Guaranteed Asset Protection Insurance

Insurance Product Information Document

Company: This policy is administered in the UK by Autoguard Warranties Limited (AWL) (company number 06574030) of Building 5, Archipelago Office Park, Lyon Way, Camberley, Surrey GU16 7ER. AWL are authorised and regulated by the Financial Conduct Authority (Authorisation Ref No 500640). The insurance provided by this policy is underwritten by Financial & Legal Insurance Company Limited authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm reference number 202915. Registered in England under Company No. 03034220.

Administrator: Autoguard Warranties trading as Best4 **Product: Combination GAP**

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

This insurance provides financial cover for any loss of value between when the vehicle was purchased by the policyholder and the total loss value as agreed by us with their motor insurer, or the amount of any shortfall between the total loss value and any outstanding finance, whichever is the greater.

What is insured?

Subject to the terms and conditions of the policy:

- ✓ If an incident occurs that causes the insured vehicle to be declared a total loss the policy will pay the difference between the amount your motor insurer pays under the comprehensive motor insurance policy and either:
  1. The price you paid for the vehicle; or
  2. the amount of the Finance Early Settlement Figure.
- ✓ Cover is also included up to a maximum of £250 for any applicable single accidental damage policy excess.
- ✓ The maximum amount payable under the terms of your policy will not in total exceed the limit of indemnity as shown in your policy schedule.

What is not insured?

Significant circumstances where no cover is provided:

- × For any loss resulting from your Motor Insurance Policy being invalid or your motor insurer refusing to indemnify under the accidental damage, fire or theft sections of such policy.
- × For any loss arising from wilful neglect, reckless act or acts involving imposition of abnormal loads.
- × If your vehicle is used in competitions, rallies, racing, pace-making, speed testing or reliability trials.
- × If your vehicle is used as a taxi, for chauffeuring, as a driving school vehicle, or for couriering, unless we have agreed otherwise.
- × If the driver of the vehicle at the time of the incident is driving under the influence of drink or drugs, is otherwise driving illegally or where at the time of the incident the vehicle contravened MOT, motor insurance or Vehicle Excise Duty legislation.

Are there any restrictions on cover?

- ! You must disclose any other insurance or indemnity granting the cover provided under this policy in which event we will not be liable for more than our rateable proportion of any loss.
- ! You must comply with our requirements as laid out in the policy in relation to the Policy Claim Procedure.
- ! You must reasonably demonstrate that you have used your best endeavours to obtain the maximum settlement under your Comprehensive Motor Insurance Policy.
- ! You must not accept any total loss offer from your motor insurer without our approval and/or prior to us giving our express consent.

Where am I covered?

✓ England, Scotland, Northern Ireland, Wales, Isle of Man and the Channel Islands. The vehicle is also covered in the European Union for a maximum of 60 days in any 12 months of cover.

What are my obligations?

- You must be truthful and honest with us at all times and must not conceal from us or misrepresent any information likely to influence our issuing of cover or our consideration of any claim.
- You must maintain your vehicle in a roadworthy condition, compliant with relevant law and ensure that it is correctly insured under a Comprehensive Motor Insurance Policy throughout the period of our cover.
- You must immediately report any incident involving theft of, or malicious/'hit and run' damage to any relevant police authority.
- You must report any potential claim to us as soon as reasonably practicable.
- It is your responsibility to inform us in writing of any changes or modifications to the vehicle or your personal circumstances, such as a change of address, email or contact details.

When and how do I pay?

You must pay our premium prior to commencement of cover under this policy or by monthly instalment if so agreed with you.

When does the cover start and end?

The period of insurance is stated in the policy schedule.

How do I cancel the contract?

If this Policy does not meet with Your requirements, please return it to Us within 30 days of issue and We will refund Your full premium provided You have not made a Claim. Thereafter, You may cancel Your Policy in writing at any time, provided You have not made a Claim and receive a pro rata refund of Your premium based on the number of whole months remaining.

Requests for cancellation should be made in writing to Us or by one of the methods below. All refunds will need to be directed back to the original payment card used at the time for the purchase of this Policy. Refunds will be made within 14 days.

We shall not be bound to accept recommencement of any insurance and may at any time cancel this Policy by giving 14 days' notice in writing where there is a valid reason for Us so doing. Valid reasons may include but are not limited to:

If Your Policy is cancelled because of fraud or misrepresentation, this may affect Your eligibility for insurance in the future.

The cancellation letter will be sent to You via Your supplied email address.

Cancellation Contact Details
Email: enquiries@best4gap.com
By writing: Best4 GAP, Building 5 Archipelago Office Park, Lyon Way, Camberley, Surrey, GU16 7ER
By telephone: 03300 944 444

In all correspondence please state Your full name, address and Vehicle registration number.

GAP POLICY HANDBOOK

COMBINATION GAP

GUARANTEED ASSET PROTECTION

IMPORTANT INFORMATION ABOUT YOUR PRODUCT

Here at Best4 **Our** goal is to ensure **You** make the most of **Your** products and have peace of mind. So, whether **You're** a novice or an expert in motoring, **We've** put together the following key points so **You** always know what to expect.

The vehicle must have a valid MOT, tax and insurance at all times for the duration of the **Policy**, failure to do so may lead to an unsuccessful **Claim**.

WHAT IS GAP?

GAP Insurance stands for Guaranteed Asset Protection Insurance. If **Your** car is stolen or written off, GAP Insurance covers the gap between how much **You** paid for **Your** car and the amount **Your** motor insurer is willing to pay out, based on **Your** car's current market value.

Note: As soon as You buy the car and drive it away from the dealership, it will start depreciating in value.

HOW DOES GAP WORK?

1. **You** buy a new car for £25,000
2. **You** buy 3-year GAP **Policy**
3. After 2 years car is damaged in a storm
4. **Your** vehicle is declared a total loss and **you** are offered £17,500
5. **We** cover the remaining £7,500 so **you** receive **Your** full £25,000

If you've owned Your vehicle for under 90 days - fantastic, You are eligible to purchase GAP Insurance.

GAP COVERS

- Vehicles purchased under 90 days ago from a VAT Registered Motor Vehicle Supplier
- Vehicles purchased on finance
- Vehicles purchased on a contract hire lease agreement

Please refer to page 6 for more information.

GAP DOES NOT COVER

- Rally/Private Hire/chauffer or driving school vehicles
- Vehicles not covered by a comprehensive motor insurance **Policy** in the insured's name
- Vehicles purchased from a private seller
- Modified vehicles
- Excluded vehicles **(see page 4 for list of Excluded Vehicles)**

Please refer to page 7 for more information and a full list of exclusions.

GAP CLAIMS PROCEDURE - SEE PAGE 9

DO NOT ACCEPT A MOTOR INSURANCE SETTLEMENT WITHOUT CONTACTING THE CLAIMS LINE

If **You** consider **Your** vehicle is likely to be declared a total loss, here's what to do:

Call the **Claims** line on 03300 944 444 or email **Us** at claims@best4gap.com*
In the first instance **We** will need:

- **Your Policy** number
- **Your** personal details

***YOU WILL NEED TO TELL US WITHIN 30 DAYS OF YOUR TOTAL LOSS OCCURRING**

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We will always work as hard as **We** can to ensure that the stress and inconvenience of having **Your** vehicle out of action is as smooth as it can be. **We** endeavour to be fair with **Our Claims** procedure and assess everything on a case-by-case basis. **We** therefore ask that **You** take time to have a thorough read through all **Your** documentation to check **Your** understanding and confirm that this is the right product for **Your** needs. Ultimately, there will be occasions where **We** cannot please everyone, to be as transparent as **We** can be, please note this product will not cover everything.

Should **You** have any questions please feel free to contact **Us** on the number below and we'll be happy to help:

03300 944 444

LINES ARE OPEN MONDAY TO FRIDAY 9AM - 5PM AND SATURDAY 9AM - 12PM

YOUR POLICY

Please refer to **Your Policy Schedule** for confirmation of the extent of **Your** cover under this **Policy**.

You must take reasonable care to provide information to **Us** that is accurate and complete answers to the questions that **We** ask when **You** take out and make changes to **Your Policy**. If any information **You** provide is not accurate and complete, this may mean **Your Policy** is invalid and that it does not operate in the event of a **Claim** or **We** may not pay any **Claim** in full.

If **You** become aware that information given to **Us** by **You** or anyone acting on **Your** behalf is inaccurate or has changed, **You** must inform **Us** as soon as possible.

Please read **Your Policy** carefully and make sure **You** understand and fully comply with its terms and conditions. Failure to do so may lead to non-payment of a **Claim** which might arise and could lead to this **Policy** becoming void. Please keep this **Policy** in a safe place and if **You** do have any queries please contact **Us**.

DEFINITIONS

THE WORDS OR EXPRESSIONS BELOW HAVE THE FOLLOWING MEANING WHENEVER THEY APPEAR IN BOLD IN THIS POLICY.

Cat S Status
Cat S means the **Vehicle** has suffered structural damage. This could include a bent or twisted chassis, or a crumple zone that has collapsed in a crash. Cat S damage is more than just cosmetic and are, therefore are excluded from this policy.

Claim
A **Claim** made under the terms and conditions of this **Policy**.

Comprehensive Motor Insurance Policy
A comprehensive motor insurance **Policy** covering accidental damage, fire and theft risks to the **Vehicle**, which is effected and kept in force or replaced by a similar comprehensive **Policy** for the duration of the **Period of Insurance** under this **Policy**

Consequential Loss
Any costs expenses or liabilities directly or indirectly arising from the **Incident** which gave rise to **Your Claim** save where cover is specifically granted under the WHAT IS COVERED section of this **Policy**.

Early Settlement Figure
The balance payable to **Your Financier** under the terms of **Your Finance Agreement** on the date that **Your Vehicle** was declared a **Total Loss** but excluding any amount carried over from a previous finance agreement, credit protection insurance, credit facility fee, title discharge fee, documentation fee, any **Finance Agreement** payment arrears and any additional interest charges, and any other financed amount not related specifically to the insured **Vehicle**.

Excluded Vehicles
Any vehicle that has been used for competitions, rallying, racing, pace making, speed testing or in reliability trials, any vehicle not listed in Glass's Guide, kit cars, commercial vehicles of more than 3500kg gross vehicle weight, American, Australian and Canadian vehicles unless they were built for the UK market and invalid carriages. Taxis, driving school vehicles, chauffeur, self drive hire and courier vehicles unless We have agreed to cover such vehicle and an additional premium has been paid. Any vehicle that has been declared an insurance write-off including Cat-S.

All Fiat Abarth derivates, Audi R8, Mercedes G-Class G Wagon, Bugatti, Lotus, Ferrari, Bentley, McLaren, Morgan, Lamborghini, Rolls Royce, Maserati, Noble/kit cars, Full Electric Vehicles, Modified vehicles from factory standard - Except disability mods, Imported vehicles, Motorcycles.

Finance Agreement
The agreement with **Your Financier** covering the loan to **You** for the purchase of the **Vehicle.**

Financier
Any **UK** based finance company or institutional lender who provided **You** with the funds to purchase the **Vehicle** under a formal loan/finance contract.

GAP POLICY HANDBOOK

Glass's Guide
A monthly trade publication recognised and used extensively throughout the motor trade to assist in the valuation of used vehicles.

Incident
The single event leading to **Your Vehicle** being determined as a **Total Loss**.

Limit of Indemnity
The maximum amount that can be claimed under this **Policy** as stated on **Your Policy Schedule** (including VAT).

Market Value
The **Market Value** of the **Vehicle**, as reasonably determined by **Us** using information available from various commercial sources such as, but not limited to **Glass's Guide** or, at **Our** discretion, as determined by an automotive engineering expert instructed by **Us.**

Motor Insurance Policy Payment
The amount paid to **You** under the terms of **Your Comprehensive Motor Insurance Policy** following the **Incident** consequent upon **Your Vehicle** being declared a **Total Loss**.

Motor Insurer
The **UK** authorised and **UK** based insurance company that issued to **You** the comprehensive **Motor Insurance Policy** covering **Your Vehicle**.

Net Invoice Purchase Price
The invoiced purchase price of the **Vehicle** only. Additional costs including but not limited to servicing contracts, road fund licence, fuel, insurance premium and any arrears or negative equity transferred from any previous finance agreement or other loans are excluded.

Our/Us/We
Best4 GAP acting as the **Policy** Administrator for and on of behalf of Financial & Legal Insurance Company Limited, the insurer of this **Policy**.

Period of Insurance
The period of cover as specified in **Your Policy Schedule**.

Policy Excess
The amount of the accidental damage, fire or theft excess payable by **You** applying under the terms of **Your Comprehensive Motor Insurance Policy** consequent upon the **Incident**.

Policy Schedule
The **Policy** document outlining the extent of the cover provided under this **Policy**.

Territorial Limits
The **UK**, the Isle of Man and the Channel Islands. The territorial limit is extended to the European Union, Croatia, Iceland, Norway, Switzerland, Liechtenstein and Andorra but only if the **Vehicle** is not out of the **UK**, the Isle of Man, and the Channel Islands for any more than 60 days in any 12 months period of cover under this **Policy** and always provided that the cover available under **Your Comprehensive Motor Insurance Policy** is substantially the same as the cover applicable had the **Incident** occurred in the **UK**, the Isle of Man or the Channel Islands.

Total Loss
Where the **Vehicle** has reasonably been assessed as beyond economic repair following the **Incident**. **We** reserve the right at **Our** discretion to rely upon a **Total Loss** value as determined by an automotive engineering expert as instructed by **Us**.

Vehicle
A motor vehicle registered to **You** and meeting the POLICY ELIGIBILITY CRITERIA that is insured under the terms and conditions of this **Policy** and that is otherwise not an **Excluded Vehicle**.

You/Your
The **Policy** holder and registered owner of the **Vehicle** forming the subject matter of this **Policy** and named in the **Policy Schedule**.

The Terms and Conditions of this **Policy** and its **Policy Schedule** will be read as one contract. A word or expression to which a specific meaning has been attached will keep the same meaning wherever it appears unless specifically stated otherwise. A particular word or phrase, which is not defined, will have its ordinary meaning.

POLICY ELIGIBILITY CRITERIA

Your vehicle is eligible for cover under this **Policy** always provided that:

1. It is a motor car designed to carry no more than eight people including the driver or light commerical vehicle.
2. **You** purchase this **Policy** within 90 days of taking ownership of the vehicle from a VAT Registered Dealership including online purchases.
3. It is in fully roadworthy condition when proposed to **Us** for cover and that its mechanical and bodywork condition is not less than average for a vehicle of the same model of similar age and mileage save where any defects are fully disclosed to **Us**.
4. The **UK Net Invoice Purchase Price** does not exceed £100,000 (one hundred thousand pounds). The value of a non-**UK** sourced **Vehicle** will be based on **Our** assessment of what would have been the **Net Invoice Purchase Price** of a **UK** equivalent vehicle provided by a manufacturer or manufacturer's agent in the **UK** and specified for use in the **UK**. **Our** assessed value will be used to determine the amount of any **Claim** in the event that the **Vehicle** is deemed to be a **Total Loss**.
5. It is listed in **Glass's Guide**.
6. Is less than 8 years old.
7. Has covered less than 80,000 miles on the day that **You** purchased **Your Policy**.
8. It is otherwise not an **Excluded Vehicle (see page 4 for list of Excluded Vehicles).**
9. It is principally used in the **UK.**
10. It is fully insured under the provisions of a **Comprehensive Motor Insurance Policy.**

WHAT IS COVERED

WHAT IS COVERED UNDER THIS POLICY

You have completed an application, declared to **Us** that **Your Vehicle** meets the POLICY ELIGIBILITY CRITERIA and paid the required premium to **Us**.

In return, and subject to the terms and conditions of this **Policy**, if an **Incident** occurs within the **Territorial Limits** during the **Period of Insurance** that causes the insured **Vehicle** to be declared a **Total Loss**, **We** will, following settlement by **Your Motor Insurer** (such settlement to be approved by **Us)** pay the difference between **Your Motor Insurance Policy Payment** and either;

1. for the first three years following commencement of cover under this **Policy** only, the purchase price of the **Vehicle** as confirmed by the **Net Invoice Purchase Price** or the amount of **Your** Finance **Early Settlement Figure**, whichever is the greater; or
2. after the expiry of three years following commencement of cover under this **Policy**, the amount of **Your** Finance **Early Settlement Figure**;

subject always to the **Total Loss** value being assessed based upon a determination by **Your Motor Insurer** and **Us** that the condition of the **Vehicle** at the time of the **Incident** was not less than average for a vehicle of the same age and mileage and in particular that no non-**Incident** damage on the **Vehicle** was taken into account when the **Total Loss** value was assessed. **We** shall at **Our** discretion reserve the right to rely upon a **Total Loss** value as determined by an automotive engineering expert as instructed by **Us**.

Cover is also included up to a maximum of £250 for any applicable single accidental damage **Policy Excess** deducted by **Your Motor Insurer** when declaring **Your Vehicle** a **Total Loss**.

The maximum amount **We** will pay in respect of any **Claim** will in total not exceed the **Limit of Indemnity** agreed by **You** as shown in **Your Policy Schedule**.

By accepting this **Policy You** hereby give **Us** the right to contact **Your Motor Insurer** to discuss with them any matter relating to the **Incident** and **Your Claim** under the terms of **Your Comprehensive Motor Insurance Policy** and **You** permit them to release to **Us** any information and/or documents that **We** might reasonably request so as to assist **Us** to determine **Our** liability under the terms of this **Policy**.

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POLICY EXCLUSIONS

No cover is provided under this **Policy**:

1. For any loss arising as a consequence of **Your Comprehensive Motor Insurance Policy** being invalid or **Your Motor Insurer** refusing to indemnify **You** under the accidental damage, fire or theft sections of such **Policy**.
2. For any loss arising as a consequence any neglect or abuse of the **Vehicle** or any reckless act by **You** or acts involving the imposition of any excessive or abnormal load or other conditions on the **Vehicle** that it was not specifically designed for to include driving on unsuitable ground.
3. If **Your Vehicle** has been used in any sort of competitions or rallies, for racing, pace making, speed testing or in reliability trials or is otherwise an **Excluded Vehicle.**
4. If **Your Vehicle** has been used as a taxi or for chauffeuring, as a driving school vehicle or for couriering unless previously notified to **Us**, **We** have agreed to provide cover, and an additional premium has been paid.
5. If the driver of the **Vehicle** at the time of the **Incident:**
   a. Was driving in breach of driver licensing regulations; or
   b. Was intoxicated by alcohol; or
   c. Was under the influence of drugs not prescribed by a registered medical practitioner; or
   d. Was on drugs prescribed by a registered medical practitioner where a warning against driving had been given; or
   e. Was otherwise driving illegally.
6. If at the time of the **Incident** the **Vehicle** was being used in contravention of legislation with regards to MOT, motor insurance or Vehicle Excise Duty (Road Tax).
7. Where the **Vehicle** is left unattended unless the doors have been locked and the keys removed and all security devices and immobilisers fitted to the **Vehicle** have been activated and are in full working order.
8. Where the **Vehicle** did not meet the POLICY ELIGIBILITY CRITERIA at commencement of cover, is otherwise an **Excluded Vehicle (see page 4 for list of Excluded Vehicles)** or, save where **You** have fully advised **Us** and **We** have agreed to provide cover, where any modifications, optional extras or accessories have been fitted other than in accordance with the manufacturer's specifications. This includes if your vehicle holds a **Cat-S Status**.
9. If the **Incident** occurs outside the **Territorial Limits**.
10. For any **Consequential Loss** to include any sum relating to road fund licence, motor insurance premium, fuel, and non-transferable/non-refundable premium for this **Policy**.
11. For the VAT element of any **Claim** where the VAT element of the purchase price for the **Vehicle** had been or was due to be recovered as part of a VAT Return by **You** or **Your** business.
12. For any amount paid by **You** in excess of the **Market Value** when **You** purchased the **Vehicle** or for any additional amount advanced to **You** by **Your Financier** that was in excess of the **Market Value** when **You** purchased the **Vehicle**.
13. Any **Policy Excess** that is reasonably recoverable from a third party.
14. For any loss arising as a consequence of irradiation or contamination by nuclear material, earthquake, war, invasion or acts of foreign enemy (whether or not war is declared), revolution, military or usurped power, acts of terrorism, rebellion, insurrection, riot or civil commotion as defined by **UK** law, or other hostile events, nationalisation or confiscation, requisition, destruction of or damage to the **Vehicle** by or under the order of any government, local or public authority.

POLICY CONDITIONS

Conditions precedent to Our Policy liability - You (or anyone providing information on Your behalf) must comply with the following Conditions for cover under this Policy to be effective.

1. **You** or anyone acting on **Your** behalf must truthfully and honestly deal with **Us** at all times and must not conceal from **Us** or misrepresent any information likely to have influenced **Our** acceptance of **Your** proposal for cover of this **Policy**, or influence **Our** consideration and assessment of any **Claim**.
2. **You** must at all times ensure that **Your Vehicle** is maintained in a fully roadworthy condition, that it is compliant with all relevant law permitting the **Vehicle** to be used on a public road, and correctly insured under a **Comprehensive Motor Insurance Policy**.
3. **You** must immediately report to the relevant police authority any **Incident** involving the theft of or malicious or 'hit and run' damage to **Your Vehicle** confirming to **Us** to whom the matter was reported and the relevant crime report number.
4. **You** must report to **Us** as soon as reasonably practical if there is a potential **Claim** and supply to **Us** such information and assistance as **We** might reasonably require to establish the amount of any **Claim** payment to include all relevant documents.
5. When making a **Claim You** must comply with **Our** requirements as laid out in this **Policy** under the CLAIM PROCEDURE section. By accepting this **Policy You** hereby give **Us** the right to contact **Your Motor Insurer** to discuss with them any matter relating to the **Incident** and **Your Claim** under the terms of **Your Comprehensive Motor Insurance Policy** and **You** permit them to release to **Us** any documents that **We** might reasonably request so as to assist **Us** to determine **Our** liability under the terms of this **Policy**. If **You** do not give **Us** this right or otherwise withdraw that right then no **Claim** payment will be made.
6. **You** must, prior to **Our** acceptance of any **Claim**, reasonably demonstrate to **Us** that **You** have used **Your** best endeavours to obtain the maximum settlement under **Your Comprehensive Motor Insurance Policy**. **We** may require **You** to submit additional information to **Your Motor Insurer** and negotiate accordingly and **You** must allow **Us** to enter into direct negotiation with **Your Motor Insurer** on **Your** behalf if **We** believe this to be appropriate.
7. **You** must not accept any **Total Loss** offer from **Your Motor Insurer** without **Our** approval and/or prior to **Us** giving **You** express consent to do so. If **You** do accept **Your Motor Insurer's Total Loss** offer without **Our** approval and/or **Our** express consent, then **We** may at **Our** sole discretion only settle **Your Claim** utilising the amount of **Your Motor Insurance Policy Payment** or the **Market Value** of the **Vehicle** as reasonably calculated by **Us** at the date of the **Total Loss**, whichever is the greater, in **Our** assessment of **Your Claim.**
8. If **Your Motor Insurer** reduces the amount it pays under **Your Comprehensive Motor Insurance Policy** due to the condition of **Your Vehicle** when declared a **Total Loss We** will reduce any sum **We** pay under this **Policy** by the same amount.

GENERAL POLICY CONDITIONS

1. **You** must disclose to **Us** any other insurance or indemnity granting the cover provided under this **Policy** in which event **We** will not be liable for more than **Our** rateable proportion of any loss.
2. This **Policy** shall be construed in accordance with English Law save where **We** might otherwise agree with **You** at **Our** sole discretion.

ASSIGNMENT AND SUBROGATION

You are not entitled to assign any of **Your** rights under this **Policy** to any other person or entity unless **We** agree that **You** may do so.

In the event of **Us** making a payment under the terms of this **Policy We** shall be subrogated to **Your** rights or causes of action related to or arising from the **Incident** against any other party and by accepting this **Policy You** agree to provide **Us** with all such reasonable assistance as **We** may reasonably require to pursue those rights.

GAP POLICY HANDBOOK

CLAIMS PROCEDURE

In the event of a possible **Claim** please follow the CLAIMS PROCEDURE set out below with written notice of the facts on which the **Claim** is based to be provided to **Us** within 30 days of the date of the **Incident.** If such notice is not given to **Us** (or within any extension of time agreed by **Us**), no indemnity will be provided under this **Policy**.

In the event of a possible **Claim** please contact **Us** by;
telephoning 03300 944 444
or emailing claims@best4gap.com with the following information:-

- **Your** name, address and postcode and a daytime contact telephone number; and
- **Your Policy** reference number and details of **Your** Vehicle.
- **Our** working hours are 9am – 5pm, Monday to Friday, 9am - 12pm, Saturdays, excluding bank/ public holidays. Telephone calls may be recorded for the purpose of staff training and improving customer service.
- **We** will then advise **You** how to proceed with **Your Claim**.
- Please note that in order to process **Your Claim** supporting information will be requested by Us which may include, but not be limited to the following;
- Copies of **Your** Comprehensive Motor Insurance **Policy** documents and **Your** confirmation of the amount of any **Policy** Excess that **Your** Motor Insurer will apply.
- Copies of the purchase invoice for **Your** Vehicle, its V5 registration document and confirmation of its mileage on the date of the Incident.
- **Your** Vehicle Finance Agreement and any correspondence received from **Your** Financier.
- The date and circumstances of the Incident.
- Copies of any insurance repair estimates for **Your** Vehicle.
- Copies of correspondence from **Your** Motor Insurer covering the value of **Your** Vehicle and their assessment figures for their Total Loss offer.
- **You** must give express permission to **Your** Motor Insurer and Financier so that **We** may discuss with them the **Claim** under **Your** Comprehensive Motor Insurance **Policy** and any matter relating to **Your** Finance Agreement insofar as it is relevant to any **Claim**.

Please quote **Your Policy** number in all correspondence.

POLICY TRANSFER

If **You** sell **Your Vehicle** and provided that no **Claim** has been made, **You** may subject to **Our** agreement transfer the remaining cover to another **Vehicle** meeting the POLICY ELIGIBILITY CRITERIA. Where the **Net Invoice Purchase Price** of the replacement **Vehicle** is greater than the original **Vehicle Net Invoice Purchase Price**, an additional premium may be required. This **Policy** may only be transferred once within the **Period of Insurance**.

Your application must be made to **Us** within 14 days of the change of **Vehicle**.

Cover for the replacement **Vehicle** will not include any refinancing.

If **You** choose to have the **Vehicle** replaced on "a new for old basis" under the terms of **Your Comprehensive Motor Insurance Policy** following a **Total Loss** of the **Vehicle** within 12 months of the start date of this **Policy**, **We** will transfer the balance of this **Policy** to the replacement **Vehicle** if **You** ask **Us** to do so.

In the event of **Your** death, the benefits of this **Policy** may be transferred to **Your** spouse or partner. **Your** spouse or partner must advise **Us** of the position as soon as is reasonable in all the circumstances, the **Vehicle** must be registered in their name and upon acceptance by **Us** of the transfer they will be deemed as the **Policy** holder and be bound by the terms and conditions of this **Policy**.

WHAT SHOULD I DO IF MY DETAILS CHANGE?

It is **Your** responsibility to inform **Us** by contacting us on any of our listed contact details, of any changes or modifications to the **Vehicle** or **Your** personal circumstances, such as a change of address, email or contact details.

TERMINATION OF COVER

The cover provided under this **Policy** will automatically terminate on its expiry date, payment of a **Claim**, or upon cancellation.

CANCELLATIONS

If this **Policy** does not meet with **Your** requirements, please return it to **Us** within 30 days of issue and **We** will refund **Your** full premium provided **You** have not made a **Claim.** Thereafter, **You** may cancel **Your Policy** in writing at any time via the listed contact details, provided **You** have not made a **Claim** and receive a pro rata refund of **Your** premium based on the number of whole months remaining.

Requests for cancellation should be made in writing to **Us** by any of the listed contact details. All refunds will need to be directed back to the original payment card used at the time for the purchase of this **Policy**. Refunds will be made within 14 days.

We shall not be bound to accept recommencement of any insurance and may at any time cancel this **Policy** by giving 14 days' notice in writing where there is a valid reason for **Us** so doing. Valid reasons may include but are not limited to:

1. Where **We** reasonably suspect fraud.
2. For non-payment of premium and/or non-compliance with **Policy** terms and conditions.
3. If **You** have not taken reasonable care to provide accurate and complete answers to any question asked by **Us** relative to this **Policy** or any **Claim**.
4. Where **You** otherwise act unreasonably.

If **We** cancel the **Policy You** will receive a refund of any premium **You** have paid, less a proportionate deduction for the period **We** have provided cover for.

Where **Our** investigations provide evidence of fraud or misrepresentation **We** may cancel or void this **Policy** immediately. No **Claim** will be payable and **We** may be entitled to keep the premium. **We** may at **Our** sole discretion advise the police authorities where **We** feel it appropriate.

If **Your Policy** is cancelled because of fraud or misrepresentation, this may affect **Your** eligibility for insurance in the future. The cancellation letter will be sent to **You** via **Your** supplied email address.

If **Your Vehicle** has been declared a **CAT-S** rather than an insurance write off, no refund will be due under these cancellation terms.

FINANCE INFORMATION

Bumper International Limited is authorised and regulated by the Financial Conduct Authority for consumer credit activities (Firm Reference Number 1024048). Details are available on the Financial Services Register.

PayLater is an interest-free regulated credit agreement provided by Bumper International Limited. There are no set-up fees. Late payment fees may apply. Borrowing more than you can afford, paying late or missing payments may negatively impact your credit score and your ability to obtain credit in the future.

Credit is subject to status. UK residents aged 18 and over only. Terms and conditions apply.

If Bumper are unable to collect a payment on the scheduled date, they will reattempt **Your** payment within 7 days, they will also attempt to contact **You** to discuss **Your** situation. **You** will only be charged a late payment fee if **You** have not paid Bumper within 7 days of the repayment date and Bumper cannot agree a reasonable repayment plan with **You**. The late payment fee will be £20, unless **Your** loan is under £200 in which case the fee will be 10% of **Your** loan amount.

Bumper will also charge a reasonable fee if they need to instruct a third-party debt collection agency to assist in collecting **Your** loan. This step will only be taken if **Your** loan is three payments in arrears and Bumper cannot agree a reasonable repayment plan with **You**. If you think **You** are experiencing financial difficulties and are worried you are at risk of missing any of **Your** payments, please contact Bumper, who will do their best to help **You**.

If **You** are worried about borrowing or repayments, free and impartial debt advice is available from MoneyHelper at moneyhelper.org.uk.

GAP POLICY HANDBOOK

BUMPER FINANCE - CANCELLATIONS BY YOU

For cancellations of **Your Policy** after the cooling off period please ensure **You** include **Your** contract number (this can be found on **Your Policy** Schedule) and **Your** vehicle registration. If **Your** email address has changed since the start date of **Your** Policy, We may ask **You** for additional information. We shall refund **You** as necessary on a pro-rata basis. The money refunded to **You** in a financed situation such as this should be used to settle any outstanding finance with Bumper in the first instance.

Bumper International Limited Contact Details:
Tel: 0800 612 0946
Email: support@bumper.co.uk
Address: Bumper International Limited, TOG 1, Lyric Square, London, W6 0NB

HOW TO CONTACT US

Email: enquiries@best4gap.com

By writing: Best4 GAP, Building 5 Archipelago Office Park, Lyon Way, Camberley, Surrey, GU16 7ER

By telephoning: 03300 944 444

In all correspondence please state **Your** full name, address and **Vehicle** registration number.Please note that Best4 GAP operates a strict zero tolerance verbal abuse **Policy** when dealing with customers. Best4 GAP reserves the right to immediately cancel cover, without any refund, in any situation where a customer delivers verbal abuse or threats in any medium, that are directed against a member of **Our** staff and or the business.

ADMINISTRATORS PRIVACY POLICY

Autoguard Warranties are dedicated to being transparent about what **We** do with the information that **We** collect about **You** and **We** process **Your** personal data in accordance with the relevant data protection legislation.

Our '**Privacy Policy**' may be viewed on **Our** website at www.autoguardwarranties.com/privacy-policy

YOUR INSURERS

This **Policy** is administered in the UK by Autoguard Warranties Limited (AWL) (company number 06574030) of Building 5, Archipelago Office Park, Lyon Way, Camberley, Surrey GU16 7ER. AWL are authorised and regulated by the Financial Conduct Authority (Authorisation Ref No 500640).

The insurance provided by this **Policy** is underwritten by Financial & Legal Insurance Company Limited authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm reference number 202915. Registered in England under Company No. 03034220.

FINANCIAL & LEGAL PRIVACY NOTICE

We are Financial & Legal Insurance Company Limited, referred to as "we/us/our" in this notice. Our data controller registration number issued by the Information Commissioner's Officer is Z561011X. This privacy notice is relevant to anyone who uses our services, including policy holders, prospective policy holders, and any other individuals insured under a policy. We refer to these individuals as "you/your" in this notice. We are dedicated to being transparent about what we do with the information that we collect about you. We process your personal data in accordance with the relevant data protection legislation.

WHY DO WE PROCESS YOUR DATA?

The provision of your personal data is necessary for us to administer your insurance policy and meet our contractual requirements under the policy. You do not have to provide us with your personal data, but we may not be able to proceed appropriately or handle any claims if you decide not to do so.

WHAT INFORMATION DO WE COLLECT ABOUT YOU?

Where you have purchased an insurance policy through one of our brokers, you will be aware of the information that you gave to them when taking out the insurance. The agent will pass your information to us so that we can administer your insurance policy. For specific types of insurance policies, for example when offering you a travel insuranc policy, we may process some special categories of your personal data, such as information about your health. We have a legitimate interest to collect this data as we are required to use this information as part of your insurance quotation or insurance policy with us. We may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

FINANCIAL & LEGAL INSURANCE COMPANY LIMITED'S FULL PRIVACY NOTICE

This notice explains the most important aspects of how we use your data. You can get more information about this by viewing our full privacy notice online at http://financialandlegal.co.uk or request a copy by emailing us at info@financial&legal.co.uk . Alternatively, you can write to us at: Data Protection, Financial & Legal Insurance Company Limited,5400 Lakeside, Cheadle, Stockport, Greater Manchester, SK8 3GQ.**COMPLAINTS PROCEDURE**

We aim to provide a first class service at all times. If **You** are not satisfied by **Our** service, **We** would like to hear about it in order for us to put things right. **You** may make a complaint by following the steps listed below. **We** will aim to deal with **Your** complaint quickly and courteously. **Our** staff will attempt to resolve **Your** complaint within 3 business days of receipt and a summary resolution communication letter will be sent to **You**, which will explain **Our** decision and detail **Your** rights to refer the matter to the Financial Ombudsman Service (FOS) if **You** wish.

If **We** are not able to resolve **Your** complaint within 3 business days, **We** will promptly acknowledge **Your** complaint in writing. Eight weeks after the receipt of **Your** complaint **We** will either:

1. issue a final response letter, which will explain **Our** decision and detail **Your** rights to refer the matter to the Financial Ombudsman Service (FOS) if **You** wish; or
2. write to **You** to explain why **We** are still not in a position to issue a final response and when **We** expect to be able to issue one.

If **You** remain dissatisfied after **We** have issued **Our** final response **You** may refer **Your** complaint to the Financial Ombudsman Service. **You** should do so within 6 months of the date of **Our** final response letter. **You** can contact the Financial Ombudsman Service at: Exchange Tower, London, E14 9SR. Telephone: 0800 023 4567, Email: complaint.info@financial-ombudsman.org.uk, Website: www.financial-ombudsman.org.uk. The use of these facilities does not affect **Your** right to take legal action.

HOW TO COMPLAIN

Please contact Best4 GAP | Telephone: 03300 944 944 | Email: complaints@best4gap.com

In writing: Complaints, Best 4 GAP, Building 5, Archipelago Office Park, Lyon Way, Camberley. Surrey GU16 7ER

COMPENSATION SCHEME

Financial & Legal Insurance Company Limited are covered by the Financial Services Compensation Scheme, established under the Financial Services and Markets Act 2000 (the "Compensation Scheme"). If they are unable to meet their obligations under this policy **You** may be entitled to compensation from the Compensation Scheme.

GAP POLICY HANDBOOK

INSTALL **THE APP**

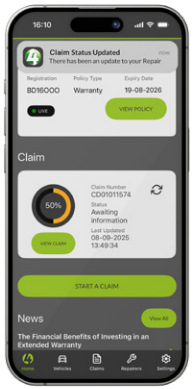
Control your vehicle warranty policy from the touch of a button
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- Secure, Clear And Simple

Building 5,
Archipelago Office Park, Lyon Way, Camberley,
Surrey GU16 7ER
Tel: 03300 944 444
enquiries@best4gap.com

Best4 is a trading name of Autoguard Warranties Ltd, Company Number 06574030 , who are authorised and regulated by the Financial Conduct Authority Reference number 500640

THE MOTOR OMBUDSMAN
APPROVED CODE TRADINGSTANDARDS.UK
Motor Industry Code of Practice for
Vehicle Warranties

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