



# Combined GAP Insurance

## Policy Summary

This is a summary of the cover provided under the Combined GAP Insurance policy. It does not describe the full terms of the policy. These can be found in the terms & conditions document which you should read in full to ensure you understand the cover it provides.

**Combined GAP Insurance has been designed to cover the 'gap' between the current value of the insured vehicle and either the amount you paid for the insured vehicle, or the net balance payable by you to the finance company if the insured vehicle is declared a total loss within the period of cover.**

The policy is underwritten by MAPFRE ASISTENCIA Compañía Internacional de Seguros y Reaseguros Sociedad Anonima, Principal Office; Alpha House, 5th Floor, 24A Lime Street, London, EC3M 7HS. Company number: FC021974. Branch number: BRO08042.

The policy is administered by Halo Insurance Services Limited, Suite 1, 56 Gloucester Road, London SW7 4UB who acts on behalf of the Insurer. InsuretheGap.com is a trading name of Halo Insurance Services Limited.

Claims are administered by Abraxas Insurance Administration Services Ltd, 1 Victoria Street, Bristol Bridge, Bristol, BS1 6AA who acts on behalf of the Insurer.

## How To Contact Us

**We recommend that You save the below telephone numbers to Your mobile phone**

### Claims

Online: [www.InsuretheGap.com/mapfreclaims](http://www.InsuretheGap.com/mapfreclaims)

By telephone: 0330 400 1655

By e-mail: [gapclaims@mapfre.co.uk](mailto:gapclaims@mapfre.co.uk)

### If You Are Calling From Abroad

By telephone: +44 330 400 1655

### Customer Services

By telephone: 0203 305 6767

By e-mail: [customerservice@InsuretheGap.co.uk](mailto:customerservice@InsuretheGap.co.uk)

Telephone lines are open Monday – Friday between the hours of 9.30am – 5.00pm.

If you have any difficulties reading this document, please contact the Customer Services Team.

## Significant Features & Benefits

- ☑ Subject to the terms and conditions, Combined GAP insurance provides cover up to the amount shown on the certificate of insurance for the difference between the current value and the net invoice price of the insured vehicle, or, the difference between the current value of the insured vehicle and the finance early settlement balance payable to the finance company at the date of loss, if the insured vehicle is declared a total loss within the period of cover
- ☑ If you incur a motor insurance policy excess as part of your motor insurance settlement and the Claims Administrator authorises your claim, the Claims Administrator will also pay you up to the limit specified on your certificate of insurance toward the cost of your motor insurance policy excess. This amount is in addition to the maximum amount payable under the policy
- ☑ Combined GAP insurance provides cover for drivers named on your motor insurance policy, or if a company is specified on the certificate of insurance, for any person who is at least 18 years of age, who works for you, or in connection with your business, who holds the appropriate licence to drive the insured vehicle and who is covered by your motor insurance policy

## Significant or Unusual Exclusions or Limitations

- The insured vehicle must be covered by a comprehensive policy of motor insurance issued by an insurer authorised to sell insurance in the United Kingdom, which is maintained in your name, names any insured driver(s), and is valid throughout the period of cover
- You must contact the Claims Administrator prior to accepting any motor insurance settlement. Where you do not contact the Claims Administrator prior to accepting any motor insurance settlement, the Claims Administrator reserves the right to use the market value of the insured vehicle as a substitute for the motor insurance settlement
- The policy will not cover any vehicle used at any time in a public service capacity, such as a Military, Police or Ambulance vehicle; for the commercial business use of hire and reward; courier or delivery services, or for the carriage of passengers, including but not limited to taxi services and private hire
- The policy will not cover any vehicle used at any time for any type of competition or rally; racing; any type of track day; off road; speed testing; pacemaking, or reliability trials
- The Claims Administrator will not pay any claim where the insured vehicle is not declared a total loss, or where no motor insurance settlement is paid to you
- The Claims Administrator will not pay any claim if a total loss occurs when the insured vehicle is in the control of anyone other than you or an insured driver, unless the total loss occurs as a result of fire or theft
- The policy will not cover VAT if you are VAT registered
- The policy will not cover dealer fitted accessories; any delivery charges from the manufacturer to your home address; incentives; cash back; additional interest charges; rebates; arrears or associated fees if not already applied; vehicle excise duty; paintwork and/or upholstery protection kits; new vehicle registration fees; cherished number plates; fuel; insurance premiums (including the premium paid for the policy); warranty, servicing and maintenance plans or charges; recovery plans, or any outstanding debt transferred from a previous vehicle
- If you are the first registered keeper of the insured vehicle and you are entitled to a replacement vehicle under your motor insurance policy, or if the insured vehicle could be replaced by the manufacturer and you do not accept, the Claims Administrator reserves the right to settle your claim by referencing the cost of a new vehicle of the same make, model and specification as at the date of loss by reference to Glass's Guide retail transacted value. In the event that you do not utilise your motor insurance policy's provision of a replacement vehicle, this may result in no settlement being paid
- In the event that the insured vehicle is declared a total loss by your motor insurance policy provider or a third party's motor insurance and you are provided with a replacement vehicle as part of a motor insurance settlement, or under a manufacturer's or dealer's warranty, or due to merchantable quality issues, you may transfer the policy to a replacement vehicle subject to the policy terms and conditions

**A full list of exclusions/limitations can be found in the What Is Not Covered section on page 7 of the terms & conditions document.**

## Period of Cover

Cover will commence from the start date until the earliest of the following:

- a) The end of the period of cover shown on your certificate of insurance
- b) The date on which a valid claim is registered by the Claims Administrator under this policy
- c) The date this policy is cancelled, or;
- d) The date the insured vehicle is sold, transferred to another party, or repossessed

## Your Right To Cancel

Cancellation within the cooling-off period

You have the right to cancel the policy and to receive a full refund of premium provided no claims are known or reported by giving notice of cancellation within 30 days of the date you purchase the policy. Please quote the number that appears on your certificate of insurance.

Cancellation outside the cooling-off period

If the policy is cancelled at any time after the 30 day cooling off period from the date you purchase the policy, provided that no claims are known, pending or reported, you will be entitled to a refund of the unused portion of the premium paid to date, minus an administration charge of £35.00. Any refund due will be calculated on a daily pro-rata basis from the date the Administrator receives the letter, email or phone call of cancellation.

To cancel the policy, please contact the Administrator on any of the below:

In writing: InsuretheGap, 8 The Square, Stockley Park, Uxbridge, Middlesex, UB11 1FW  
By telephone: 0203 305 6767  
By e-mail: [customerservice@InsuretheGap.co.uk](mailto:customerservice@InsuretheGap.co.uk)

Once a valid claim has been registered by the Claims Administrator, no refund of premium will be due.

## How To make A Claim

In the event of a claim please contact the Claims Administrator and have your certificate of insurance and vehicle registration number to hand.

Online: [www.InsuretheGap.com/mapfreclaims](http://www.InsuretheGap.com/mapfreclaims)  
By telephone: 0330 400 1655  
By e-mail: [gapclaims@mapfre.co.uk](mailto:gapclaims@mapfre.co.uk)

## What To Do If You Have A Complaint

If you have a complaint about how the policy was sold or administered, please contact the Administrator on any of the below:

In writing: InsuretheGap, 8 The Square, Stockley Park, Uxbridge, Middlesex, UB11 1FW  
By telephone: 0203 305 6767  
By e-mail: [customerservice@InsuretheGap.co.uk](mailto:customerservice@InsuretheGap.co.uk)

In the unlikely event of a dispute occurring regarding the claims administration, the terms of the policy or the service received, you should contact the Customer Care Manager who will investigate the matter:

In writing: The Customer Relations Team, 1 Victoria Street, Bristol Bridge, Bristol, BS1 6AA  
By telephone: 0330 400 1420  
By e-mail: [customerrelationsteam@mapfre.co.uk](mailto:customerrelationsteam@mapfre.co.uk)

The Claims Administrator will confirm receipt of your complaint within 5 working days and aim to resolve the problem within 8 weeks.

If you remain dissatisfied with the way that your complaint has been dealt with, you may refer the matter to the Financial Ombudsman Service within 6 months of the date of the Administrator or Claims Administrator's final response:

In writing: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR  
By telephone: 0800 023 4567  
For more information please visit [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

This procedure does not affect your statutory rights and is in addition to any other rights you may have to take legal proceedings.

## Financial Services Compensation Scheme

MAPFRE ASISTENCIA is covered under the Financial Services Compensation Scheme. If the Insurer is unable to meet some of their liabilities and you make a valid claim, you may be entitled to compensation from the FSCS, depending on the type of business and circumstances of the claim.