

What is not covered - important exclusions

Your Insurance does not cover any claim: -

1. Where the Total Loss is not subject to an indemnity under the accidental damage, fire or theft sections of the Motor Insurance Policy
2. In respect of any excess deducted under the Motor Insurance Policy.
3. Where the Total Loss arises as a consequence of war, riot, civil commotion or terrorism.
4. 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.
5. In respect of any loss of use of Your Vehicle or any consequential loss of any kind.
6. Where the Total Loss occurs outside the Geographical Area.
7. Which is the subject of fraud or dishonesty.
8. Where the loss is covered by any other insurance or warranty.
9. For theft committed by any person who has access to keys of Your Vehicle.
10. Radioactive contamination from ionising radiation or contamination from any nuclear fuel or from any nuclear waste arising from burning nuclear fuel, or the radioactive, toxic, explosive or other dangerous effect of any explosive nuclear equipment or part of that equipment.

Your Insurance will not cover: -

- a) Your Vehicle if it is not shown in Glass's Guide.
- b) Your Vehicle if it is manufactured by Aston Martin, Bentley, Ferrari, Lotus, Maserati, Rolls Royce or TVR.
- c) Your Vehicle if it is an emergency vehicle, used for hire and reward (for example, but not limited to, use as a hackney carriage), bus, truck, heavy goods vehicle, motorcycle or invalid carrier
- d) Your Vehicle if it is used for road-racing, rallying, pace-making, speed testing, or any other competitive event or is driven by any person not holding a valid, current licence to drive Your Vehicle.
- e) Your Vehicle if it has been modified other than in accordance with the manufacturer's specification.
- f) Your Vehicle if it is a commercial vehicle over 3,500 kg GVM.
- g) The cost of road fund licence, warranty, Your motor insurance excess or dealer fitted accessories.

Caring for customers

If You have a problem

Our aim is to provide the highest level of service to You at all times in dealing with all aspects of Your Insurance. If You feel We have not achieved Our aim, please inform Us. Your feedback enables Us to monitor and improve the service We provide.

In the first instance, please contact Our Customer Services Manager either by telephone on 08707 559666, or by e-mail to customerservices@carprotect.co.uk. Alternatively write to them at Car Protect, Warranty House, Savile Street East, Don Valley, Sheffield, S4 7UQ.

Please ensure You quote Your Insurance number in all correspondence and enclose any evidence or documentation You wish Us to consider in reviewing Your complaint.

We will do Our best to resolve Your complaint quickly and with the least inconvenience to You, ideally within 5 working days. We will keep You informed of the progress of Your complaint if We require time to investigate.

On receiving Our answer You may, if You are not satisfied, appeal in writing to The Underwriting Director, Motorway Direct, Warranty House, Savile Street East, Don Valley, Sheffield, S4 7UQ. Please make sure any new evidence or information is enclosed.

We expect complaints to be quickly and satisfactorily resolved at this level, however You can take the matter further by writing to The Claims Manager, AmTrust International Underwriters Limited, 2nd Floor, 122 Lower Baggot Street, Dublin 2, Ireland, who will arrange an investigation into the matter on behalf of the Executive Directors.

If You have still not received a satisfactory response, or Your complaint has not been resolved within eight weeks of Our receiving it, You may refer Your case to the Financial Ombudsman Service, set up by the Financial Services Authority to review unresolved Complaints. They can be reached at: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone 0207 964 1000, e-mail: enquiries@financial-ombudsman.org.uk

Cancellation

You may cancel this Insurance within 14 days of the Commencement Date provided that You have not made a claim, and obtain a full refund by contacting Our customer services department. If You have made a claim, no refund of premium will be made. After 14 days You may cancel this Insurance but no refund of premium is available.

Customer Services.....08707 559666
 Claims Line.....0870 6007081
 Claims Fax.....0870 4201180
 e-mail.....customerservices@carprotect.co.uk
 Calls to these numbers are recorded for training and security purposes.

How to contact Us

keyfacts

Car Protect GAP - Back to Invoice Insurance Insurance summary



AW	PRT	DATE	PCDE
1895	1693	04/05	CARBTTGAPS

Car Protect is part of the Motorway Direct plc group of companies.

Car Protect
 Warranty House
 Savile Street East
 Don Valley
 Sheffield
 S4 7UQ.
 Customer Services
 08707 559 666
 Central Claims Line
 08707 600 7081



Car Protect Back to Invoice GAP Insurance

effected by Car Protect.

The protection offered to You is an Insurance policy. Like all Insurance policies it has terms and conditions. It is important that You read and understand these conditions to make sure that it is the right product to suit Your needs. If You have any questions on the content of this summary document, please contact Car Protect customer services on 08707 559 666, or clarify them with Your sales executive. We will be happy to help.

This Insurance is underwritten by AmTrust International Underwriters Limited (the Insurer) whose address is 2nd Floor, 122 Lower Baggott Street, Dublin 2, Ireland, and effected through Car Protect (the administrator for the Insurer). Claims made under this Insurance will be handled by Davies Managed Systems.

Car Protect is an appointed representative of the Motorway Direct plc group of companies, who are authorised and regulated by the Financial Services Authority (FSA), authorisation number 311741. Our address is Warranty House, Savile Street East, Don Valley, Sheffield, S4 7UQ. We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if We cannot meet Our obligations to You.

Davies Managed Systems have been appointed by the Insurer to handle claims on Their behalf. Their address is First Floor Rugby House, Brooms Road, Stone Business Park, Stone, Staffordshire, ST15 0TL.

For details of authorised firms visit the FSA website on www.fsa.gov.uk/register

Your Insurance cover

The Insurance

Subject to the correct premium having been paid, the Insurer will provide cover as detailed in Your Insurance document.

What is covered by Your Insurance

In the event of a Total Loss happening within the Geographical Area and occurring within the Period of Insurance, the Insurer will pay an amount by which the Purchase Price of Your Vehicle exceeds the Insured Value.

The most We will pay will be the amount shown on Your Schedule of Insurance.

Important notes

- You must have insurance on Your Vehicle, issued by an authorised UK insurer, which gives You cover against accidental damage, fire and theft.
- If You only have third party, fire and theft insurance You can only make a claim on this Insurance for Total Loss due to fire or theft.
- For this Insurance to become effective, Your Motor Insurer must declare Your Vehicle a Total Loss, make a payment to You in settlement of Your claim, and declare Your Vehicle "beyond economic repair".
- If You make a claim on this Insurance You must do so within 60 days of the accidental damage, fire or theft occurring.
- You cannot claim on this Insurance if the driver of Your Vehicle was affected by drugs or alcohol when the accident happened.
- To qualify for cover, Your Vehicle must be shown in Glass's Guide. Not all vehicles or their uses are covered. Details can be found in the General Conditions section of this Insurance.
- Certain exclusions apply to Your Insurance. Full details can be found in the "what is not covered" section of Your Insurance document.
- This Insurance cannot be transferred to a new vehicle or new owner.
- You cannot claim under this Insurance if You have the option to receive a replacement vehicle under the terms of Your Motor Insurance Policy in respect of the Total Loss of Your Vehicle. (The balance of any cover hereunder will be transferred to the replacement vehicle on request).
- If You have elected to pay Your premium on a credit funding agreement You must be over 18 years of age at the time of Your Application. Failure to pay any premium installment will result in the immediate suspension of cover and may result in cancellation. In the event of a claim, We may offset any outstanding premium against Your claim settlement.

Features and benefits

- Cover available for vehicle's up to 7 years old at inception.
- Cover available for up to 3 years.
- Can pay out up to a maximum of £15,000.
- Allows You to replace Your Vehicle with one of similar value.
- Pays the difference between Your motor insurers settlement and Your original Purchase Price* for the term of Your Insurance.

GAP

Car Protect Back to Invoice GAP Insurance

Summary

Why do I need Back to Invoice GAP Insurance?

It is a sad fact that vehicle related crime represents a significant percentage of all reported crime in the UK. How often have You heard of people who have had their vehicle stolen or written off and have not been able to replace their vehicle with another of a similar value?

This is because at the time of loss You will only be entitled to receive the current market value of Your Vehicle from Your insurance company, not what You paid for it.

How Back to Invoice GAP Insurance cover helps You.

In the event of Your Vehicle being written off through accidental damage, fire or theft, Back to Invoice GAP Insurance will cover the difference between Your original Purchase Price* and the amount You receive from Your insurance company (less any excess).

"We pay for what Your insurance company does not."

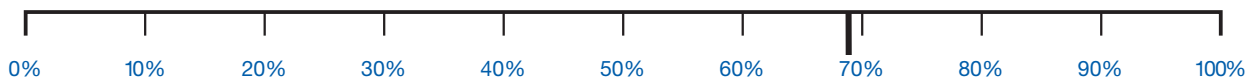
Back to Invoice GAP Insurance is Our commitment to helping You retain financial security and peace of mind when You need it most. You could receive up to a maximum of £15,000!

The Cover

To take advantage of the benefits of Back to Invoice GAP Insurance Your Vehicle must be less than 7 years old at inception.

- Your Vehicle must be insured by a Motor Insurance Policy issued by an authorised UK motor insurer, which insures against accidental damage, fire and theft.

Please refer to Your Insurance document for full Terms and Conditions.



Even though You're insured Your payout could stop here

Your insurance company may only pay You a percentage of Your Vehicle's original Purchase Price* in the event of Total Loss, accident or theft!

(Remember You will only be entitled to the current market value at the time of Your loss. Back to Invoice GAP Insurance can last up to 36 months, how much will Your Vehicle's value will decrease in three years?).

If You are wise we'll pay the rest

Back to Invoice GAP Insurance can cover the balance back to Your original Purchase Price*, paying out up to £15,000! (at a fraction of Your Vehicle cost)."

*Purchase Price means the invoice price of Your Vehicle, including factory fitted accessories and including any discount given but excluding warranty charges, road fund licence and insurance premiums, or 105% of Glass's Guide Retail Value taking into account mileage and condition adjustments at the time of purchase, whichever is lower.

Important notice:

Please note that an Insurance Summary does not contain the full terms and conditions of the Insurance product. Full terms and conditions can be found in the Insurance document.

