

You can cancel at any time after the 30 day cooling off period and receive a pro-rata refund of the premium paid, as long as you have not registered a claim and do not intend to register a claim. However, such refund may be subject to administration charges from AutoProtect (MBI) Limited. To cancel cover please contact AutoProtect (MBI) Limited and return your policy and insurance schedule to them along with a cheque for the charge of £35. If the policy has not been paid in full, you will be entitled to a pro-rata refund on the amount you have paid under the instalment plan, less the additional administration fee of £35.

How to claim

Read your policy and insurance schedule, and if you believe you have a valid claim please notify AutoProtect (MBI) Limited at the address shown in the contact details shown right. You should do this within 90 days of the total loss of your vehicle. You will need to provide a copy of the settlement letter from the insurer of your motor insurance policy giving details of the date of the claim incident and which clearly states the amount of the excess. It is important that you understand that, if you accept an offer of settlement from the motor insurers, the settlement figure they agree with you may be less than the current market value of your vehicle, and that this could result in a reduced benefit from your GAP policy. In order to minimise the risk of this occurring we will ask you for permission to negotiate with the motor insurance policy insurer on your behalf.

Fraudulent Claims or Misleading Information

Please note: we take a robust approach to fraud prevention. If any claim under this insurance is fraudulent or is intended to mislead, or if any misleading or fraudulent means are used by you or anyone acting on your behalf to obtain benefit under this insurance, your right to any benefit under this insurance will end, your cover will be

cancelled and we will be entitled to recover any benefit paid and costs incurred as a result of any such fraudulent or misleading claim. We may also inform the police.

Customer Service and Complaints Questions or complaints about the sale of your policy

If you have a question or concern about, or you wish to make a complaint about, how your policy was sold to you (including the information you were given before you bought the policy), or about the general service you received, please in the first instance contact your retailer.

Questions or complaints about the service from AutoProtect

Our aim is to provide you with a high quality service at all times. Every effort will always be made to sort out any enquiry or problem that you may have. If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact The Managing Director at the address provided below.

If you remain dissatisfied regarding a complaint about the general administration, or the terms and conditions of this policy, or about a claim, it can be referred to Lloyd's of London.

AutoProtect (MBI) Limited

Warwick House, Roydon Road Harlow, Essex, CM19 5DY
Telephone: 01279 456500
Email: info@autoprotect.co.uk

Lloyd's of London

Policyholder & Market Assistance, Market Services
Lloyd's, Fidentia House Walter Burke Way, Chatham
Maritime, Kent ME4 4RN
Telephone: +44 (0)20 7327 5693
Email: complaints@lloyds.com
Fax: +44 (0)20 7327 5225

If you remain dissatisfied and wish to make a complaint, you can refer the matter directly to the Financial Ombudsman Service (FOS). The address is given below.

Financial Ombudsman Service, Exchange Tower,
London, E14 9SR. Tel 0800 0234 567.
Email: complaint.info@financialombudsman.org.uk
Website: www.financialombudsman.org.uk

If you are outside the UK the telephone number to use is +44 20 7964 0500. Further details will be provided at the appropriate stage of the complaints process. This complaints procedure does not affect your legal rights.

Compensation Scheme

The Insurer of your policy (see below) is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the Scheme if the Insurer is unable to meet its obligations to you under this contract.

Further information can be obtained from Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU
Tel: 0800 678 1100. Website: www.fscs.org.uk

The Insurer: This insurance is underwritten by Lloyds Syndicate 5820, which is managed by ANV Syndicates Limited. The insurer is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

AutoProtect (MBI) Limited: This insurance is arranged and managed by AutoProtect (MBI) Limited who are authorised and regulated by the Financial Conduct Authority to carry out General Insurance mediation business.

Calls may be monitored or recorded for security and quality purposes.
Calls to 0800 numbers from UK landlines and mobiles are free. Calls to 01 and 02 prefix numbers are charged at national call rates (charges may vary dependent on your supplier) and are usually included in inclusive minute plans from landlines and mobiles.

FIAT

COMBINED GAP AND RTI INSURANCE



INSURANCE

Fiat Insurance and Fiat Financial Services are trading styles of FCA Automotive Services UK Ltd, registered in England & Wales, No. 2739931 and is authorised and regulated by the Financial Conduct Authority (FRN: 312663). AutoProtect (MBI) Limited is registered in England & Wales, No. 05089293 and is authorised and regulated by the Financial Conduct Authority (FRN: 312143)

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INSURANCE

BRIDGING THE GAP SO YOU DON'T HAVE TO



INTRODUCTION

COMBINED GUARANTEED ASSET PROTECTION AND RETURN TO INVOICE INSURANCE FROM FIAT INSURANCE

Do you know how much you would be getting from your motor insurance policy if your vehicle was written off due to an accident, fire or theft?

Even with comprehensive cover, your motor insurance company may only pay-out the market value for your vehicle in the event of a total loss.

For example, if your vehicle cost you £14,000, its market value may have become £6,000 after two years, and this is what you will receive from your motor insurance company (minus any applicable excess). This means you will have lost £8,000.

In the event of this happening to you, Fiat Insurance offers Combined Guaranteed Asset Protection and Return To Invoice Insurance, underwritten by Lloyd's Syndicate 5820 which is managed by ANV Syndicates Limited, to protect against this type of financial loss.

Combined GAP and RTI is an OPTIONAL facility available from this dealership. Our sales consultants will be happy to answer your questions or clarify the policy benefits and exclusions. You should be aware that similar products may be available elsewhere to purchase directly. However, as with any insurance policy, you should confirm that the cover levels of alternative facilities are suitable for your needs.

COMBINED GUARANTEED ASSET PROTECTION (GAP) AND RETURN TO INVOICE (RTI) INSURANCE

Combined GAP and RTI insurance is designed to pay the shortfall between the insurer's market value and the original purchase price of your vehicle, following the total loss of your vehicle due to accidental damage, fire or theft. If you have paid for the car outright, our Return To Invoice cover could ensure you get back what you paid for the car in the event of a claim.

WHAT IS RETURN TO INVOICE INSURANCE?

Should your vehicle be declared a total loss: And in the event of a valid claim it would pay the difference between the original purchase price you paid for your vehicle and the amount that you receive from your motor insurance company (up to vehicle invoice price) depending on the original purchase price of your vehicle.*

*You should note that there are certain limitations in terms of the maximum amount you may claim. For full benefits and exclusions, please refer to sections titled 'What is covered?' and 'What is not covered?' of the policy terms and conditions which will be provided on request.

If you are paying for the car on a finance agreement, then our Guaranteed Asset Protection cover will, in the event of valid claim, make sure that if your insurance pay-out falls short, you won't be left with the outstanding finance that you owe. Combined GAP and RTI will pay-out the greater of the GAP or RTI amount, up to the Purchase Price of your vehicle.*

- Enables you to replace your vehicle should it become a total loss, up to your original purchase price.
- Covers you for up to 48 months.
- Protects against the cost of depreciation.
- Is available for new and used vehicles.
- Insurance excess cover up to £250.
- Covers up to £1500 of manufacturer approved dealer fitted accessories.
- We will include the cost of a purchased vehicle warranty and make a contribution of up to £100 towards road fund licence costs.
- The vehicle can only be used outside of the UK for a maximum of 90 days per year.

- Pays out up to:

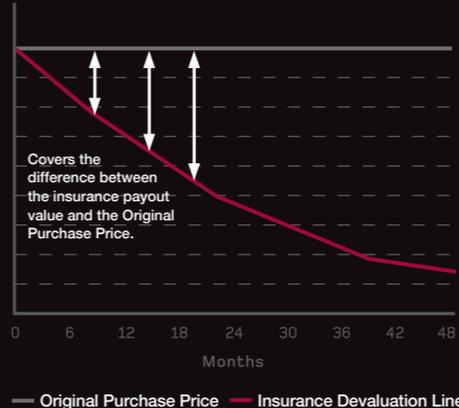
Max Vehicle Cost	Max Cover up to
£0 – £75,000	Vehicle Invoice Price
£75,000 – £240,000	£50,000

- Market Value Clause: If you need to make a claim, our claims handler will be able to advise you of the correct market value for your vehicle, to help you obtain the full amount from your motor insurance company.

Please ensure you contact the administrator **before** accepting any offer from your motor insurance company.

IMPORTANT: Financial Conduct Authority regulations require us to provide you with a separate Combined GAP and RTI Key Information document. You are unable to purchase this facility until one day has passed, following receipt of the information outlined in that document. We will contact you on the 4th day to discuss the facility further, however, should you require more immediate cover, you have the right to conclude purchase on day 2 or day 3 by contacting your Sales Consultant.

RETURN TO INVOICE INSURANCE



	With Return To Invoice Insurance	Without Return To Invoice Insurance
Purchase price of your vehicle (excluding policy premium)	£14,000†	£14,000†

Your vehicle is written off by your motor insurance company as the result of total loss due to theft or an accident. They assess the current market value of your vehicle at the date of total loss and deduct any excess agreed.

They pay you, for example:	£6,000	£6,000
This leaves you short of:	£8,000	£8,000
Return To Invoice Insurance pays you:	£8,000*	£0
Loss to you:	£0	£8,000

† Inclusive of VAT.

NOTE: Cover is conditional on having comprehensive motor insurance throughout the period of cover.



COMBINED GUARANTEED ASSET PROTECTION (GAP) AND RETURN TO INVOICE (RTI) INSURANCE

WHAT IS GAP INSURANCE?

Should your vehicle be declared a total loss: And in event of a valid claim it would pay the difference between your motor insurance pay-out and the amount outstanding on your finance agreement.

– Covers you for the full term of your finance agreement up to a maximum of 48 months subject to your payment of the premium when due.

– Is available for new and used vehicles.

– Covers insurance excess up to £250.

– Covers up to £1500 of manufacturer approved dealer fitted accessories.

– We will include the cost of a purchased vehicle warranty and make a contribution of up to £100 towards road fund licence costs.

– The vehicle can only be used outside of the UK for a maximum of 90 days per year.

– Is simple to arrange when you take out your finance agreement.

– Pays out up to:

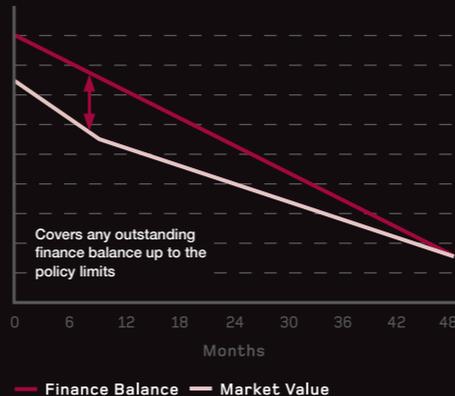
Max Vehicle Cost	Max Cover up to
£0 – £75,000	Vehicle Invoice Price
£75,000 – £240,000	£50,000

– Market Value Clause: If you need to make a claim, our claims handler will be able to advise you of the correct market value for your vehicle, to help you obtain the full amount from your motor insurance company.

Please ensure you contact the administrator **before** accepting any offer from your motor insurance company.

*You should note that there are certain limitations in terms of the maximum amount you may claim. For full benefits and exclusions, please refer to sections titled 'What is covered?' and 'What is not covered?' of the policy terms and conditions which will be provided on request.

GAP INSURANCE



EXAMPLE

	With GAP Insurance	Without GAP Insurance
Purchase price of your vehicle (excluding policy premium)	£14,000†	£14,000†
Your vehicle is written off by your motor insurance company as the result of theft or an accident. They assess the current market value of your vehicle at the date of total loss and deduct any excess agreed.		
They pay you, for example:	£6,000	£6,000
Your outstanding finance commitment could be	£9,000	£9,000
GAP Insurance pays you:	£3,000*	£0
Loss to you:	£0	£3,000

† Inclusive of VAT.

NOTE: Cover is conditional on having comprehensive motor insurance throughout the period of cover.

keyfacts®

Combined GAP and RTI Policy Summary

This document does not form part of your contract of insurance but it shows the important aspects of your Combined GAP and RTI Insurance policy that we think should be brought to your attention. It is not the full terms and conditions – they are detailed in your policy and insurance schedule.

Type of insurance

This insurance covers you in the event your vehicle is declared a total loss and this causes a financial loss which is not met by your motor insurance. It applies to a vehicle bought with cash or finance.

To qualify for cover

To qualify for Combined GAP and RTI Insurance you must be the owner of the vehicle or in respect of any finance agreement the authorised driver of the vehicle. You must also have a fully comprehensive UK motor insurance policy for the vehicle in your name throughout the period of insurance. The original amount financed must be less than or equal to the vehicle purchase invoice price.

The purchase invoice price means the price paid by you for the vehicle (including all factory fitted accessories) and after any discount given but does NOT include new vehicle registration fee, fuel, paintwork and/or upholstery protection kits, insurance premiums, other than a purchased vehicle warranty (including the premium for this policy), any finance arrears and any such associated costs and any negative equity. We will include the cost of a purchased vehicle warranty and make a contribution of up to £100 towards road fund licence costs.

You must be a permanent resident of the United Kingdom unless posted to a combat zone as a serving member of HM Armed Forces.

Features and benefits

It covers you in the event your vehicle is declared a total loss and this causes a financial loss which is not met by your motor insurance. The cover varies according to how you financed your vehicle, as below:

- For a vehicle that is not financed but paid for as a cash transaction it makes up any shortfall between the total loss settlement by your motor insurer and the purchase invoice price you paid for it.

- For a vehicle that is purchased using a finance agreement the difference between the purchase invoice price of the vehicle; (or if greater the finance settlement) and the total loss settlement paid under your motor insurance policy.

We will include the cost of a purchased vehicle warranty and make a contribution of up to £100 towards road fund licence costs.

The vehicle can be used outside of the UK for a maximum of 90 days per year.

Vehicle means any vehicle registered and principally used in the UK, having a maximum purchase price (including manufacturer approved accessories fitted by the dealer up to £1,500) of £75,000 which is the subject of a finance agreement or cash purchase and which is less than seven years old on the date of purchase of the vehicle and of the commencement of any associated finance agreement. The vehicle cannot be an excluded vehicle.

Replacement Vehicle/Policy Transfer

If during the first year of cover, the vehicle is written off by your motor insurer and you get a replacement vehicle on a "New for Old" basis, you will be issued with a new policy of the same duration as your existing cover, subject to the conditions and eligibility criteria in this document.

You may transfer, at any time, any remaining period of insurance on the policy due to a change of vehicle, on payment of an administration fee and subject to the replacement vehicle purchase price not exceeding the current price band of the original vehicle and meeting all other conditions and eligibility criteria in this policy. If you wish to transfer the policy to a replacement vehicle you must contact the administrator within seven days of the replacement vehicle purchase.

If your motor insurer offers you a replacement vehicle on a "New for Old" basis and you choose to decline this offer then we will settle your claim using the market value. This may result in no benefit being paid to you in the event of a total loss.

Limitations

- There is a maximum limit of reimbursement which will be confirmed in your insurance schedule.
- The finance settlement amount is only the amount relating directly to the vehicle, and so does not include any borrowing to fund insurances, optional extras and taxes.

- You can claim only once under your Combined GAP Insurance.
- The policy only applies to *you* and is not transferable to any other person or business.

Main exclusions

Like all policies of this type there are some circumstances that this insurance does not cover. Importantly, these include:

- Certain types of vehicle cannot be covered, e.g. those used for hire or reward, or for any other competitive event; those over 5000kg gross weight; and certain manufacturers including, but not limited to, Aston Martin, Bentley, Honda NSX models, Lamborghini, Rolls Royce; and Kit cars.
- Any total loss due to your negligence or wilful behaviour.
- Any total loss as a result of an accident where the driver of the vehicle is under the influence of alcohol, 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 total loss if the vehicle is stolen by any person having access to the keys of the vehicle unless taken by force or violence.
- Additional costs within the finance settlement for anything other than the purchase of the vehicle. This includes but is not limited to; administration charges, option to purchase charges, late payment charges and arrears, early settlement charges and any Secondary Schedules.
- Negative equity.
- Any recoverable Value Added Tax (VAT) where you are VAT registered.
- War, terrorism or nuclear risks.
- Where the policy has not been fully paid, the settlement will be reduced by any outstanding instalments due.

Cancelling the insurance

You may cancel this insurance within 30 days of receiving it and you will be entitled to a full refund of the premium as long as you have not registered a claim and do not intend to register a claim.