



**Protect your
vehicle with
Asset Protector**

ProtectandCare

Introduction

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Did you know that if your vehicle is written off as a total loss through an accident, fire, theft or adverse weather conditions, most motor insurance companies would only pay out the current market value of your vehicle, and not the original purchase price of your vehicle when you bought it?



For example, if a vehicle costing £15,000 was written off after 12 months, most motor insurance companies would pay out the current market value, which might only be £13,500.

If you wanted to then replace your vehicle with one of similar value, you would have to find the difference.

Or, if you had taken out finance to spread the cost of paying for your vehicle, then you could find that the amount received from your motor insurance company was less than the amount you still owed on your finance agreement.

In either event, you could be out of pocket – this is where Asset Protector could help you.

Asset Protector provides an exceptionally high level of cover and has received the top 5-star rating by Defaqto, the UK's leading independent financial services rating agency.

Asset Protector

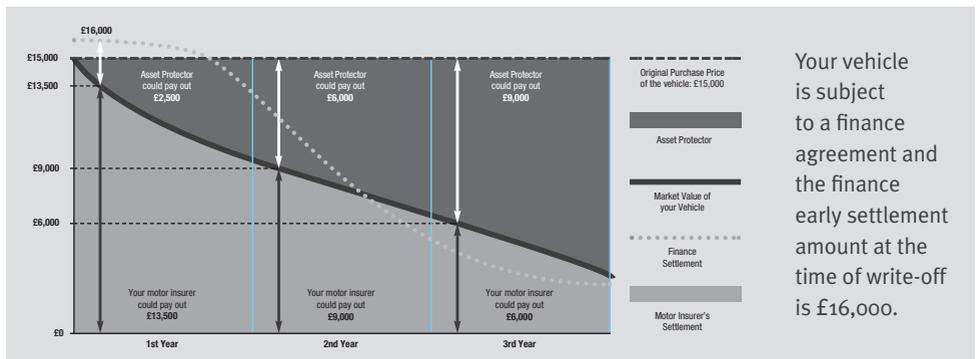
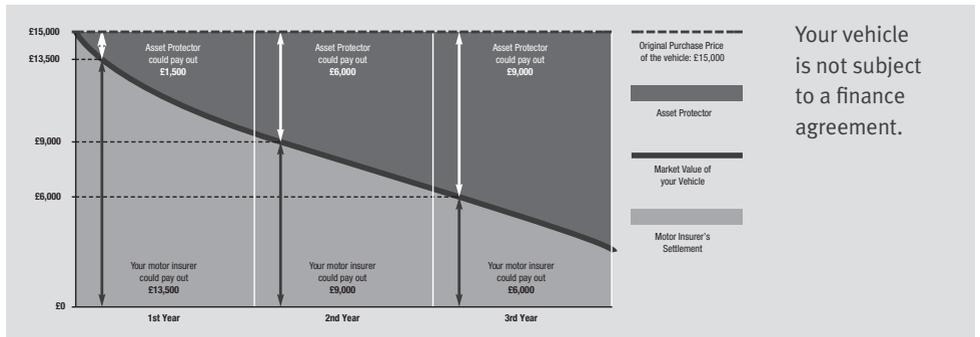
If your vehicle is written off and a settlement offer is made by your motor insurer (or 3rd party through an accident management company), we could pay you the difference between the amount paid out by your motor insurer (or 3rd party through an accident management company) and the original purchase price you paid for your vehicle.

If your vehicle is subject to a finance agreement and the early settlement amount is greater than the original purchase price you paid for your vehicle then we could pay you the difference between the amount paid out by your motor insurer (or 3rd party through an accident

management company) and the finance early settlement amount. Any payment will be paid directly to the finance company on your behalf, and if there are any excess funds, these will be sent to you directly.

Whether you have purchased your vehicle on finance or not, Asset Protector could return you to the original position you were in when you first purchased your vehicle.

The charts below illustrate how much Asset Protector could pay out if you purchased a vehicle for £15,000 and it was written off in either the 1st, 2nd or 3rd year of your policy.



*These charts are for illustrative purposes only and may not reflect on an individual's own circumstance. Policy exclusions and limitations apply, a summary of which appears on the following pages.

Asset Protector Policy Summary

This document contains some important facts about Asset Protection. It is to be regarded as only a summary of cover to help assist you in making an informed purchase decision. When cover is purchased a full policy document will be provided which contains all the terms and conditions of the policy. Please take the time to read the policy document to make sure you understand the cover it provides. (Terms and conditions within the full policy document are available on request prior to sale.)

Who is the insurer?

This insurance is provided by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London EC3M 3AJ.

Who is the Policy administrator?

The scheme is administered by Car Care Plan Ltd. Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG.

What cover does this Policy provide?

This policy, for which you will pay a single premium, or for which you are paying on monthly instalments, is for the period agreed at the time of purchase.

Following the total loss of your vehicle due to fire, theft, accidental damage or adverse weather conditions, we will pay the financial shortfall between the insured value and:

- a the purchase price of your vehicle, including delivery, factory fitted accessories and dealer fitted options as confirmed in the Validation Certificate; or
- b the early finance settlement amount; whichever is greater, up to the sum insured; or
- c the lease early termination charge in addition to any rentals paid in advance as a deposit; whichever is greater, up to the sum insured.

This will be subject to the terms and conditions provided in your policy document.

The maximum benefit levels for claims are as follows:

Vehicle Purchase Price	Asset Protector Maximum Benefit
£0 - £50,000	Unlimited
£50,001 - £75,000	£25,000
£75,001 - £100,000	£35,000
£100,001 - £180,000	£45,000
£180,001 - £300,000	£50,000

Who can apply? (see “Eligibility” section of your policy document)

You are eligible for this cover if at inception:

- You are a resident in the UK, the Isle of Man or the Channel Islands on the start date and remain so throughout the period of insurance;
- You are either the owner of your vehicle or have a finance, contract hire or lease agreement in relation to your vehicle or are the registered keeper of your vehicle;
- You are at least 18 years of age;
- You hold a full driving licence which is valid in the United Kingdom;
- You hold a valid policy providing comprehensive motor insurance for your vehicle and continue to do so throughout the period of insurance;
- Your vehicle is less than 10 years old;
- Your vehicle has fewer than 100,000 miles on the odometer.

Cover can be purchased within 100 days following the purchase date of your vehicle.

Policy Exclusions (see “Exclusions” section of your policy document)

This insurance will not cover the following:

If your vehicle is:

- not shown in Glass’s Guide;

- insured on any type of motor trade insurance policy;
- has been modified other than in accordance with your vehicle manufacturer's specification. In this instance, cover will not be provided if we determine that the total loss occurred as a result of this modification;
- a scooter, motorcycle, touring caravan, non-United Kingdom specification vehicle or not built for principal sale in the United Kingdom or classed as a Grey Import, kit car, bus, coach, commercial vehicle more than 3.5 tonnes, truck or a heavy goods vehicle;
- owned by a garage, vehicle trader or any other associated vehicle trade company;
- manufactured in the United States of America and is not right hand drive;
- manufactured in the United States of America and has been imported directly from that country and has not been purchased as new from an authorised United Kingdom distributor;
- used for daily or weekly rental;
- used as an emergency or military vehicle, courier or delivery vehicle, invalid carrier, for driving school tuition, for any hire or reward or as a taxi;
- used for track days, road racing, rallying, pace making, speed testing or any other competitive event.

If the total loss:

- occurred after your vehicle was taken or driven without your consent by a family member, spouse or partner;
- was caused by someone not eligible to drive your vehicle under the terms of your motor insurance policy for whom you gave consent, or where the person driving your vehicle did not have fully comprehensive insurance in place for your vehicle;
- was caused by someone who does not hold valid driving licence or is in breach of the conditions of

their driving licence, for whom you gave consent to drive your vehicle;

- occurred outside the territorial limits of the policy;
- occurred outside the period of insurance;
- occurred where your vehicle had been driven in the European Union, other than the United Kingdom or any other country shown on an International Motor Insurance Card ("Green Card"), where you have not kept in force a motor insurance policy providing an equivalent level of cover as you would have enjoyed in the United Kingdom.

This insurance does not cover any arrears, default or late payment charges, excess mileage charges, maintenance and recoverable VAT, any warranty, new vehicle registration fee, any insurance premiums, road fund licence, fuel and paintwork protection applications or negative equity transferred from a previous agreement which exceeds £2,000.

These are examples of the main exclusions. For complete details please refer to the full policy document.

Making a Claim (see "How to Claim" in your policy document)

In the event of your vehicle being declared a total loss you should contact the Administrator on 0344 573 8069 or email GAPclaims@carcareplan.co.uk. You should notify the Administrator: within 120 days of the total loss and prior to accepting any settlement from your motor insurer.

For full details, please refer to the section "How to Claim" within your Asset Protection policy document.

Cancellation and cooling-off period

You have the right to cancel this policy within 30 days from receipt of your policy documentation or from the start date whichever is the later, by contacting the person from whom you purchased the policy. You are eligible for a refund of any premium you have already paid, unless you have already made a successful claim under your policy.

If you wish to cancel after 30 days, provided you have not made a successful claim, you may cancel your policy at any time and receive a pro rata refund of your premium based on the number of whole months remaining subject to the deduction of a cancellation fee of £35.

Requests for cancellations should be made by contacting the administrator on 0344 573 8069, or in writing to: Car Care Plan Limited, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG.

Please allow up to 28 days for your cancellation and refund to be processed.

For full details please refer to your Asset Protection Policy Document.

How to make a complaint

We hope that you will be pleased with the service We provide. In the unlikely event of a complaint, You should contact the administrator in the first instance on 0344 573 8069, or in writing to: The Customer Services Manager, Car Care Plan Limited, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG. You can also email complaints@carcareplan.co.uk.

If it is not possible to reach an agreement, you also have the right to ask the Financial Ombudsman Service to review your case. The right to apply to the Ombudsman must have been exercised within six months of the date of our final decision.

For more information you can visit the Financial Ombudsman Service website www.financial-ombudsman.org.uk or write to The Financial Ombudsman Service, Exchange Tower, London E14 9SR Telephone: 0800 023 4567 Mobile: 0300 123 9123

This complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority trading standards service or Citizens Advice Bureau.

We abide by the Motor Industry Vehicle Warranty Products Code of Practice which can be found on The Motor Ombudsman website at www.TheMotorOmbudsman.org.

The Motor Ombudsman will offer free impartial information and if appropriate an alternative dispute resolution process in the event that you are not satisfied with the outcome of a concern.

For further information, you can visit The Motor Ombudsman website at www.TheMotorOmbudsman.org or call their Information Line on 0345 241 3008



Governing Law

This policy is subject to English law unless otherwise agreed.

Language

All communication between you and us will be conducted in English. For policyholders with disabilities the Administrator is able to provide, upon request, audio tapes and large print documentation. Please advise the Administrator if you require any of these services to be provided so the Administrator can communicate with you in an appropriate manner.

Financial Services Compensation Scheme

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if the Insurer is unable to meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim amount, without any upper limit.

For further information about the scheme (including the amounts covered and eligibility to claim) you can contact the FSCS helpline on 0800 678 1100 or 0207 741 4100, visit the website www.fscs.org.uk or write to Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU.

Data Protection Authorisation Statement

In processing and managing this Policy, the Administrator will collect and store the information you have provided in their secure servers based in the United Kingdom.

In compliance with the Data Protection Act 1998, you are entitled to ask the Administrator to amend their records about you if they are not correct, and you may request a copy of the information the Administrator holds about you by applying to them in writing addressed to:
Compliance Officer, Car Care Plan Ltd,
Jubilee House, 5 Mid Point Business Park,
Thornbury, West Yorkshire BD3 7AG.

Or by emailing CCPH_DPA@carcareplan.co.uk.

The Administrator may charge you a fee of £10 for this service.

