

**Click4Gap** is a trading name of Future 45 Limited registered in the U.K and authorised and regulated by the Financial Conduct Authority (461102) to undertake insurance mediation. Click4GAP acts on behalf of Red Sands Insurance Company (Europe) Limited who are registered in Gibraltar (87598) and are licenced by the Gibraltar Financial Services Commission. The IPID is a summary of the policy coverages and exclusions, complete contractual information is provided on our website and in the policy terms

## What is this type of Insurance?

If your car is classed as a total loss, Click4Gap will pay the difference, up to the claim limit, between the loss value and, subject to the policy type selected by you, the car value, purchase value or price we would pay for a replacement new vehicle matching the make, model and specification of your car at the start of the policy.



### What is insured?

#### Return To Invoice Gap Insurance (RTI)

- ✓ If your car is classed as a total loss, Click4Gap will pay the difference, up to the claim limit, between the loss value and purchase value

#### Vehicle Replacement Gap Insurance (VRI)

- ✓ If your car is classed as a total loss, Click4Gap will pay the difference, up to the claim limit, between the loss value and the price we would pay for a replacement brand new vehicle matching the make, model and specification of your car.

#### Return To Value Gap Insurance (RTV)

- ✓ If your car is classed as a total loss, Click4Gap will pay the difference, up to the claim limit, between the loss value and the value declared by you on the schedule or, if this is greater than the Glass's Guide value for a car of the same make, model specification level, age, book mileage and overall condition at the start of the policy, the Glass's Guide value.

#### Motor Insurance Excess Buster

- ✓ If you have made a valid claim under the cover provided by your Click4Gap policy, provided it is noted on the schedule and the additional premium has been paid, Click4Gap will pay the motor insurance excess up to a maximum of £500. This benefit applies from 90 days after the policy start date.

#### Total Loss

- ✓ Where it is unsafe to repair the vehicle, the cost of repair is greater than the pre-accident market value, or the vehicle has been stolen and not recovered, and a total loss payment has been made by the motor insurer.



### What is not insured?

#### General exclusions

- \* Vans, car derived vans, motor cycles, commercial vehicles
- \* Aston Martin, Bentley, Bristol, Cosworth, De Tomaso, Dorchester, Ferrari, Ginetta, Lamborghini, Lancia, Maserati, Rolls-Royce, any American make of vehicle, invalid carriers, kit cars, grey import(s)
- \* emergency vehicles
- \* portable equipment such as satellite navigation equipment, entertainment equipment, mobile phones etc
- \* Any Vehicle Used For
  - hire or reward, delivery courier, driving school, haulage, competition, racing, pace making
  - by an entity formed for the purposes of selling or servicing motor vehicles.
- \* Any Vehicle
  - not shown in Glass's Guide
  - over 3500kg gross weight
  - designed to carry more than eight people including the driver
  - classified as category A, B, S (formerly category C), N (formerly category D), F or X total loss before policy purchased
  - fitted with non-manufacturer modifications, including but not limited to engine modifications; up-rated brakes, roll cages; steering column extension.

*PLEASE NOTE: Modifications such as alloy wheels, in-car entertainment, in-car security, sat-nav, hands-free kit, roof rails, tow bar do not preclude the vehicle from being covered.*



## Are there any restrictions on cover?

### All policies are suitable for

- ! cars with a purchase value, less additional costs and discount, under £50,000
- ! cars used for private or business purposes
- ! cars purchased using cash or a personal bank loan
- ! cars purchased using finance including, but not limited to, motor and personal loans, contract purchase, contract hire or any style of leasing agreement.

### Return To Invoice Gap Insurance is suitable for

- ! New and used cars less than 7 years old / 80,000 miles on the date you purchase this policy purchased privately, or through a trade entity, no more than 90 days prior to purchasing this policy.

### Vehicle Replacement Gap Insurance (VRI) is suitable for

- ! New, ex-demonstrator and pre-registered cars up to three months old and less than 500 miles on the date you purchase this policy, purchased through a trade entity anytime in the 90 days prior to purchasing this policy.

### Return To Value Gap Insurance is suitable for

- ! New and used cars less than 7 years old / 80,000 miles on the date you purchase this policy purchased privately, or through a trade entity, over 3 months prior to purchasing this policy
- ! Total loss is not covered where -
  - the motor insurer offers to replace the car
  - theft is while the ignition keys were left in your car
  - full and final settlement is not paid by your motor insurer
  - the person driving does not hold a valid license to drive the car; is not covered by comprehensive motor insurance; is under the influence of alcohol or drugs; being driven illegally.
  - The claim is subject of fraud, dishonesty or due to wilful neglect
  - the risk is covered by any other insurance or warranty or occurred before the start date of the policy
  - it is economical and safe to repair the car to roadworthy condition
- ! Additional costs including, but not limited to, road tax, fuel, delivery charges, warranty, insurance, dealer extras, finance charges
- ! VAT where you are VAT registered
- ! Where your car is used for business purposes resulting in high mileage, the GAP settlement will exclude the business mileage and calculate the value at time of loss as if those miles had not been driven
- ! If the policy is purchased more than 21 days after the car was purchased, we reserve the right to adjust the claim by the pre-existing depreciation between the time of purchase and start of the policy
- ! If a replacement vehicle matching the make, model and specification of the car is not in production or available at time of loss, we will pay the difference, up to the claim limit, between the loss value and the vehicle value adjusted for changes caused by inflation and other market forces.



## Where am I covered?

- ✓ Great Britain, Northern Ireland, the Isle of Man, the Channel Islands, member countries of the European Community
- ✓ Any other country for which an international motor insurance card ('Green Card') in respect of the car is effective at date of loss



## What are my obligations?

- During cover the car must be taxed, legal for use on a public highway and, if over 3 years old, with a valid MOT
- You must provide us with accurate information that is true to the best of your knowledge and declare any material facts that may affect our decision to accept your car for cover
- If you become aware information you gave us is inaccurate, or has changed, you must inform us as soon as possible.
- Claims should be reported as soon as possible and within 30 days of the date of loss
- You must obtain our express agreement before accepting your motor insurers total loss settlement



## When and how do I pay?

You can pay your premium all at once by debit or credit card, there is no additional card fee.



## When does cover start and end?

Your cover will start and end on the dates specified on your policy schedule.



## How do I cancel the contract?

We give you 21 days to cancel with full refund (assuming of course you haven't submitted a claim). After 21 days you will receive a proportionate refund of any premiums paid provided that you have not submitted a claim. An administration charge will apply to the cancellation. To cancel call 0208 819 3424 (option 0) or email@click4group.co.uk