

This document is a guide to the cover we provide. It is only a summary and does not contain the full terms and conditions of the non-investment insurance contract. The policy is based on the answers you gave us which are shown in your policy schedule. You must tell us of any changes to the answers you have given For full details of your cover, please read your policy booklet (reference code: AGEASTUP20112016HPFRMANCE).

This insurance is underwritten by Ageas Insurance Limited, which is registered in England and Wales No. 354568. Registered office address: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA, United Kingdom. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register no 202039.

Type of Insurance and the cover provided:

Total Loss "Top Up" is an optional insurance policy.

- If your vehicle is declared a total loss, this policy will pay you 25% of the **total loss valuation** up to a maximum of £10,000.
- The period of cover is for 12 months and is annually renewable.

Important definitions:

Total Loss Valuation

This is the motor insurer's vehicle valuation of your vehicle excluding contents or any compensation for third party claims, personal injury, vehicle rental charges or any other out of pocket expenses.

Where the total loss valuation exceeds the market value of your vehicle, we reserve the right to use market value by reference Glass's Guide Retail Transacted value at the date of Total Loss, instead of the total loss valuation provided by the motor insurer.

Market value

This based on the Glass's Guide Retail Transacted value for replacing your vehicle with one of the same make, model, trim level, recorded mileage applicable at the date of total loss.

Please see page 3 - 5 of the policy booklet for full list of definitions

You can benefit from Total Loss "Top Up" as long as:

- You are the owner or registered keeper or person/company named as the hirer/lessee in a contract hire/leasing agreement of the vehicle;
- You have paid the insurance premium for this policy;
- Your vehicle is covered by a motor insurance policy throughout the period of insurance;
- Your vehicle is registered in the United Kingdom;
- You are a permanent United Kingdom resident.

Please see page 8 of the policy booklet for full benefits of the cover

Important Notes:

- In the event of a total loss, you must not accept any offer from the insurer of the motor insurance policy or accident management company until it has been approved by our insurers.
- Your vehicle must be covered under a comprehensive or third party, fire and theft motor insurance policy for the period of insurance by an authorised United Kingdom motor insurer. 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


What Total Loss "Top Up" doesn't cover:

Like all policies of this type there are some things that Total Loss "Top Up" does not cover. Importantly, these include:

- Any claim where you have received a new replacement vehicle or cash equivalent of a new replacement vehicle under the terms of the motor insurance policy in respect of the total loss of your vehicle. (The balance of this cover can be transferred to the replacement vehicle on request).
- Your vehicle if you have not claimed under the motor insurance policy or from a third party through an accident management company or your claim has not been settled as a total loss.
- Your vehicle if it has been modified other than according with your vehicle's manufacturer's specification unless the modification is for mobility.
- Your vehicle if it is a commercial vehicle over 3.5t.

Reference code: AGEASTUP20170505HPFRMANCE

- Your vehicle if it is used for track days, road racing, rallying, pace making, speed testing or any other competitive event
- Your vehicle if it is used for daily rental purposes
- Your vehicle if the total loss occurred when being driven with your consent by any person who is not authorised under the motor insurance policy.
- Your vehicle if the total loss occurred when unoccupied (that is, nobody is inside it) and is left:
 - unlocked; or
 - with the windows or roof open; or
 - with the keys inside (or on) your vehicle.
- Any claim where the insurer of the motor insurance policy has offered to repair your vehicle but you have requested the claim to be dealt with on a total loss basis.

 Please see page 8 and 9 of the policy booklet under “What we will not cover“ for all the exclusions.

Time to reconsider after you apply (“Cooling-off period”)

We hope that you will be happy with your insurance policy, however, if the policy does not meet your needs you have 14 days from the date you received your policy documents or from the purchase date, whichever is later, to cancel the policy and get a full refund. (We will not give you a refund if you have claimed for the total loss of your vehicle or an incident has happened where you could make a claim for a total loss.)

To cancel your policy, please contact the agent who sold you your policy. The policy must be returned to your agent if you are to receive a refund.

Your and our rights to cancel your policy

If you wish to cancel your policy after the 14-day “cooling-off period”, please contact the agent who sold you your policy. The agent will provide you with a refund that is calculated on the basis of a refund proportionate to the unexpired term of the policy provided you have not had a successful claim. Please note: An administration fee of £15 will be deducted from the calculated amount prior to any refund being paid. This will be waived if you purchase a new GAP policy through the administrator.

Any instructions to cancel must be provided in writing and the refund will be calculated from the date of receipt of your written request to cancel.

The Insurers reserve the right to cancel this policy by giving you seven days’ notice in writing, which they will send by recorded delivery to the most recent address we have for you. Please refer to the policy booklet for examples as to when this may happen.

Making a claim

If you want to make a claim, please phone 0330 111 3093 as soon as possible. Alternatively please send an email to info@notifyclaim.co.uk or write to: Jackson Lee Underwriting, The Estate Office, Shadrack, Berry Pomeroy, Totnes, Devon, TQ9 6LR

Full details on how to claim can be found in the policy booklet under section “Making a claim”.

How to complain

We are committed to treating our customers fairly. However, we realise that there may be times when things go wrong. If this happens, please contact the department where the problem started. Please tell us your name and your claim number or policy number and the reason you are complaining. We may record phone calls.

Full details on how to complain can be found in the policy document under section “Our customer-care policy”

If you are not satisfied with our final response, you can pass your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent organisation and will review your case.

Their address is:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Phone: 0800 023 4567

You can visit the Financial Ombudsman Service website at www.financial-ombudsman.org.uk

Following the complaints procedure does not affect your rights to take legal proceedings.

Financial Services Compensation Scheme

Ageas Insurance Limited, who underwrite this insurance are covered by the Financial Services Compensation Scheme (FSCS). Should we be unable to meet our liabilities you may be entitled to compensation from the Financial Services Compensation Scheme. This depends on the type of insurance, the size of your business and the circumstances of the claim.

Further information is available from the Financial Services Compensation Scheme. Their telephone number is 0800 678 1100 or 020 77414100. Alternatively, more information can be found at www.fscs.org.uk