



**INSURE AND GO**



# GAP insurance

policy wording booklet

**Bronze**

**Important!** Please read this booklet carefully.

# Bronze GAP Insurance

This policy meets the demands and needs of those who wish to protect themselves against the financial impact of specified unforeseen circumstances/events relating to the mechanical breakdown of their vehicle.

## Definitions

In this Policy the following expressions shall have the following meanings:

**'Administrator'** means Insure & Go Insurance Services Limited, who handle policy administration on behalf of the Insurer. Insure & Go Insurance Services Limited is authorised and regulated by the Financial Conduct Authority (registration number 309572). Insure & Go Insurance Services Limited is registered in England and Wales (company number 04056769) and whose registered office is at 1 Victoria Street, Bristol Bridge, Bristol, BS1 6AA.

**'Claims Administrator'** means Abraxas Insurance Administration Services Ltd 1 Victoria Street, Bristol Bridge, Bristol, BS1 6AA, who acts on behalf of the Insurer. Abraxas Insurance Administration Services Limited is authorised and regulated by the Financial Conduct Authority with FCA number 308702. Abraxas Insurance Administration Services Limited is registered in England and Wales with company number 02928787 and whose registered office is at 1 Victoria Street, Bristol Bridge, Bristol, BS1 6AA.

**'Certificate of Insurance'** means the Certificate of Insurance for the Policy which details the cover limits and benefits, Period of Insurance, Premium and details of You and the Insured Vehicle.

**'Date of Loss'** means the date of the incident occurring to the Insured Vehicle which results in the Motor Insurance paying a claim for Total Loss.

**'Insured Vehicle'** means an eligible vehicle purchased by You being the vehicle specified on the Certificate of Insurance.

**'Insurer'** means MAPFRE ASISTENCIA Compañía Internacional de Seguros y Reaseguros Sociedad Anonima who is authorised by Dirección General de Seguros y Fondos de Pensiones and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request. MAPFRE ASISTENCIA Compañía Internacional de Seguros y Reaseguros Sociedad Anonima is incorporated and registered in the Kingdom of Spain and registered as a foreign company in the United Kingdom with company number FC021974, acting through its UK branch with branch number BR008042 and whose principal office is at Dixon House, 72-75 Fenchurch Street, London, EC3M 4BR.

**'Motor Insurance'** means a comprehensive policy of motor insurance issued by an authorised UK motor insurer which insures against accidental or malicious damage (including fire and theft) to the Insured Vehicle and which is maintained in Your name and may include named drivers under the policy throughout the Period of Insurance.

**'Net Invoice Price'** means the price paid for the Insured Vehicle including all factory fitted accessories, deducting any discount given (including and not limited to finance deposit allowance, cashback or any government grant allowance) and excluding road fund licence, new vehicle registration fee, fuel, paintwork and/or upholstery protection kits, insurance premiums (including the Premium), warranty premiums and any such associated costs and any negative equity. The Net Invoice Price of the Insured Vehicle must not exceed £50,000.

**'Period of Insurance'** means the period from the Start Date until the earliest of the following dates:

- a) the Period of Insurance covered from the Start Date of this Policy as detailed on the Certificate of Insurance, has expired, or;
- b) the date on which the Insured Vehicle is sold or transferred to a new owner, or;
- c) the date a claim is paid in respect of the Insured Vehicle under this Policy, or;
- d) repossession, or;
- e) cancellation of the Policy.

**'Policy'** means this written agreement with the Insurer to provide Fixed Benefit GAP insurance to You.

**'Premium'** means the amount payable by You (and any taxes or charges thereon) for cover under this Policy.

**'Start Date'** means the date cover commences as shown on the Certificate of Insurance. This will be the date on which You purchase this Policy.

**'Supplying Dealer'** means the VAT registered motor dealer that supplied the Insured Vehicle to You.

**'Territorial Limits'** means Great Britain, Northern Ireland, Isle of Man, Channel Islands, any member countries of the European Union and including Gibraltar, Iceland, Liechtenstein, Monaco, Norway, San Marino, Switzerland and the Vatican City at the time of the Total Loss.

**'Third Party's Insurance'** means in the event of a claim during the Period of Insurance, the Total Loss value of the Insured Vehicle is being paid by an insurer on behalf of the party who is liable for the Total Loss of the Insured Vehicle occurring.

**'Total Loss'** means where the Insured Vehicle is the subject of accidental or malicious damage, fire or theft to the extent that a claim is paid as full and final settlement under the Motor Insurance and the Insured Vehicle becomes the property of the insurer of the Motor Insurance.

**'We', 'Us' or 'Our'** means the Administrator when referred to in the context of general policy administration or Claims Administrator when referred to specifically in the context of a claim.

**'You', 'Your'** means the individual or company named on the Certificate of Insurance who is purchasing the Insured Vehicle from the Supplying Dealer.

## Benefit

The Insurer will in the event of the Insured Vehicle being declared a Total Loss in the Period of Insurance pay You the fixed sum of £1,000.

## Conditions

The Following Conditions must be met for a claim to be valid:

1. In the event of a claim the Total Loss must have occurred within the Territorial Limits.
2. The Insured Vehicle must be listed in Glass's Guide (Industry standard vehicle price guide) and principally used in the United Kingdom.
3. If any information provided to the Insurer, Administrator or Claims Administrator by You or anyone acting on Your behalf is inaccurate or fraudulent or if You fail to disclose any information in response to a specific request which might reasonably affect the Insurer's decision to provide insurance under this Policy, Your right to any benefit under this Policy will end, and the Insurer shall be entitled to recover any benefit paid, and costs incurred as a result of any such fraudulent or misleading means.
4. You may only have one Bronze GAP Policy for the Insured Vehicle.
5. This Policy is not renewable or transferable to another individual or company.
6. The Insured Vehicle must have been purchased from a VAT registered motor dealer.
7. Unless specifically agreed to the contrary this insurance will be subject to English Law and the jurisdiction of the English Courts.
8. This Policy must be purchased within 90 days from the date You take delivery of the Insured Vehicle.
9. Any potential claim must be reported to the Claims Administrator within 120 calendar days from the Date of Loss, however all claims will be subject to the Policy terms and conditions.
10. In the event of a claim the Insured Vehicle must be recorded a Total Loss registered as either category A, B, N, or S.

## Exclusions

Claims will not be paid under the following circumstances:

1. If the Insured Vehicle is stolen by any person who has access to the keys of the Insured Vehicle including but not limited to family members. This does not include occasions where access to the keys was gained using forcible means.
2. The following makes of vehicle are excluded:
  - a) any commercial vehicles over 3.5 tonne.
  - b) any imported vehicle unless manufactured as right hand drive and purchased from an authorised UK distributor.
3. In respect of any Total Loss which occurs while the Insured Vehicle is being:
  - a) used for any type of competition or rallies, racing, any type of track day, off road, speed testing, pacemaking or reliability trials;
  - b) used for commercial business use of hire and reward including and not limited to taxi, courier services and private hire including vehicles hired for use in a driving examination test but not a lesson;
  - c) an emergency vehicle;
  - d) driven by any person not holding a valid current licence to drive the Insured Vehicle.
4. In respect of any Total Loss when the driver of the Insured Vehicle is intoxicated by alcohol or under the influence of drugs not prescribed by a registered medical practitioner. This does not include occasions where access to the keys was gained using forcible means.
5. Total Loss arising from war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, acts of terrorism, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
6. Total Loss directly or indirectly caused by or contributed to or arising from ionising radiation, contamination by radioactivity from any nuclear fuel or from any nuclear waste, from the combustion of nuclear fuel or the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
7. If the Insured Vehicle has not been purchased from a VAT registered motor dealer.
8. If the Policy has not been purchased within 90 days from the date You took delivery of the Insured Vehicle.
9. If the Total Loss of the Insured Vehicle has been recorded and registered as Category X.

## Making a Claim

1. In the event of a claim please contact:  
GAP Claims Department  
Abraxas Insurance Administration Services Ltd  
1 Victoria Street, Bristol Bridge, Bristol, BS1 6AA  
Tel: 0330 400 1657
2. Details of the claim will be registered by telephone. Upon receipt of a Total Loss offer from the Motor Insurance, a claims declaration form will be sent to You to sign. You will need to return the signed declaration form to the Claims Administrator with the following:
  - a) the Motor Insurance certificate and schedule;
  - b) Motor Insurance Total Loss offer letter;
  - c) original purchase invoice in respect of the Insured Vehicle.
3. Once the Claims Administrator has issued a claims declaration, You must return the information stated above in section 2 of 'Making a Claim' within 30 calendar days, unless You have previously contacted the Claims Administrator and the Claims Administrator has agreed an extension, or other exceptional circumstances apply, no benefit will be paid in respect of the claim.

## Cancellation and Termination of Cover

You have a right to cancel cover and to receive a full refund of Premium under this Policy provided no claims are known or reported by giving written notice of cancellation within the 14 day cooling off period from the Start Date or when You receive the Policy documents (whichever is the latest), to the Administrator quoting the certificate number. If You do not cancel cover within this period then cover will continue until its natural expiry, unless You subsequently cancel the Policy.

If the Policy is cancelled after the 14 day cooling off period, provided no claims are known, pending or reported, You will be entitled to a daily pro rata refund of the paid Premium from the Start Date.

Any refund due will be calculated from the date the Administrator receives the letter of cancellation, email or phone call, whichever is the earliest date.

Once this Policy is cancelled You will not be entitled to make a claim under this Policy.

**PLEASE NOTE:** all cancellations made after the 14 day cooling off period are subject to a £35.00 administration charge, which will be deducted from any pro rata refund due.

1. The Policy will also be terminated under the following conditions:
  - i) The Insured Vehicle is no longer owned by You; or
  - ii) A benefit is paid out under this Policy.
2. The Administrator on the Insurers behalf or the Insurer may cancel this Policy if You fail to pay the Premium for the Policy.

## Customer Care

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

In writing: Abraxas Insurance Administration Services Ltd, 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)

We 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 Our 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.

Protection is at 100% where claims:

- a) Arise in respect of a liability subject to compulsory insurance, or;
- b) Arise in respect of a liability subject to professional indemnity insurance, or;
- c) Arise from the death or incapacity of the policyholder due to injury, sickness, or infirmity.

Protection is at 90% where claims arise under other types of policy with no upper limit.

Further information can be obtained from the Financial Services Compensation Scheme:

By telephone 0800 678 1100 or 020 7741 4100

By e-mail: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

For more information please visit [www.fscs.org.uk](http://www.fscs.org.uk)

## Data Protection

We need to obtain personal information from You to provide You with this policy of insurance.

We use Your personal information in the following ways:

- To provide You with policy cover, including underwriting and claims handling. This may include disclosing information to other insurers, regulatory authorities, or to Our agents who provide services on Your behalf under the terms of the policy
- To confirm, maintain, update and improve Our customer records
- To analyse and develop Our relationship with You
- To help in processing any applications You may make
- To identify and market products and services that may be of interest to You, (subject to Your prior consent)
- To carry out studies of statistics and claim rates
- For the analysis and the prevention of fraud
- For the analysis and the prevention of payment defaults
- For statistical studies by Us and/or any sectorial organisation in Europe

We may share Your details with other companies within the MAPFRE group to support the administration of Your policy. We deal with third parties that We trust to treat Our customers' personal information with the same stringent controls that We apply ourselves.

Information which You supply to Us in connection with this policy will be held on Our computer records. We will not keep Your personal information for longer than necessary.

You are entitled on request to receive a copy of the personal information We hold about You. This will be information that You have given to Us during Your policy. We do not hold any information relating to Your credit status. If You would like a copy of Your information, please contact Our Data Protection Officer, 1 Victoria Street, Bristol Bridge, Bristol BS1 6AA.

We keep records of any transactions You enter with Us or Our partner companies for six years. This is to enable a response to all claims under the policy, validation of policy cover, any enquiries, complaints or disputes that arise in that period and to comply with Our legal and regulatory requirements. We may keep other personal information about You if it is necessary for Us to do so to comply with the law.

To assist with fraud prevention and detection We may:

- Share information about You across Our group, with other insurers and, where We are entitled to do so under the Data Protection legislation, the police and other law enforcement agencies
- Pass Your details to a central insurance application and claims checking system, whereby it may be checked against information held by that central insurance application and claims checking system and shared with other insurers
- Check Your details with fraud prevention agencies and, if You give Us false or inaccurate information and We suspect fraud, We will record this with the fraud prevention agency and other organisations who may also use and search these records to:
  - a) Help make decisions about credit and credit related services for You and members of Your household
  - b) Help make decisions on motor, household, credit, life and other insurance proposals and claims for You and members of Your household
  - c) Trace debtors, recover debt, prevent fraud and to manage Your insurance policies
  - d) Check Your identity to prevent money laundering, unless You provide Us with other satisfactory proof of identity
  - e) Undertake credit searches and additional fraud searches.

Under the Data Protection legislation, the MAPFRE group can only discuss Your personal information with You. If You would like anyone else to act on Your behalf, please contact Us. You can do this by contacting Our Data Protection Officer, 1 Victoria Street, Bristol Bridge, Bristol BS1 6AA.

## Contact Us

### **Administrator (for all policy administration other than claims):**

**Write to:** Insure & Go Insurance Services Limited, 10<sup>th</sup> Floor, Maitland House, Warrior Square, Southend-on-Sea, Essex, SS1 2JY

**Phone:** 0330 400 1201

**Email:** [enquiries@insureandgo.com](mailto:enquiries@insureandgo.com)

### **Claims Administrator (for claims only):**

**Write to:** Abraxas Insurance Administration Services Ltd, 1 Victoria Street, Bristol Bridge, Bristol, BS1 6AA

**Phone:** 0330 400 1657

**Email:** [gapclaims@mapfre.co.uk](mailto:gapclaims@mapfre.co.uk)

Insure & Go Insurance Services Limited act as agents of the Insurer in collecting premiums and handling refunds and Abraxas Insurance Administration Services Ltd act as agents of the Insurer for settling claims, such monies are deemed to be held by the insurers with which your insurance is arranged.

# Total Loss Assistance Insurance

## Insurance Product Information Document

### Company: MAPFRE ASISTENCIA

MAPFRE ASISTENCIA Compañía Internacional de Seguros y Reaseguros Sociedad Anonima incorporated and registered in Spain, registered as a foreign company in the United Kingdom with company number FC021974, acting through its UK branch with branch number BR008042. Authorised by Dirección General de Seguros y Fondos de Pensiones and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority FRN 203041

### Product: Bronze GAP Insurance

This document does not describe the full terms of the Total Loss Assistance Insurance policy. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

#### What is this type of insurance?

This Bronze GAP Insurance policy is designed to work alongside your comprehensive motor insurance in the event your vehicle is declared a total loss. It will pay you the limit specified on your certificate of insurance in the event that the insured vehicle is declared a total loss within the period of cover.



#### What is insured?

- ✓ The policy will pay you the limit specified on your certificate of insurance in the event that the insured vehicle is declared a total loss within the period of cover.



#### What is not insured?

- ✗ Where the insured vehicle is not declared a total loss, or where no motor insurance settlement is paid.
- ✗ Where the insured vehicle is left unattended unless all security devices/immobilisers present on the insured vehicle have been activated and the vehicle is locked.
- ✗ Any claim where a removable ignition device is left unsecured, or in, or on, the insured vehicle.
- ✗ Any total loss that occurs while the insured vehicle is in the control of anyone not permitted to drive the insured vehicle, unless the total loss occurs as a result of fire or theft.
- ✗ Any claim where the insured vehicle can be repaired but you have asked for the motor insurance claim to be dealt with on a total loss basis.



#### Are there any restrictions on cover?

- ! The policy must be purchased within 90 days of the date you take delivery of the insured vehicle.
- ! You must be the registered keeper and/or owner of the insured vehicle or the insured vehicle must be financed on your behalf.
- ! Any imported vehicle unless manufactured as right hand drive and purchased from an authorised United Kingdom distributor is not eligible for cover.
- ! You may only have one Bronze GAP Policy for the Insured Vehicle.
- ! The insured vehicle must be covered by a policy of comprehensive motor insurance
- ! The insured vehicle must be listed in glass's guide
- ! The insured vehicle must weigh no more than 3,500kg





## Where am I covered?

- ✓ Great Britain, Northern Ireland, Isle of Man, Channel Islands and member countries of the European Union.



## What are my obligations?

- Prior to the start of the contract you must provide the Insurer with honest, accurate and complete information.
- During the contract you must inform the Insurer without delay of any changes in your situation.
- In the event of a claim you must contact the claims department prior to accepting any motor insurance settlement as soon as possible.
- Any potential claim must be reported to the Claims Administrator within 120 calendar days from the Date of Loss, however all claims will be subject to the Policy terms and conditions.



## When and how do I pay?

You need to pay the premium at the point that you purchase the policy. You must pay the premium as a one-off payment. Payment can be made by bank transfer, direct debit or debit/credit card.



## When does the cover start and end?

Cover starts on the date you purchase the insurance and ends on the earliest of the following:

- a. At the end of the policy period
- b. The date on which the insured vehicle is sold or transferred to a new owner.
- c. The date a claim is paid in respect of the insured vehicle under this policy.
- d. Repossession
- e. Cancellation of the policy.



## How do I cancel the contract?

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

By email: [enquiries@insureandgo.com](mailto:enquiries@insureandgo.com)

By telephone: 0330 400 1420

In writing: In writing: Insure & Go Insurance Services Limited, 10<sup>th</sup> Floor, Maitland House, Warrior Square, Southend-on-Sea, Essex, SS1 2JY

You have the right to cancel the policy and to receive a full refund of premium by giving notice of cancellation within 14 days of the date you receive your policy documents. If the policy is cancelled after the cooling off period 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.



**Claims address**

1 Victoria Street, Bristol Bridge,  
Bristol, BS1 6AA

**Claims Line**

0330 400 1657

**Claims e-mail**

[gapclaims@mapfre.co.uk](mailto:gapclaims@mapfre.co.uk)

**GAP Administration Team**

0330 400 1201

IGB/1018

**insureandgo.com**