your Vehicle is less than 8 years old with a maximum mileage of 80,000. You are the owner or the registered keeper of the Vehicle, or in respect of contract hire, contract purchase and any leasing contracts, the authorised user for the Vehicle. Your Vehicle as specified on the Policy Schedule is listed in the Glass's Guide and principally used in the UK having a maximum net invoice price of £125,000, unless agreed in advance with the administrator. You are covered under a Comprehensive Motor Insurance Policy for Your Vehicle. <p>In addition, for customers who have a Finance Agreement:</p> <ul style="list-style-type: none"> You are named as the customer in the Finance Agreement on the Vehicle The term of the Finance Agreement is less than or equal to 60 months 	<p>Eligibility Eligibility</p> <p>Eligibility</p> <p>Eligibility Eligibility</p>
<p>Duration of cover – as detailed in your Policy. This policy can be transferred from Your Vehicle to another Vehicle of a similar value within 12 months of purchase. After the first 12 months of cover this policy is not transferable.</p>		<p>Policy Schedule General Condition 6</p>

Main Exclusions and Limits – the numbers after the statements below refer to the relevant sections under Exclusions in the Policy Wording	Relevant Exclusion in Policy Wording
<ul style="list-style-type: none"> Vehicles which have been modified from the manufacturer's specification Vehicles owned by a business formed for the purposes of selling or servicing Vehicles Vehicles used for competition, racing, pace making, hire or reward, off road use Any excess deducted on Your Motor Insurance Policy above £250 Any theft or malicious damage claim which is not accompanied by a valid and substantiated crime reference number VAT where You are VAT registered Any costs incurred in excess or outside the liability under this insurance including any form of consequential loss. Any Total Loss not subject to an indemnity under the accidental damage, fire or theft sections of a Motor Insurance Policy. Any Total Loss where the driver of the Vehicle is under the influence of alcohol or drugs Additional costs within the settlement of the Finance Agreement Our liability in the event of any misrepresentation or concealment made by You or on Your behalf in support of obtaining the Policy Unless included in the Vehicle manufacturer's original specification any additional options are excluded from cover. Any finance carried across on to Your Vehicle from previous finance arrangements. Any maintenance element of monthly payment in respect of Your Finance Agreement. Any amount of the Purchase Price You paid for the Vehicle by which it exceeds 110% of the Glass's Guide Retail valuation. Total loss occurring outside Great Britain, Northern Ireland, Isle of man, Channel Islands, Member Countries of the EC. If the Vehicle is stolen unless all reasonable precautions to protect the Vehicle have been taken. If the Vehicle is a goods Vehicle, is used as an emergency service Vehicle, for self-drive hire, public or private hire or is designed to carry more than 8 people including the driver. The following Vehicles are also excluded: left hand drive; motorcycle, Bentley, Bristol, Cosworth, De Tomaso, Dorchester, Ferrari, Ginetta, Lamborghini, Lancia Thema, Maserati, Rolls Royce. If You decline an offer of a replacement vehicle under the terms of Your Motor Insurance Policy then We will settle Your claim based on the value of the replacement vehicle and not the settlement figure offered under Your Motor Insurance Policy. Vehicles over 3500kg gross weight. 	<p>1</p> <p>2</p> <p>3</p> <p>4</p> <p>5</p> <p>6</p> <p>7</p> <p>8</p> <p>9</p> <p>10</p> <p>11</p> <p>12</p> <p>13</p> <p>14</p> <p>15</p> <p>16</p> <p>17</p> <p>18</p> <p>19</p> <p>20</p>

Cancellation Right

We hope you are happy with the cover this policy provides. If you find that the cover does not meet your needs, contact 0845 241 2166 within 14 days of receipt of this document and Motor Partners will arrange to cancel your policy.

Making a Claim

All claims should be notified within 30 days of the Total Loss by calling the Claims Administrator on Tel. No. 0845 241 2163. You should have the following information available: Vehicle registration number, Your name and home post code, Your policy number, Vehicle make and model.

Complaints Procedure

If you are not satisfied with any aspect of this policy or our service, you should in the first instance direct your complaint to the Administrator: Advent Solutions Management Ltd trading as Motor Partners, 75-77 Cornhill, London EC3V 3QQ Telephone: 0845 241 2166

In the event you remain dissatisfied and wish to make a complaint, you can do so by contacting the following: 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

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service.