

MOTORCYCLE COMBINED GAP AND RTI

OPTIONAL MOTOR INSURANCE EXCESS COVER UP TO £500 | OPTIONAL ACCESSORIES COVER UP TO £1500

VINES.
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CONSIDER THE SIGNIFICANT BENEFITS OF MOTORCYCLE COMBINED GAP AND RTI

Imagine your motorcycle is declared a write-off due to an accident, fire or theft. Now imagine discovering that your insurance company pay-out will not match the original price you paid for your motorcycle. This is a scenario faced by bike owners every day. Even if you are not liable, you are almost certain to find a shortfall between the amount you receive in settlement and the price you originally paid. This shortfall could be a significant sum depending on the rate of depreciation of your motorcycle.

Who will protect you against this financial loss?

For peace of mind, and for the protection your motorcycle needs, consider the cover Motorcycle Combined GAP and RTI can offer.

Motorcycle Combined GAP and RTI is an OPTIONAL facility available from this dealership. Our sales consultants will be happy to answer your questions or clarify the policy benefits and exclusions. You should be aware that similar products may be available elsewhere to purchase directly. However, as with any insurance policy, you should confirm that the cover levels of alternative facilities are suitable for your needs.



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HOW MOTORCYCLE COMBINED GAP AND RTI WORKS

Motorcycle Combined GAP and RTI incorporates Return to Invoice cover (or RTI) and Finance Guaranteed Asset Protection (or Finance GAP).

RTI is designed to pay-out any difference between the settlement made by your motor insurance company and the price you originally paid for the motorcycle.

If your motorcycle is written off, Finance GAP pays the difference between the settlement made by your motor insurance company and the amount you still owe on your finance agreement.

Motorcycle Combined GAP and RTI covers you however you paid for the motorcycle and will pay-out the greater of the Finance GAP or RTI amount, up to the purchase price of the motorcycle. However, there are specific exclusions (please see next page).

How Return to Invoice (RTI) works



Purchase Price	£9,000
Insurance Pay-out	£7,000
RTI Pay-out:	£2,000

Can you give me an example?

You pay £9,000 for your motorcycle. Your motorcycle is written off. Your motor insurance company pay-out is £7,000. An RTI pay-out of £2,000 tops it up to the price you originally paid.

How Finance Guaranteed Asset Protection (GAP) works



Purchase Price	£9,000
Outstanding Finance	£9,200
Insurance Pay-out	£7,000
Finance GAP Pay-out:	£2,200

Can you give me an example?

You pay £9,000 for your motorcycle. Your motorcycle is written off. Your motor insurance company pays out £7,000 but you still owe £9,200 on your finance agreement. A Finance GAP pay-out of £2,200 makes up the difference.

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SIGNIFICANT BENEFITS*

Policy duration:

Cover is available for varying durations, depending on your requirements and according to the terms of your finance agreement. Cover ends earlier in the event of a paid claim or if the motorcycle is no longer in your possession.

Excess:

Provides a contribution of up to £500 towards your insurance policy excess (additional premium required).

Claim:

A range of claim limits are available depending on the premium paid and the purchase price of your motorcycle.

Motorcycle accessories covered:

For an additional premium, as long as accessories are fitted by the dealer and are manufacturer approved, we will cover up to £1,500 of extras. Manufacturer fitted accessories are covered.

Transferable:

If during the first year of cover, the motorcycle is written off and you get a replacement motorcycle on a "new for old" basis, you can transfer the remaining duration of the policy to your replacement motorcycle free of charge. You may then subsequently, at any time, transfer any remaining period of insurance on the policy due to a further change of motorcycle, on payment of an administration fee of £35, as long as the replacement motorcycle falls within the price range specified in your policy schedule.

Cancellable:

If, for any reason, you wish to cancel your policy and you do so within 30 days, and no claim has been registered with AutoProtect during this time, we'll give you a full refund. After that, you may still cancel at any point, subject to a £35 administration fee. You will receive a pro-rata refund reflecting the length of the term remaining.

Simple to arrange:

Your sales consultant will be happy to answer any questions you may have and confirm your eligibility for Motorcycle Combined GAP and RTI.

SIGNIFICANT EXCLUSIONS*

As with all insurance policies there are some circumstances for which Motorcycle Combined GAP and RTI will unfortunately not cover you.

You must have in place a fully comprehensive motor insurance policy for your motorcycle issued by an authorised UK motor insurer which insures against accidental loss and/or damage to the motorcycle throughout the period of insurance.

In the event your motor insurer rejects your claim and a settlement payment is not made you will not be covered by this policy.

Motorcycle Exclusions:

We are unable to cover all motorcycle types. You will be excluded from the benefits of this policy if:

- The motorcycle has been modified in any way from the manufacturer's specification.
- The motorcycle is used for hire or reward, i.e. courier motorcycles. Alternative products may be available from your supplying dealership that can provide cover for these motorcycles. Please ask your supplying dealership for further information.
- The motorcycle will be used for a competitive event.

General Exclusions:

- Any total loss due to your negligence or deliberate action.
- Any total loss as a result of an accident where the rider of the motorcycle is under the influence of alcohol, drugs not prescribed by a registered medical practitioner, or drugs prescribed by a registered medical practitioner where a warning against riding has been given.

Additional Costs:

Additional costs within the finance settlement for anything other than the purchase of the motorcycle. This includes but is not limited to; administration charges, option to purchase charges, late payment charges and arrears, early settlement charges.

Negative Equity:

Which means any sum outstanding from a previous finance agreement, transferred to the new motorcycle finance agreement.

Tax:

Any recoverable Value Added Tax (VAT) where you are VAT registered.

**You should note that there are certain limitations in terms of the maximum amount you may claim. For full benefits and exclusions, please refer to sections titled 'What is covered?' and 'What is not covered?' of the policy terms and conditions which will be provided on request.*

IMPORTANT: Financial Conduct Authority regulations require us to provide you with a separate Motorcycle Combined GAP and RTI Key Information document. You are unable to purchase this facility until one day has passed, following receipt of the information outlined in that document. We will contact you on the 4th day to discuss the facility further, however, should you require more immediate cover, you have the right to conclude purchase on day 2 or day 3 by contacting your Sales Consultant.



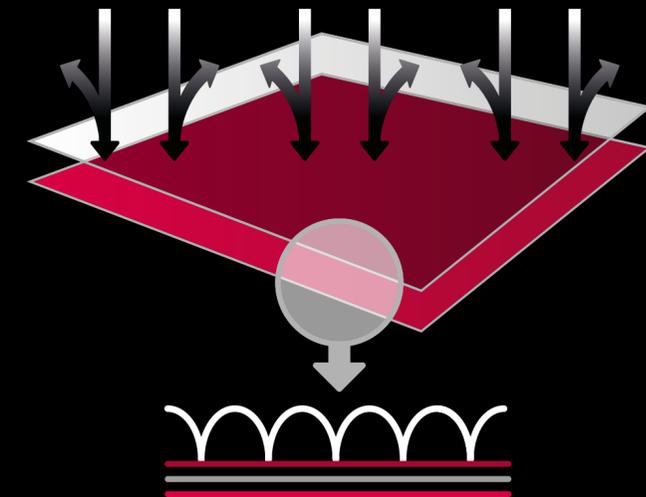
Ceramic Coat

Ceramic Coat is a new, extraordinary product designed to protect paintwork and plastics from traffic pollutants, everyday weathering and bird lime. For 3 years.



Body Panels

Ceramic Coat protects against: Acid Rain, UV Light, Pollutants, Extreme Temperature and Tree Sap.



COATED

Dirt and pollutants cannot attack paint



UNCOATED

Dirt and pollutants can sit in paint pores



CERAMIC COAT

INNOVATION IN PAINT PROTECTION

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A GLEAMING EXTERIOR

Ceramic Coat bonds with the pores in your paintwork to form an extremely durable, crystal clear finish, which needs no maintenance except washing and:

- A cutting edge formulation developed by NASA
- Can be applied to new and used motorbikes
- Maintains or restores showroom condition
- Resists UV light, cold, frost, acid rain, exhaust fumes and solvents
- Has shown in tests to afford more protection than any similar product
- Saves you time, money and elbow-grease!

ANY QUESTIONS?

Q: Will I have to reapply Ceramic Coat?

A: This product is guaranteed for 3 years, so unless you have an accident, you will not need to wax, reapply or renew it within that timeframe.

Q: How often should I clean or polish my motorbike?

A: A regular wash with mild soap (not dishwashing detergent) and water will be all your motorbike requires.

Q: Can I use any vehicle shampoo?

A: Yes, although we do advise you to choose a leading brand.

Q: If the motorbike sustains damage, will I need to have it recoated?

A: After an accident, as part of an insurance claim, we recoat paintwork and plastics.

If you have any more questions about Ceramic Coat, please ask your sales consultant.





CERAMIC COAT

Benefits

- New generation of paint protection providing superior exterior protection
- Protects against solvents, sunlight, acid rain, tree sap
- Exceptionally hard-wearing, providing protection against even the harshest weather and road conditions
- Eases the removal of dirt and grime
- Helps motorbike stay looking cleaner for longer
- 3 year warranty

Warranty

Ceramic Coat comes with a 3 year hassle-free warranty. All that is required is that you take reasonable care of your motorbike. This warranty is unique in the marketplace as no additional treatments are required after initial application (unless the motorbike is damaged or paintwork is repaired). Ceramic Coat will need to be registered and applied by your Ceramic Coat dealer otherwise claims cannot be accepted.

Key Facts Summary

- Ceramic Coat protects all external paintwork and plastics
- No special cleaners needed for ongoing protection
- 3 year warranty

