



GAP Insurance Policy

Policy Insurer – UK General Insurance Ltd on behalf of Ageas Insurance Limited

Policy summary

Some important facts about the Guaranteed Asset Protection (GAP) insurance are summarised below. This summary does not describe all the terms and conditions of the policy, so please take time to read the policy document to make sure you understand the cover it provides.

About your GAP cover

- Your cover is valid from the date of the purchase of this policy for 12, 24 or 36 months depending on the period you have selected and as specified on your Policy Schedule.
- Vehicles are only eligible for cover providing they do not exceed a purchase price of £60,000 (inc VAT), are under 10 years old and you hold a valid comprehensive motor insurance policy.
- The maximum amount payable under this insurance is as stated on your Policy Schedule and only one claim is allowed during the period of insurance.
- The insurance has been arranged by First Call Group, a trading name of First Call Payment Protection Limited, with UK General Insurance Limited on behalf of Ageas Insurance Limited. First Call Group are the Administrators of the policy.

Significant Features and Benefits (see policy document 'Cover Provided by Your GAP Insurance')

In the event of a total loss occurring i.e. your vehicle being declared a write off by the insurers of your motor insurance policy the insurer of this policy will pay the following:

1. For Vehicles purchased from Motor Dealers and where the start date of this Policy is within 90 days of you taking ownership of the vehicle the difference between the Insured value of your Vehicle and the Net Invoice Selling Price you originally paid for the Vehicle subject to the Claim Limit as stated on your Policy Schedule.
2. For Vehicles purchased privately or from Motor Dealers where the start date of this Policy is 90 days after taking ownership of the Vehicle the difference between the Insured value of your Vehicle and the Agreed Value of your Vehicle on the start date of this policy subject to the Claim Limit as stated on your Policy Schedule.

Please note that in no circumstances can the value you have declared for your Vehicle as shown on your Schedule exceed the Net Invoice Selling Price or the Agreed Value of your vehicle whichever is the greater.

Please note that should the Net Invoice Selling Price of your Vehicle exceed the Glass's Guide retail value, the Insurer reserves the right to adjust the claimed amount to reflect the actual Market Value of the vehicle at the time of purchase.

Your vehicle must be insured under a fully comprehensive Motor Insurance Policy, or International Motor Insurance Card (Green card), effective at the date of Total Loss.

Significant and Unusual Exclusions or Limitations (see policy document 'Exclusions', 'General Conditions')

This insurance does not cover:

- Any claim where the Total Loss is not subject to an indemnity under the accidental damage, fire or theft section of your Motor Insurance Policy or that occurs whilst the Vehicle is being driven or used by a person not covered under your Motor Insurance Policy
- Any claim where the Vehicle has been used for:
 - a. racing, pace making, speed testing, reliability trials or any off-road use,
 - b. the carriage of goods for hire or reward
 - c. the carriage of passengers for hire or reward (e.g. taxis/private hire/minicabs)
 - d. a short-term self-drive car,
 - e. for driving tuition.
- Vehicles not listed in Glass's Guide, kit cars, invalid carriages, Vehicles used solely for delivery or courier purposes and commercial Vehicles of more than 3500kg gross weight. Vehicles manufactured by Aston Martin, Bentley, Ferrari, Lotus, Lamborghini, Maserati, Rolls Royce, TVR, modified from the manufacturer's specification (unless agreed by the Motor Insurer), all American, Australian and Canadian Vehicles (unless built for the UK market) or vehicles being driven by any person not holding a licence to drive the Vehicle.
- Any claim where the Total Loss is caused by an accident when the driver of the Vehicle is intoxicated by alcohol or under the influence of drugs not prescribed by a registered medical practitioner or drugs prescribed by a registered medical practitioner where a warning against driving has been given.
- Any outstanding insurance premium or claims excess payable under a Motor Insurance Policy.
- Any motor third party liability of whatsoever nature.
- Any claim whatsoever in the event that the driver of the Vehicle at the time of the incident giving rise to a Total Loss claim was driving illegally, or if the Vehicle is stolen by any person who has access to the keys of the Vehicle.
- Any Vehicle, which is not covered by a Motor Insurance Policy for the full duration of the Period of Insurance.
- Any Vehicle, which is left unattended unless all security devices and immobiliser are activated and are in full working order.
- Where the Total Loss occurs outside the UK, Isle of Man, Channel Islands, Europe or any other country for which an International motor insurance card (Green Card) is issued.
- Claims for Consequential Loss of any kind.
- The maximum amount the Insurers will pay in the event of a claim is the Claim Limit as stated on your Policy Schedule.

Cancellation right

We hope you are happy with the cover this policy provides.

You have the right to cancel it within 14-days of purchase, or from the day you receive the policy documents, whichever is the later, and receive a full refund without giving any reasons. Please see the section headed 'Cancellation' in the policy wording.

If you wish to cancel Your Policy after the 14-day period has expired you will be entitled to a refund of premium that will be calculated on a pro-rata basis less the deduction of an Arrangement Charge as detailed in the policy document. The insurer may cancel this policy at any time by giving you 14-days' notice at your last known address.

Making a claim

If you have a claim, please ring First Call Group as soon as possible to tell them about it. Their telephone number is 01934 529420

You will be asked to provide your name, address and postcode, a daytime contact telephone number, the Policy reference number and details of your vehicle.

First Call Group will then advise you how to proceed with your claim.

UK General Insurance Ltd is an Insurers' agent and in the matters of a claim act on behalf of Ageas Insurance Limited.

What to do if you are not satisfied

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 contact:

The Customer Relations Manager,
First Call Group,
Administration Centre
Loxley House
21 Coker Road
Worle
Weston-super-Mare
BS22 6BX

Telephone: 01934 529420

Email: customerrelations@fcpl.co.uk

Please ensure Your Policy number is quoted in all correspondence to assist a quick and efficient response.

If Your complaint about Your claim cannot be resolved by the end of the next working day, First Call Group will pass it to:

Customer Relations Department
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. This also applies if you are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. you may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,
Exchange Tower
London,
E14 9SR.

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.

Compensation Scheme

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they 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 get more information about the compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

Finally, telephone calls may be recorded for training and monitoring purposes.