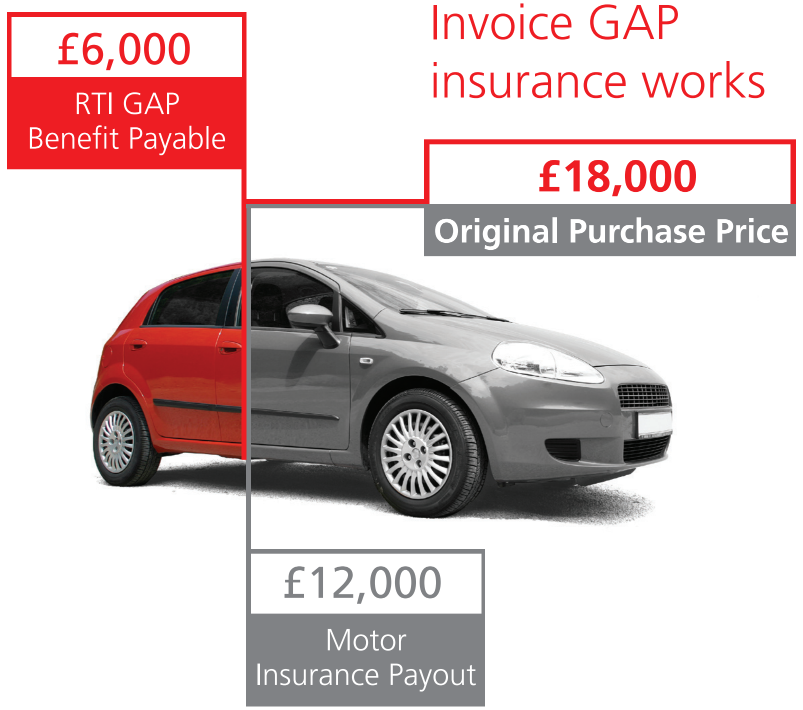
Going the extra mile

Our policies are exclusively designed to offer you the reassurance you need to enjoy your vehicle, whilst protecting your investment against unforeseen incidents.

Return to Invoice GAP insurance could:

- **Pay the difference between your insurance payout and the original purchase price**
- **Pay the difference between your insurance payout and your finance settlement, if this is greater than the purchase price**
- **Provide 3 years Return to Invoice cover and up to 5 years Financial Shortfall cover**
- **Safeguard against depreciation in the event of a total loss claim**

How Return to Invoice GAP insurance works



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VALUE FROM IDEAS

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For more information or to find out how Return to Invoice GAP Insurance can help you, please speak to your dealer.

Return to Invoice (RTI)

GAP Insurance

Keeping you on the road…

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Losing your car

If your car is stolen and never recovered, or written off through accident or fire, the settlement from your motor insurer could be significantly less than the original purchase price you paid.

Most motor insurers base total loss payments on the market value of your car at the time of the incident. Any depreciation since you purchased the car is potentially your loss.

Filling the GAP

to keep you on the road

GAP stands for Guaranteed Asset Protection, and that's exactly what it does.

In the event of a total loss, Return to Invoice GAP insurance could cover the difference between your motor insurance settlement and the amount you originally paid for the vehicle, or the amount outstanding on finance - whichever is greater!

Return to Invoice GAP insurance will complement your own vehicle insurance and provide the reassurance and financial support you need to get back on the road in a vehicle with the same value as your original choice.

Did you know that…

- **More than 100,000 cars are reported to the police as stolen every year**
- **Over 600,000 cars are written off by insurance companies every year**

(Statistics based on averages from data held by Experian for 2004-2009)

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Santander Return to Invoice GAP Insurance

This is a summary of the cover provided under the Santander Return to Invoice GAP insurance. The insurer is London General Insurance Company Limited (we/us/our). A copy of the full terms and conditions is available upon request.

ELIGIBILITY

You are eligible for cover on the date of application for this policy if:

- applying as an individual, you are over 18 years old and are resident in the UK, Channel Islands or the Isle of Man; or
- applying as a company, that company is registered in the United Kingdom, Channel Islands or the Isle of Man; or
- you purchased the vehicle less than 30 days ago. To clarify, you can only purchase this policy within 30 days of purchasing the insured vehicle.

And the insured vehicle:

- is the sole vehicle listed in the finance agreement (if any); and
- is covered by comprehensive motor insurance; and
- is a private car or light commercial vehicle not exceeding 3.5 tonnes; and
- is registered in the United Kingdom and is no more than 9 years old from date of first registration; and
- has no more than 90,000 miles; and
- has a purchase price of no more than £50,000 (the purchase price is the amount paid to purchase the insured vehicle after deducting any discount given, and excluding road fund licence, delivery charges, cherished number plate transfers, and any other administration fees, insurance premiums or subscription charges and any outstanding debt transferred from a previous vehicle. We will include any factory fitted options and any manufacturer endorsed dealer/retailer fitted accessories. For new vehicles the cost of road fund licence, first registration fee, delivery charges and number plates are included).

Please Note: The following are not eligible for cover:

- any American make of vehicle unless:
  - it was manufactured as a right hand drive; and
  - purchased from an authorised UK distributor and not imported directly; and
- emergency vehicles, taxis, courier vehicles, buses, coaches, trucks, motorcycles, scooters, motor homes, trailers, heavy goods vehicles, licensed private hire vehicles, daily rental vehicles or invalid carriers; and
- any vehicle that has been modified other than in accordance with the manufacturer's specification.

FEATURES & BENEFITS

In the event of your motor insurer declaring the insured vehicle a total loss, for example due to fire, an accident or theft, the policy will pay the greater of:

1. Return to Invoice (available for up to 36 months from the policy starting date) - the difference between your motor insurer's settlement and the **purchase price** of the insured vehicle (please refer to the definition of purchase price below); OR

2. Financial Shortfall (available for up to 60 months from the policy starting date, subject to the duration of your finance agreement*) - the difference between your motor insurer's settlement and the **balance outstanding on your finance agreement**, excluding arrears and any resulting interest on your finance agreement.

* The need for Financial Shortfall cover after month 36 is significantly reduced due to the reducing balance of your finance and depreciation to your vehicle. Therefore cover provided after this period is at no additional cost.

Claims are limited to the purchase price of the vehicle. No amount will be payable in respect of any credit provided under the finance agreement (if any) which exceeds the purchase price of the vehicle.

Definition of purchase price: purchase price means the amount paid to purchase the insured vehicle after deducting any discount given, and excluding road fund licence, delivery charges, cherished number plate transfers, and any other administration fees, insurance premiums or subscription charges and any outstanding debt transferred form a previous vehicle. We will include any factory fitted options and any manufacturer endorsed dealer/retailer fitted accessories. For new vehicles the cost of road fund licence, first registration fee, delivery charges and number plates are included).

The claim limit may also include cover for your motor insurance excess. If you have selected cover for motor insurance excess the amount covered will be detailed in your policy document.

POLICY TERM

Providing the premiums due are paid up to date the policy provides cover from the policy starting date for:

- 36 months in respect of Return to Invoice benefit.
- 60 months* in respect of Financial Shortfall benefit, subject to the duration of your finance agreement.

* The need for Financial Shortfall cover after month 36 is significantly reduced due to the reducing balance of your finance and depreciation to your vehicle. Therefore cover provided after this period is at no additional cost.

MAIN EXCLUSIONS

No benefit will be paid:

- If the insured vehicle is not covered by comprehensive motor insurance at all times.
- If the insured vehicle is a licensed private hire vehicle, daily rental vehicle or is being used for driving school tuition, courier services, road racing, rallying, pace-making, speed testing or any other competitive event.
- If the driver of the insured vehicle at the time of the total loss was driving illegally (including but not limited to driving without a valid licence or whilst driving under the influence of alcohol or drugs). This exclusion will not apply if the vehicle has been stolen.
- If you are offered a replacement vehicle under the terms of your motor insurance (in this event, subject to certain conditions, you may be entitled to transfer the policy to your replacement vehicle. Please refer to the policy terms and conditions for details).
- For any finance or outstanding debt and resulting interest due on or carried across to your insured vehicle from previous finance agreements (if any).
- For any VAT element on any commercial vehicle.
- For any motor insurance excess above the amount stated in your policy document, or if the motor insurance excess is recoverable from a third party.

A full list of exclusions is contained within section 4 of the policy terms and conditions.

IMPORTANT

- Benefit is conditional upon you receiving a total loss payment under your motor insurance. **You must contact us before accepting a settlement offer from your motor insurer.**
- **Cancellation:** You have the right to cancel your policy at any time. If you wish to cancel within 30 days of the starting date or receipt of the policy terms and conditions, whichever is the later, please notify the supplying dealer. If you are paying by Direct Debit please contact TWG Services on 0844 854 0937 or write to The Aspen Building, Floor 2, Vantage Point Business Village, Mitcheldean, Gloucestershire, GL17 0AF. If you cancel within 30 days and have not made a claim on the policy any insurance premium paid by you will be refunded in full. If you wish to cancel at any time after 30 days and have not made a claim on the policy, please notify the administrator on 0844 854 0937 or write to them at the address above. You will be entitled to a pro rata refund, based on the number of full unexpired months remaining on your policy minus a fixed amount of £50 to cover our costs incurred in relation to the cancelled policy.
- If your motor insurer reduces the total loss payment due to misrepresentation (including misrepresentation relating to driving convictions or the insured vehicle having no MOT) we will settle your claim based on the market value and not the settlement amount offered by your motor insurer.
- The vehicle is covered in the UK, Isle of Man, Channel Islands and the European Economic Area (subject to your motor insurance being valid whilst you are in the European Economic Area).

CLAIMS

To make a claim please contact the Claims Department by calling 0844 854 0937 or by writing to GAP Insurance Claims Department, TWG Services Limited, The Aspen Building, Floor 2, Vantage Point Business Village, Mitcheldean, Gloucestershire, GL17 0AF.

COMPLAINTS

For complaints relating to the selling of this insurance please write to the supplying dealer from which the insurance was purchased and whose details were provided to you in their status disclosure at point of sale.

For complaints relating to the terms of this contract, administration or claims handling under this insurance please write to the Customer Relations Department of TWG Services Limited at The Aspen Building, Floor 2, Vantage Point Business Village, Mitcheldean, Gloucester, GL17 0AF, telephone 0844 854 0910 or email customer.relations@thewarrantygroup.com. TWG Services Limited adminster the policy on behalf of the insurer, London General Insurance Company Limited.

If, after following the above complaints procedure you are not satisfied with the response your complaint may be referred to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

None of the above affects any right of action you may have.

GENERAL

Law Applicable: Unless agreed to the contrary prior to the policy inception, this policy shall be subject to the law of England and Wales, Northern Ireland or Scotland dependant upon the residential location of the policyholder.
Payment Options: The following payment options may be available to you:
1. Payment in full at date of application.
2. Regular payment by Direct Debit. As payments are made in arrears, each payment corresponds to the cover already provided under the policy.
Language: This policy is written in English and all correspondence entered into shall be in English.
Insurer: The insurer is London General Insurance Company Limited registered number 1865673, whose head and registered offices are at Integra House, Floor 2, Vicarage Road, Egham, Surrey TW20 9JZ. The insurer is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority FRN202689.
Compensation: You may be entitled to compensation under the Financial Services Compensation Scheme in the event that we are unable to meet our liabilities in full.

Special Requirements: For large print, audio and Braille you may call us on 0844 871 8061 or text telephone 0844 871 8211.