



Putting our
customers above
all else since 1909.

Marshall

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LIFESHINE

WARRANTY

COSMETIC

ALLOY

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FINANCE AND
HIRE PRODUCTS

PCP

HP

COND SALE

LOAN

PCH

IMPORTANT
INFORMATION

WHY YOU SHOULD ENGAGE WITH THIS INFORMATION?

8 VERY GOOD REASONS

WHO	It explains who we are
WHAT	It explains what services we offer
LIMITS	It explains the limits and scope of our services
INFORMATION	It provides key information about our products
EXCLUSIONS	It highlights the limitations & exclusions of our insurance products
RISKS	It highlights the risks & characteristics of each financial product
SUITABILITY	It helps you decide whether any of our products are suitable for you
PRIVACY NOTICE	It confirms how you can access our Privacy Notice

Marshall Motor Group has a Privacy Notice which is available on the home page of its website www.marshall.co.uk.

The Privacy Notice explains:

- What personal information we will collect from you
- Why we collect it
- How we will use your personal data
- Which third parties we may share your data with
- What your data rights are and how to exercise them

During the course of our discussions and as part of our process, we will collect your marketing preferences.

This will enable us to stay in touch.

We will respect both your personal data and your marketing preferences.





NOW WITH
CeraFuse

NEXT GENERATION CAR CARE

A technologically advanced car protection system, now with **CeraFuse** technology. Lifeshine paintwork protection is our latest and most advanced formula, fusing reactive silicone polymers to the paintwork to create a durable ceramic infused barrier for a lifetime of flawless shine and superior protection.

- Gives your paintwork unrivalled protection against the initial damaging effects of car washes, bird lime, tree sap, grime and the worst the weather can inflict
- Helps to lock in a deep glossy finish that's easier to clean, keeping your new vehicle looking good for longer
- Protects fabric and leather upholstery from marks and unsightly stains
- Protects glass to give improved wet weather visibility
- There is no need for monthly conservers or annual inspections and the molecular bond is hand wash, car wash and body shop friendly
- Protects your investment by maximising your vehicles re-sale value



Watch our 1 minute video to see how the product works



Terms and Conditions apply

CONTINUE >

STAGE ONE VEHICLE INTERIOR



1. Create a stain and water-resistant barrier for fabric, alcantara and leather upholsteries, footwells, carpets, mats and boot area.
2. Protect against unforeseen accidents like spills, sticky fingers, muddy paws and more.
3. Protect your vehicle's interior with an easy to clean treatment that can restore surfaces in a single wipe.

STAGE TWO VEHICLE EXTERIOR



1. A highly durable ceramic paintwork barrier that provides a flawless shine and superior protection which lasts a lifetime.
2. Protect against UV rays, bird droppings, tree sap, dirt and other environmental hazards.
3. A water-repellent coating that enhances the paintwork and is perfect for new and used vehicles up to 10 years old.

STAGE THREE VEHICLE GLASS



1. Protect side and rear windows from all external contaminants for an optically clear driving experience.
2. Repel water and other contaminants with this easy to clean, highly durable protective barrier,
3. Improve wet-weather visibility for safer.



BY APPOINTMENT TO
HER MAJESTY THE QUEEN
SUPPLIER OF CAR CARE PRODUCTS
AUTOGLYM, LETCHWORTH, ENGLAND



BY APPOINTMENT TO
H.R.H. THE PRINCE OF WALES
SUPPLIER OF CAR CARE PRODUCTS
AUTOGLYM, LETCHWORTH, ENGLAND

Protect your investment with Marshall Care Extended Warranty

Marshall Care Extended Warranty provides added peace of mind by covering a range of mechanical and electrical components for an extended period after purchasing your vehicle from Marshall.

With Marshall Care Extended Warranty, you can drive with confidence, knowing you're covered when it matters most.

	Comprehensive Coverage		Flexible Term		Easy Claims Process
	Unlimited Claims		Nationwide Support		Includes Hybrid & Electric Vehicles

You can choose from 12, 24 or 36* months of coverage, depending on your needs and how long you intend to own the vehicle.

Terms and Conditions apply. General wear and tear is excluded. For full details of Marshall Care Extended Warranty cover please ask for details or see www.marshall.co.uk/extended-warranty. The vehicle must be under 10 years old and have covered less than 100,000 miles at the start of the warranty. *Please note that the 36 month option is not available for all models. Marshall Motor Group Limited is authorised and regulated by the Financial Conduct Authority. Our firm reference number is 310503.

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CONTINUE ➤



Extended Peace of Mind

- Covers the majority of major mechanical and electrical components against breakdown or failure
- Protects against the unexpected costs of replacing parts and the labour to fit them (inc VAT)
- Temporary vehicle replacement while warranty repairs take place
- Only manufacturer specification replacement parts are used
- No restrictions to the number of claims (up to the value of the vehicle)
- Recovery of the vehicle and up to 5 passengers back to home or to the original destination included
- Emergency assistance is included in the event of a simple puncture, through to a road traffic accident
- Getting you started at home cover is also included
- No excess to pay

What’s covered in our Extended Warranty?

- Engine
 - Gearbox
 - Timing belts
 - Suspension
 - Engine cooling system
 - Catalytic converter(s)
 - Fuel system
 - Braking system
- Torque converter
 - Differential
 - Propshaft
 - Turbo
 - Electrical components
 - Castings
 - Sundry items used for repairs

Plus, the following for Hybrid/Electric vehicles:

- DC/DC converter
 - Electric traction motor
 - Onboard charger
 - Power electronics controller
 - Thermal system (cooling)
- Battery (all-electric auxiliary)
 - Traction battery pack
 - Transmission (electric)
 - Electric generator
 - Charge port

While we have a high level of warranty cover available, there are certain items which this warranty specifically does not cover.

Please ask for full details regarding inclusions and exclusions.

To learn more about our Extended Warranty plans and find the right coverage for your vehicle – speak to a member of our team.

Terms and Conditions apply. General wear and tear is excluded. For full details of Marshall Care Extended Warranty cover please ask for details or see www.marshall.co.uk/extended-warranty. The vehicle must be under 10 years old and have covered less than 100,000 miles at the start of the warranty. *Please note that the 36 month option is not available for all models. Marshall Motor Group Limited is authorised and regulated by the Financial Conduct Authority. Our firm reference number is 310503.

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Warranty

**Reliable cover
you can trust**

Increased risk
of repairs >

< Unexpected costs
and inconvenience

< Existing
warranty
expires

< Low risk of
mechanical
or electrical
failure

Roadside Recovery

Recovery of the vehicle, caravan or trailer and up to 5 passengers back to home or to the original destination.

Home start included.

Providing total peace of mind motoring.

Terms and conditions
apply including
exclusions, limitations
and claims limit

This product is a
Marshall owned
product and is not
insurance backed



Click Here



**Watch our 2 minute
video to see how
the product works**



Cosmetic Repair Insurance

- ✓ Cosmetic Repair Insurance provides cosmetic repairs for minor damage to paintwork without affecting your motor insurance policy or excess
- ✓ Cosmetic Repair Insurance offers restoration of minor cosmetic damage including dents, scratches and scuffs (Incl. Bumper) that are up to 40cm in diameter and 3mm in depth. Chips up to 1.5cm in diameter and 3mm in depth will also be fixed
- ✓ You can make up to 18 claims over 3 years of cover - with no excess to pay
- ✓ Repairs by a nationwide network of approved repairers can be completed at a location of your choice
- ✓ Most repairs completed within 2 hours and the work can be arranged using our simple and easy to use QR code process
- ✓ Horizontal flat surfaces, roofs, bonnets and saloon boot lids are covered. However, this is only where a cosmetic repair / touch in is deemed technically possible by the repairer



Make quick and easy claims via the **claims portal QR Code** below



Forget about filling in forms or waiting on the phone, it couldn't be easier to book your mobile repair - simply use the **claims portal QR code!** simply pick a time and location to suit your schedule and the repairer will come to you.

- Simple 1-2-3 step process
- Takes only 5 minutes
- Choose and book your repair date on your smartphone



Watch our 2 minute video to see how the product works

This insurance product is offered by Car Care Plan - Marshall Motor Group is an ancillary insurance intermediary

GDPR

LIFESHINE

WARRANTY

COSMETIC

ALLOY

GAP

FINANCE AND
HIRE PRODUCTS

PCP

HP

COND SALE

LOAN

PCH

IMPORTANT
INFORMATION

Marshall Cosmetic Repair Insurance

Insurance Product Information Document

Company: Car Care Plan Limited

Product: Cosmetic Repair Insurance

This insurance is provided by Car Care Plan Limited, a company registered in the UK. Car Care Plan Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register number: 309268.

This document contains some important facts about Marshall Cosmetic Repair Insurance. It is to be regarded as only a summary of cover to help assist you in making an informed purchase decision. Full terms and conditions of the policy are provided in your policy document. Please take time to read this policy document to make sure you understand the cover it provides.

What is this type of insurance?

Cosmetic Repair Insurance provides cosmetic repairs for minor damage to paintwork without affecting your motor insurance policy or excess.

This insurance is underwritten by Motors Insurance Company Limited which is registered in the UK. Motors Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Financial Services Register number: 202875.



What is insured?

✓ Provided:

- You are the registered owner and keeper of the vehicle;
- You are a resident in England, Scotland, Northern Ireland, Wales or the Channel Islands; and
- Your vehicle is ten years or under and has covered less than 100,000 miles at the start date of the policy.

Then during the period of insurance, we will provide a cosmetic repair or where appropriate a touch-in repair to minor cosmetic damage to your vehicle.

✓ Minor cosmetic damage means:

- A chip which is a chipped area on your vehicle, caused in a single incident, up to a maximum of 1.5cm in diameter or 3mm in depth.
- A damaged area caused in a single incident which contains a light scratch, minor dent or scuffed bumper, up to a maximum of 40cm in length or 3mm in depth.

In the case of multiple damages being caused by the same incident, the total end to end size of the furthestmost points of the combined damaged area must also be no larger than 40cm in diameter or 3mm in depth. Any repairs which are estimated to exceed 4 hours to complete will not be considered to be minor cosmetic damage.

✓ In the event that a cosmetic repair cannot be used to repair minor cosmetic damage on your vehicle under this policy, we will contribute up to a maximum of £250 including VAT towards the cost of having a conventional body shop repair carried out whereby the minor cosmetic damage is repaired as a result.



What is not insured?

This insurance will not cover Minor Cosmetic Damage:

- ✗ That cannot be defined as a Light Scratch, Chip, Scuffed Bumper or Minor Dent or any Minor Cosmetic Damage where a Cosmetic Repair is not technically possible.
- ✗ To horizontal flat surfaces, roofs, bonnets and boot tops where the Repairer deems it not possible to achieve a satisfactory finish using Cosmetic Repair or Touch-in Repair techniques.
- ✗ To paint colours and finishes that cannot be suitably matched by the Repairer. These include but are not limited to specialist, non-standard and exclusive paint colours and finishes, for example: self-healing paint, body wrap, chrome illusion paint, two tone paint finish or matt finishes.
- ✗ To any body panel or part of a panel that has been distorted, ripped, torn, or perforated.
- ✗ Caused by hail, rust, pitting or paintwork discolouration.
- ✗ That requires replacement of any body panel or part of a panel.
- ✗ Reported to the administrator more than 30 days after the Incident;
- ✗ For any claim where it is discovered that the policy was purchased more than 30 days following the delivery date of the vehicle.



Are there any restrictions on cover?

! The following claim limits apply depending on which policy duration is chosen.

Policy Duration	Maximum Number of Claims
36-month policy	18 claims

This policy does not cover the following:

! Where the vehicle is named on a contract hire or lease agreement (but not including personal contract hire), used for commercial travel (but not where it is insured under class 1 or 2 business use), or is a light commercial vehicle, emergency vehicle, delivery vehicle, panel van or vehicle exceeding 3500kg. The following types of vehicles are also excluded: motor cycles, scooters, three wheeled vehicles, kit-cars, quad bikes, caravans or motor homes, trailers, boats, vehicles used for hire or reward (for example taxis, self-drive hire or driving schools), delivery courier or a vehicle used in any sort of rally, speed testing, 4x4 off-roading, racing or any kind of competition, trial or used for any purpose in connection with the motor trade.

! A cosmetic repair involves restoring eligible damaged areas as close as possible back to their original condition, however please be aware that no repair will be identical to the original automotive factory finish.

Where am I covered?

- ✓ To purchase this cover, you must be a resident in:
 - The United Kingdom excluding the Islands of Scotland (including The Shetlands, Orkneys, Inner Hebrides and Outer Hebrides); or
 - The Channel Islands or the Isle of Man. Our Approved Repairer can only carry out repairs on vehicles that are located in the United Kingdom, excluding the Islands of Scotland (including the Shetland, Orkney, Inner Hebrides and Outer Hebrides Islands).

What are my obligations?

- You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.

- **If you need to make a claim:** Claims must be reported to the administrator within 30 days of damage occurring. Our dedicated repair portal is the best way for you to register your repair request. Before doing this, please read the 'What is covered' and 'What is not covered' sections to check that the damage is covered by this policy. If you have any problems registering for the portal or requesting a repair, please call the administrator on 0344 573 8187.



When and how do I pay?

You can pay your premium as a single payment prior to the start of cover or in monthly instalments.



When does the cover start and end?

Your cover will take effect and end on the dates stated in your Validation Certificate. The period of insurance will end earlier if:

- You, or anyone representing you, defrauds or deliberately misleads the insurer or the administrator; or
- The vehicle is sold or transferred to a new owner; or
- The claim limit has been reached.



How do I cancel the contract?

To cancel your policy within the first 30 days, please contact the introducer who sold you this policy to obtain a full refund. For cancellations after the first 30 days, please contact the administrator on 0344 573 8187 and you will receive a pro-rata refund (subject to a cancellation fee).

Please note you will not receive a refund where you have already made a successful claim on the policy.

** You will be provided with a copy of this Insurance Product Information Document providing you are eligible for this product. You may receive this by email or be provided with a paper based copy depending on your preference.*



Alloy Wheel Repair Insurance

Alloy Wheel Repair Insurance is designed to protect customers from the costs of repairs to an alloy wheel fitted to their vehicle following accidental or malicious damage

- ✓ You can make 18 claims over 3 years of cover - with no excess to pay
- ✓ Not only helps to keep your vehicle in great condition, it helps protect the value of your car when you come to part-exchange
- ✓ Repairs by a nationwide network of approved repairers can be completed at a location of your choice
- ✓ In the event your alloy wheel is damaged beyond a point whereby a reasonable cosmetic repair cannot be carried out, then the policy provides a contribution towards a lathe skim repair or a replacement alloy wheel
- ✓ Claims include cracked and/or buckled wheels

Reliable cover
you can trust



Hassle free, **convenient** repairs that come to you

The insurer's approved network of fully trained and experienced Mobile Repair Technicians will come to you to carry out a quality repair, all at the convenience of your own home. Repairs only take about an hour per wheel and you can drive your car straight after.



Watch our 2 minute
video to see how
the product works

This insurance product is offered by Car Care Plan - Marshall Motor Group is an ancillary insurance intermediary

GDPR

LIFESHINE

WARRANTY

COSMETIC

ALLOY

GAP

FINANCE AND
HIRE PRODUCTS

PCP

HP

COND SALE

LOAN

PCH

IMPORTANT
INFORMATION

Alloy Wheel Repair Insurance

Insurance Product Information Document

Company: Car Care Plan Limited
Product: Alloy Wheel Repair Insurance

This insurance is provided by Car Care Plan Limited, a company registered in the UK. Car Care Plan Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register number: 309268.

This document contains some important facts about Marshall Alloy Wheel Repair Insurance. It is to be regarded as only a summary of cover to help assist you in making an informed purchase decision. Full terms and conditions of the policy are provided in your policy document. Please take time to read this policy document to make sure you understand the cover it provides.

What is this type of insurance?

Alloy Wheel Repair Insurance is designed to protect customers from the costs of repairs to an alloy wheel fitted to their vehicle following accidental or malicious damage.

This insurance is underwritten by Motors Insurance Company Limited which is registered in the UK. Motors Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Financial Services Register number: 202875.



What is insured?

- ✓ Provided your vehicle:
 - Is ten years or under and has covered less than 100,000 miles at the start date of the policy.
- Then during the period of insurance, we will pay for the cost of repairs resulting from accidental or malicious damage which has occurred to your alloy wheels up to the claim limit shown in the Validation Certificate.
- ✓ In the event your alloy wheel is damaged beyond a point whereby a reasonable cosmetic repair can be carried out then the policy provides two options:
 - 1) If the damage to the alloy wheel is such that a lathe skim repair can be carried out, then the policy will contribute a maximum amount of £150 including VAT towards allowing you to have this repaired locally at your choice.
 - 2) If the damage to the alloy wheel is such that no kind of repair can be carried out, the policy will contribute a maximum amount (as stated on your policy schedule) including VAT towards the replacement of the alloy wheel.

Both options will count as 1 claim under your policy.



What is not insured?

- ✗ Alloy wheels that are aftermarket fitment or not of the original specification for the vehicle.
- ✗ General wear and tear, corrosion, pitting, discolouration, tar staining or neglect.
- ✗ Theft of the alloy wheel(s).
- ✗ Damage present on an alloy wheel prior to the commencement of the policy.
- ✗ Alloy wheel(s) of split rim construction, with a machine polished (chrome effect) finish, or with a recessed, rebated or raised profile to the rim section. Plastic trims attached to the alloy wheel are also excluded (and must be removed prior to any repair to any covered alloy wheel).
- ✗ Damage caused by driving the vehicle while the tyre is deflated; or a replacement tyre being fitted to the alloy wheel.
- ✗ Any claim which is the subject of fraud, false actions or dishonesty; where the loss is covered by any other insurance; or where it is discovered that the policy was purchased more than 30 days following the original purchase date of the vehicle.



Are there any restrictions on cover?

The following claim limits apply depending on which policy duration is chosen.

Policy Duration	Maximum Number of Claims
36-month policy	18 claims

This policy does not cover the following:

- Where the vehicle is used as an emergency vehicle, taxi, or bus, for driving school tuition, dispatch, commercial travel that is covered under motor insurance Business Use Class 3, hire or reward of whatsoever nature, off road use (including all Quad Bikes), road racing, track day participation, rallying, pace-making, speed testing or any other competitive event, or is a commercial vehicle in excess of 3.5 tonnes Gross Vehicle Weight (GVW) or a motorcycle;
- Failure of the Approved Repairer to match the cosmetic finish of any other alloy wheels on your vehicle.



Where am I covered?

- To purchase this cover, you must be a resident in:
 - The United Kingdom excluding the Islands of Scotland (including The Shetlands, Orkneys, Inner Hebrides and Outer Hebrides); or
 - The Channel Islands or the Isle of Man.
- Our Approved Repairer can only carry out repairs on vehicles that are located in the United Kingdom, excluding the Islands of Scotland (including the Shetland, Orkney, Inner Hebrides and Outer Hebrides Islands).



What are my obligations?

- You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.

- If you need to make a claim:** Claims must be reported to the administrator within 30 days of damage occurring. Our dedicated repair portal is the best way to register your repair request. Before doing this, please read the ‘What is covered’ and ‘What is not covered’ sections to check that the damage is covered by this policy. If you have any problems registering for the portal or requesting a repair, please call the administrator on 0344 573 8129.



When and how do I pay?

You can pay your premium as a single payment prior to the start of cover or in monthly instalments.



When does the cover start and end?

- Your cover will take effect and end on the dates stated in your Validation Certificate. The period of insurance will end earlier if:
- You, or anyone representing you, defrauds or deliberately misleads the insurer or the administrator; or
 - The alloy wheels are modified following purchase of your vehicle; or
 - The vehicle is sold or transferred to a new owner; or
 - The claim limit has been reached.



How do I cancel the contract?

To cancel your policy within the first 30 days, please contact the introducer who sold you this policy to obtain a full refund. For cancellations after the first 30 days, please contact the administrator on 0344 573 8129 and you will receive a pro-rata refund (subject to a cancellation fee).

Please note you will not receive a refund where you have already made a successful claim on the policy.

** You will be provided with a copy of this Insurance Product Information Document providing you are eligible for this product. You may receive this by email or be provided with a paper based copy depending on your preference.*

AutoTrust Asset Protection (GAP)



- ✓ AutoTrust Asset Protection is designed to protect motorists against the financial shortfall that they may be exposed to in the event it is deemed a total loss as the result of road traffic collision, fire, theft, flood, riot or vandalism
- ✓ Where your comprehensive insurance policy pays out, GAP insurance will cover the shortfall between the insurance company pay out (The Future Market Value) and the original purchase price of the vehicle
- ✓ Where the vehicle is financed, GAP will cover the shortfall including the early settlement finance figure
- ✓ £250 will be paid towards your insurance excess
- ✓ AutoTrust Asset Protection covers Manufacturer and Dealer Fitted accessories
- ✓ AutoTrust Asset Protection does not cover any new vehicle registration fees, road fund licence, number plates, warranty costs, deposit allowance, exterior/interior protection, other extras, arrears and negative equity



**Reliable cover
you can Trust**

**Cost of a new
replacement
vehicle £20,000**

If this car was written off and the Motor Insurer paid the market value of £12,000, in this example there would be a shortfall of £8000.

How would you make up that difference?

Don't worry, AutoTrust Asset Protection will make up the shortfall not paid by your Motor Insurer subject to any applicable deductions under the policy.

Terms and Conditions apply



**Watch our 2 minute
video to see how
the product works**

**Motor Insurer
Payout £12,000**

**AutoTrust Asset Protection
Paid £8,000**

This insurance product is offered by Car Care Plan - Marshall Motor Group is an ancillary insurance intermediary

GDPR

LIFESHINE

WARRANTY

COSMETIC

ALLOY

GAP

FINANCE AND
HIRE PRODUCTS

PCP

HP

COND SALE

LOAN

PCH

IMPORTANT
INFORMATION

AutoTrust Asset Protection

Insurance Product Information Document

Company: AutoTrust
Product: Asset Protection

This insurance is provided by AutoTrust, a trading style of Car Care Plan Limited, a company registered in the UK. Car Care Plan Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register number: 309268.

This document contains some important facts about AutoTrust Asset Protection. It is to be regarded as only a summary of cover to help assist you in making an informed purchase decision. Full terms and conditions of the policy are provided in your policy document. Please take time to read this policy document to make sure you understand the cover it provides.

Under Financial Conduct Authority rules, you must also be supplied with prescribed information in regards to this product for you to consider the product features, benefits, exclusions and price.

What is this type of insurance?

Asset Protection is designed to protect motorists against the financial shortfall that they may be exposed to in the event that their vehicle is written-off as the result of an accident, fire, theft or adverse weather conditions.

This insurance is underwritten by Motors Insurance Company Limited which is registered in the UK. Motors Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, firm reference number 202875.



What is insured?

- ✓ Your vehicle providing that:
 - You are either the owner of the vehicle or have a finance agreement in relation to the vehicle or are the registered keeper of the vehicle.
 - You are a resident in England, Scotland, Northern Ireland, Wales on the start date and remain so throughout the period of insurance.
 - You are at least 18 years of age.
 - You are covered under a fully comprehensive motor insurance policy for the vehicle.
 - Your vehicle is ten years old or under at the start date of the policy and the purchase price of the vehicle does not exceed £230,000.
 - Your vehicle is listed in Glass's Guide.
- ✓ During the period of insurance, 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:
 - the purchase price of your vehicle, including delivery, factory fitted accessories and dealer fitted options as confirmed in the net sales invoice; or
 - the early finance settlement amount; whichever is greater, up to the sum insured.
- ✓ We will also cover up to £250 of your motor insurance excess.
- ✓ We provide a minimum payment clause. This means, in the event of a total loss of your vehicle during the period of insurance, we will make a minimum payment (dependent on the original purchase price of your vehicle) or will make a payment equal to the premium you paid for this insurance, whichever is the greater.



What is not insured?

- If the vehicle is:
- ✗ Written off by someone not eligible to drive your vehicle under the terms of the motor insurance policy for whom you gave consent or where the person driving your vehicle did not have fully comprehensive insurance in place for the vehicle.
 - ✗ Written off after it was taken or driven without your consent by a family member, spouse or partner.
 - ✗ Written off before the inception of this insurance.
 - ✗ Outside the territorial limits when the total loss occurs.
- We will not cover:
- ✗ Your vehicle if you have not claimed under the Motor Insurance Policy or your claim has not been settled as a total loss.
 - ✗ Any claim where the Motor Insurer has offered to repair the vehicle but you have requested the claim to be dealt with on a total loss basis.
 - ✗ If you decline the offer of a replacement vehicle under the terms of the Motor Insurance Policy then the claim will be settled based on the value of the replacement vehicle and not the settlement figure offered under the Motor Insurance Policy.
Note this may result in no sum being paid.
 - ✗ Any amount due under the Finance Agreement relating to insurance premiums. We exclude all deposit allowances, discounts, rebates, concessions, cashbacks, incentives and contributions. We also exclude new vehicle registration fees, road fund licence fee, number plates, warranty costs, fuel, paintwork protection applications, other extras, arrears or Negative Equity.



Are there any restrictions on cover?

! The following claim limits apply depending on the vehicle purchase price:

Vehicle Purchase Price	Maximum Claim amount
Up to £50,000	£50,000
Above £50,000 (Max £230,000)	£65,000

This policy does not cover any vehicle:

- ! Used as an emergency or military vehicle, courier or delivery vehicle or driving instruction vehicle.
- ! Used for hire or reward or as a taxi.
- ! Used for track days, road racing, rallying, pacemaking, speed testing or any other competitive event.
- ! A scooter, motorcycle, touring caravan, camper van and motor home, 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.
- ! Classic Cars - those on an agreed value basis for motor insurance
- ! Super Prestige vehicles - be a super-prestige branded vehicle, i.e. Ferrari, Porsche, Lamborghini, Bentley, Rolls Royce, Aston Martin, Caterham, Ariel, Lotus, Maserati, McLaren

We will not cover:

- ! New Vehicles below £12,000 at purchase or Used vehicles below £5,000 at purchase
- ! Any premium owed that is deducted from the settlement by the Motor Insurer of a total loss claim on the vehicle.
- ! Any Motor Insurance excess above £250 that is deducted from the settlement by the Motor Insurer of a total loss claim on the vehicle.



Where am I covered?

To purchase this cover, you must be a resident in:

- England, Scotland, Wales and Northern Ireland.
- ✓ You are covered for any claim occurring in:
 - England, Scotland, Northern Ireland, Wales, the Isle of Man and the Channel Islands, in the European Union and any other country shown on an International Motor Insurance Card ("Green Card") for as long as you maintain a comparable level of cover on your Motor Insurance Policy as in the United Kingdom and that this cover is in force on the date of an incident that results in a total loss.



What are my obligations?

- You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.
- **If you need to make a claim:** 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.



When and how do I pay?

You can pay your premium as a one-off payment prior to the start of cover or in monthly instalments.



When does the cover start and end?

Your cover will take effect and end on the dates stated in your schedule.

The period of insurance will end earlier if:

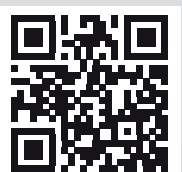
- The vehicle is declared a total loss; or
- The vehicle is sold or transferred to a new owner or repossessed by the Finance Company; or
- The policy is cancelled; or
- You do not pay the premium due.



How do I cancel the contract?

To cancel your policy within the first 30 days, please contact the administrator to obtain a full refund. For cancellations after the first 30 days, please contact the administrator on 0344 573 8069 and you will receive a pro-rata refund (subject to a cancellation fee).

Please note you will not receive a refund where you have already made a successful claim on the policy.





FINANCE COMMISSION DISCLOSURE STATEMENT



Our credit broking services

If we arrange finance for you, we typically receive a commission, fee or other financial consideration (our "income") from the lender for arranging the finance for you.

Commission disclosure

We will always disclose our finance income to you.

Commission arrangements

The APR offered to you by the lender is not affected in any way by any commission payment or other remuneration that we may receive, but more favourable finance terms may be available to you from alternative lenders. For further details about our finance commission arrangements see our “**Finance Commission Disclosure Statement**” which is available on our website www.marshall.co.uk; a copy of this document will be provided to you in your customer TCF pack.

We do not give financial advice and we will not make any personal recommendations to you.

We operate a non-advised sales process.

For further information on finance commission arrangements please see our **Finance Commission Disclosure Statement** which is available on our website www.marshall.co.uk or a copy is available upon request.

CONTINUE >

GDPR

LIFESHINE

WARRANTY

COSMETIC

ALLOY

GAP

FINANCE AND
HIRE PRODUCTS

PCP

HP

COND SALE

LOAN

PCH

IMPORTANT
INFORMATION



FINANCE AND HIRE PRODUCTS



The information given here is of general application only and should not replace the careful reading of the documentation provided to you and the terms and conditions of the agreement which will become legal binding on signature

Main characteristics		PCP	HPA/CSA Balloon	HPA/CSA Standard	Fixed Sum Loan	PCH
1	Ownership important	✓1	✓2	✓	✓	✗
2	Excess mileage charge included	✓	✓3	✗	✗	✓
3	Condition charge included	✓	✓	✓	✗	✓
4	Includes Guaranteed Minimum Future Value	✓	✗	✗	✗	✗
5	Voluntary termination rights included	✓4	✓4	✓	✗	✗
6	Right to settle early	✓5	✓5	✓	✓	✗
7	Right to Withdraw	✓	✓	✓	✓	✗
8	One third rule applies	✓	✓	✓	✗	✗
9	Customer owns the vehicle at the start of the agreement	✗	✗	✗	✓	✗6

The information provided here is of general application only and does not constitute financial or legal advice. Please check carefully all the terms and conditions of the contract you are presented with and only sign it if you are happy with both the product and the terms and conditions offered to you.

1	You do have the option of owning the vehicle at the end of the agreement but only by making the final balloon payment (which is optional).	2	If you take out a CSA, you have a contractual obligation to make the final balloon payment at the end of the agreement and then the car will become yours (you are the legal owner). There is no contractual option to return the vehicle and the future value of the vehicle is not guaranteed. On the other hand, if you take out a HPA, you will have an option to purchase the vehicle. If you exercise the option and make the final balloon payment the car will become yours (you are the legal owner).
3	Some agreements with lower monthly payments and a final balloon payment do contain an overall contractual mileage restriction and an excess mileage charge.	4	Assuming the agreement is a Hire Purchase Agreement or a Conditional Sale Agreement then there will be voluntary termination rights (“VT”) included. However be aware that VT rights only occur towards the end of the agreement and not half way through.
5	If you settle early under this type of agreement there may be a shortfall between the market value of your vehicle and the settlement sum required by your lender (known as negative equity for which you will be liable).	6	You will never own the vehicle under a PCH.

PCP Personal Contract Purchase

HPA Hire Purchase Agreement

CSA Conditional Sale Agreement

PCH Personal Contract Hire

GDPR

LIFESHINE

WARRANTY

COSMETIC

ALLOY

GAP

FINANCE AND
HIRE PRODUCTS

PCP

HP

COND SALE

LOAN

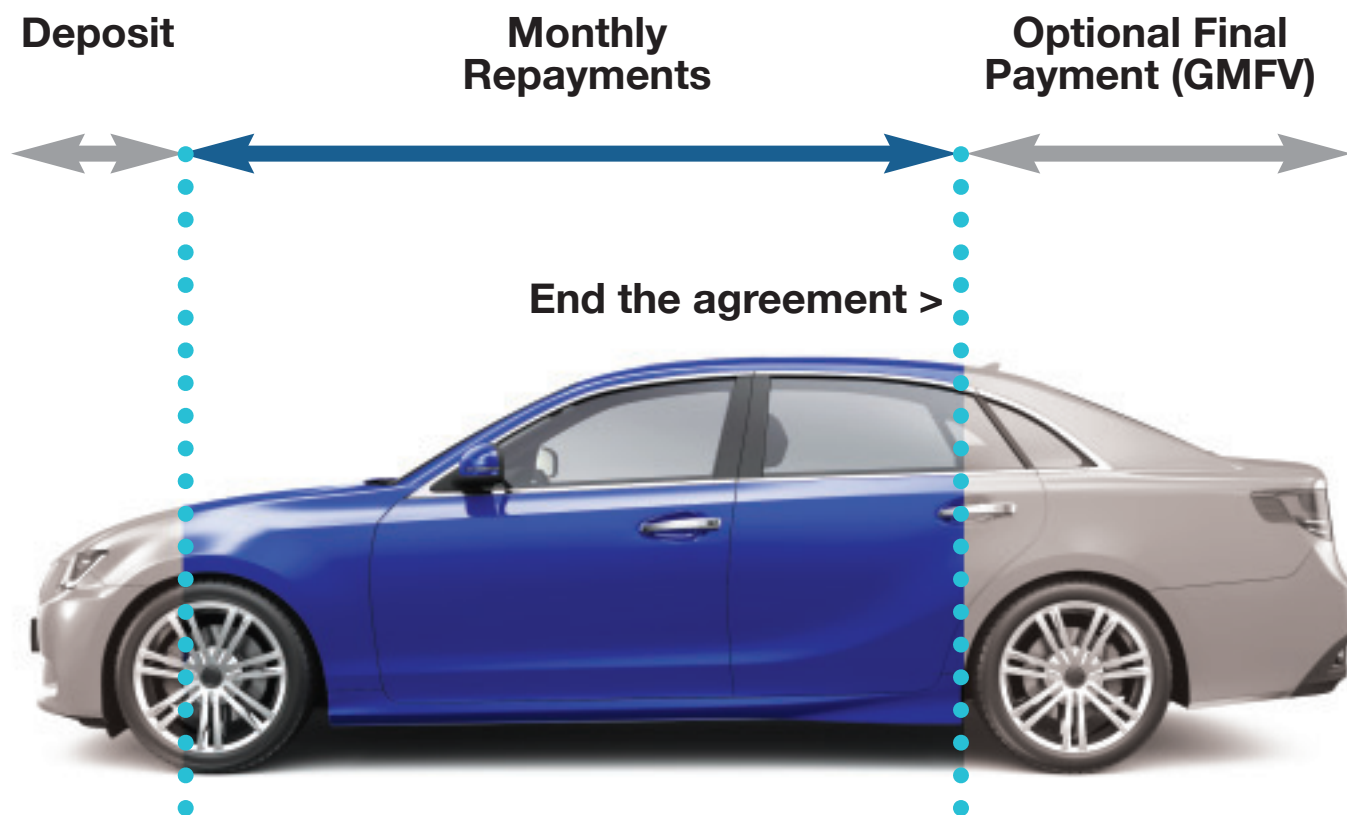
PCH

IMPORTANT
INFORMATION

Personal Contract Purchase (PCP)



- ✓ You simply choose a deposit you are comfortable with, then a Guaranteed Minimum Future Value (GMFV) is set according to your annual mileage & preferred change cycle.
- ✓ The remaining balance is divided by the term to calculate your monthly payments.
- ✓ The GMFV means you are not only protected against unexpected falls in used car values, your monthly payments will most likely be lower than other forms of funding.
- ✓ You may be able to change your vehicle more frequently, not only helping you to avoid ever increasing running costs, but giving you the option to upgrade or change in line with any changes in your personal circumstances.
- ✓ At the end of the agreement you can choose to either; Retain your car, Return your car, or Buy a NEW one
- ✓ A condition charge will apply if the vehicle is returned with damage (aesthetic, bodywork and/or mechanical)
- ✓ A PCP works best with a small deposit and where annual mileage is easily estimated and unlikely to change



Simply

- Agree a deposit
 - A Guaranteed Minimum Future Value (GMFV) is then set according to your annual mileage & change cycle
 - The remaining balance is divided by the term to calculate your monthly payments
- THEN At the end of your agreement you can choose to**
- Retain your car - simply pay the GMFV and the car is yours or
 - Return your car - There's nothing more to pay if the car is in good condition and within the agreed mileage or
 - Choose another car - if there is any positive equity above the GMFV you can use this as a contribution towards your next vehicle

Personal Contract Purchase (PCP)

Key Features

- A P.C.P. may have a Guaranteed Minimum Future Value (“GMFV”) to protect against the future fall in the market value of the vehicle
- Not all PCPs have a GMFV - some P.C.P.s protect against the possibility of negative equity arising by using a Sales Agency Agreement
- Lower monthly payments with one large balloon payment at the end
- Opportunity to change a vehicle more often and or to have a bigger, better, newer or more economical choice of vehicle
- Potential for lower maintenance costs
- A condition charge will apply if the vehicle is returned with damage (aesthetic, bodywork and/or mechanical)
- There is a direct correlation between the monthly payments and the contractual mileage (the higher the annual mileage the higher the monthly payments will be and vice versa)
- A PCP works best with a small deposit (larger deposits are not advisable)
- A PCP is always actually another type of regulated credit agreement e.g. Hire Purchase, that includes the additional features and benefits of P.C.P. as described

This product may not be suitable if:

- Your future circumstances may change and this could impact on your agreed contractual mileage
- You are in a position of negative equity (due to being unable to settle a previous finance agreement in full)
- You definitely want to own the vehicle at the end of the agreement and you believe that you will have difficulty funding the balloon payment
- You have definite plans to settle the finance early and/or change your vehicle before the end of the contractual term of the credit agreement (the sooner you intend to settle after commencement the more unsuitable a PCP is for you)
- You want to voluntarily terminate the finance agreement (if voluntary termination rights are included in the agreement) – please note the right to voluntarily terminate a PCP does not occur half way through the agreement
- The lender may apply a pro-rata excess mileage charge on voluntary termination



- Marshall Motor Group Limited is a credit-broker not a lender
- We are unable to give you advice on which financial product is suitable for you as we are not independent financial advisers
- The information that we provide is there to help you decide for yourself whether a Personal Contract Purchase is a suitable agreement for you

The information given here is of general application only and should not replace the careful reading of the documentation provided to you and the terms and conditions of the agreement which will become legal binding on signature

Hire Purchase (HP)



Key Features

- A classic style of finance agreement with even monthly payments all the way through the agreement, that has stood the test of time
- Simply choose the right car for you, choose a deposit you are comfortable with and then choose term that suits your budget
- We can then arrange your funding simply, easy and hassle free
- Fixed interest rates and fixed monthly payments will allow you to budget with confidence
- There is a small Option to Purchase Fee at the end of the agreement - purchasing the vehicle is therefore technically optional
- The vehicle becomes yours when all payments under the agreement have been made together with the Option to Purchase Fee
- There is usually no condition charge to pay (assuming you do not Voluntary Terminate)
- This financial product does contain the right to Voluntary Terminate (Conditions apply)

It may not be as suitable

- If you wish to be able to have a lower monthly payment or different options at the end (see PCP)
- If you wish to be able to change your vehicle more often
- If you may want to settle the finance agreement early or to voluntary terminate
- If you wish to protect yourself against the unforeseen fall in your vehicles value



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Simply

- Choose the right car for you
- Choose a deposit you are comfortable with
- Choose term that suits your budget

Conditional Sale



Key Features

- A Conditional Sale is similar to Hire Purchase
- Even monthly payments all the way through the agreement
- You can usually select the duration of the agreement that and the deposit payable
- You won't find an Option to Purchase Fee in this agreement purchasing the vehicle is mandatory
- The vehicle becomes yours when the last payment under the agreement has been made – that is the main condition built into the agreement
- This financial product does contain the right to voluntary terminate

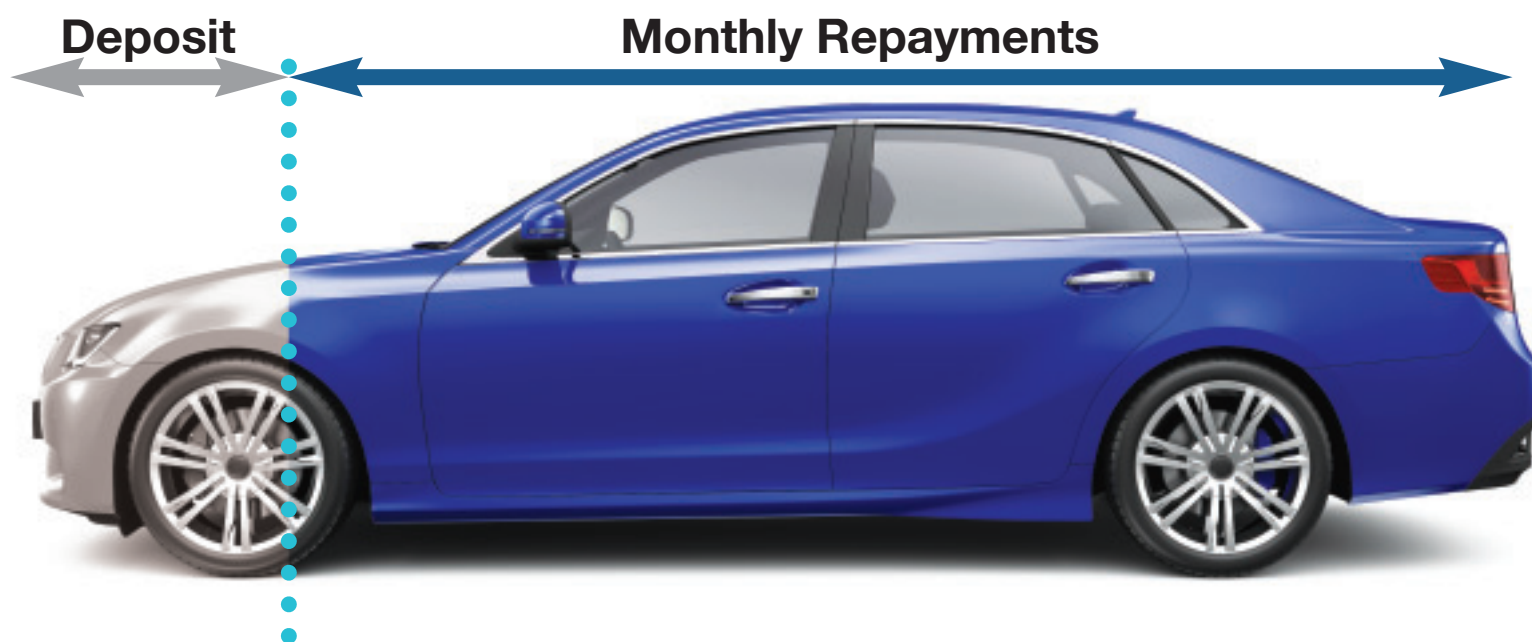
This product may be suitable if:

- You definitely want to own the vehicle at the end of the credit agreement
- You are budget conscious and want to have certainty and control over your payments
- You travel a large number of miles each year
- You have a large deposit to pay
- You may want to settle the finance agreement early
- You may want to voluntary terminate



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The information given here is of general application only and should not replace the careful reading of the documentation provided to you and the terms and conditions of the agreement which will become legal binding on signature



Simply

- Choose the right car for you
- Choose a deposit you are comfortable with
- Choose term that suits your budget

Fixed Sum Loan Agreement



Key Features

- Classic style of finance agreement that has stood the test of time
- You normally see even monthly payments all the way through the agreement but due to the flexibility of this product you can have different payment arrangements
- You can usually select the duration of the agreement and the deposit payable
- You become the legal owner of the vehicle at the outset – title to the car transfers to you immediately upon sale
- If you fail to make repayments under the agreement the finance company can take legal action against you for non-payment but they cannot repossess the vehicle
- This financial product does not contain the right to voluntary terminate
- You benefit from the protection given by section 75 Consumer Credit Act 1974 in that you have a like claim against the finance provider in relation to the quality and condition of the vehicle (something that does not apply if you take out and arrange your own personal loan to pay for the car)

This product may be suitable if:

- You definitely want to own the vehicle (you will from the beginning)
- You are budget conscious and want to have certainty and control over your payments
- You travel a large number of miles each year
- You have a large deposit to pay
- You may want to settle the finance agreement early
- You don't want or need voluntary termination rights
- You want ultimate flexibility with your finance product
- You want the benefits and assurances provided by section 75 Consumer Credit Act 1974



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- The information that we provide is there to help you decide for yourself whether a Fixed Sum Loan Agreement is a suitable agreement for you

The information given here is of general application only and should not replace the careful reading of the documentation provided to you and the terms and conditions of the agreement which will become legal binding on signature

Personal Contract Hire (PCH)

Key Features

- A type of hire agreement for a defined period of time
- You are not the owner of the vehicle and never will be
- There is no legal right to purchase the vehicle at the end of the hire term
- The vehicle must be returned to the hire company at the end of the agreement
- There are even monthly payments all the way through the agreement
- You may see VAT added to the monthly payments
- If you fail to make repayments under the agreement the hire company will take legal action against you for non-payment and they can repossess the vehicle as it belongs to them
- This product does not contain the right to voluntary terminate
- You cannot settle the agreement early
- If you want to exit the agreement before the end of the contractual hire period, you will have to make all the future monthly payments owing under the hire agreement so this could be expensive
- An excess mileage charge and condition charge will be included in the agreement
- You will be responsible for keeping the vehicle in good condition throughout the agreement and upon return

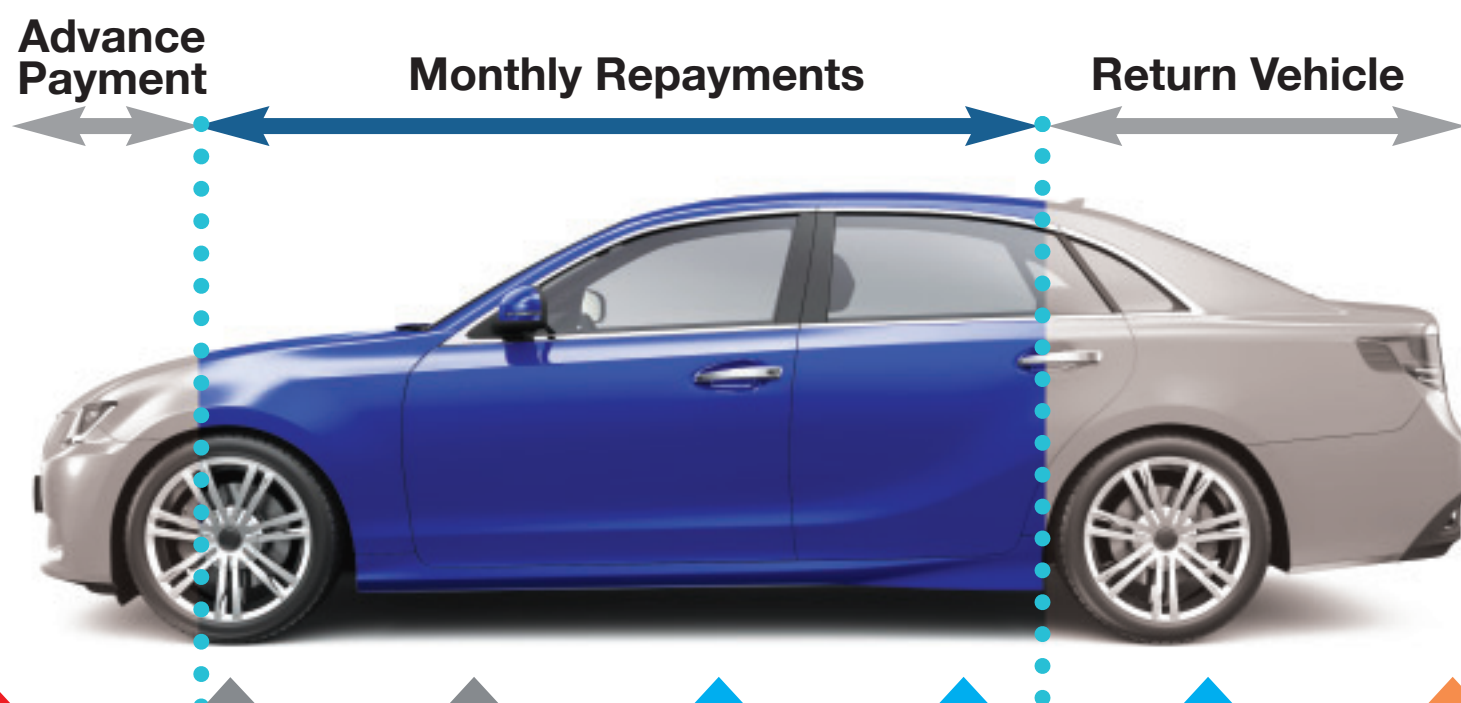
This product may be suitable if:

- You are budget conscious and the monthly payment under the agreement is a very important consideration for you
- You definitely do not want to own the vehicle
- You want to have certainty over your future payments
- You are comfortable with the inclusion of an excess mileage charge
- You don't want to exit the agreement early
- You don't need any flexibility



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- The information that we provide is there to help you decide for yourself whether a Personal Contract Hire is a suitable agreement for you

The information given here is of general application only and should not replace the careful reading of the documentation provided to you and the terms and conditions of the agreement which will become legal binding on signature



Simply

- Choose a advance payment you are comfortable with
- A monthly payment is then set according to your annual mileage & change cycle
- The remaining balance is divided by the term to calculate your monthly payments
- Then at the end of your agreement you simply hand the vehicle back with nothing else to pay as long as the vehicle is in good condition and within the agreed mileage.

GDPR

LIFESHINE

WARRANTY

COSMETIC

ALLOY

GAP

FINANCE AND
HIRE PRODUCTS

PCP

HP

COND SALE

LOAN

PCH

IMPORTANT
INFORMATION



Important Information

Finance



Credit-broker

- Marshall Motor Group Limited is a credit-broker not a lender

We do not give advice

- We are unable to give you advice on whether a financial product is suitable for you as we are not independent financial advisers

Eligibility

- We only check your eligibility for finance

Suitability

- The information that we provide is designed to help you decide for yourself whether the financial product offered is suitable based on your needs and requirements and to help you understand the risks and consequences of entering into a particular finance agreement

Credit documentation

- Please read all credit documentation provided to you carefully and only sign the agreement once you are satisfied with the terms and conditions offered

Right to Withdraw

- You have the statutory Right to Withdraw from a regulated credit agreement within 14 days – see the credit documentation provided for further information

Voluntary termination rights

- Not all credit agreements contain voluntary termination rights – if this right is important to you then please check that this right is included in your contract

Finance Commission

- Marshall Motor Group may receive a commission from the lender for arranging finance. If you would like us to disclose the amount of commission to you then please ask

Legal owner

- For most credit agreements you will not become the legal owner of the vehicle until the finance and any associated fees and charges have been paid in full

Comprehensive motor insurance

- You must insure the vehicle with a valid policy of comprehensive motor insurance at all times otherwise you will be in breach of contract with your lender

Out of the UK

- You must not take the vehicle out of the UK without the lender's express permission so if you have any plans to move away from the UK either permanently or for an extended period then you must let us know prior to sale