

## Combination GAP Insurance

### Introduction

Your Combination GAP Insurance is arranged by: ALA IB Ltd trading as ALA Insurance Brokers with UK General Insurance Limited on behalf of Ageas Insurance Limited.

Ageas Insurance Limited are registered in England No.354568. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA.

ALA IB Ltd trading as ALA Insurance Brokers and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This can be checked on the Financial Services Register by visiting the FCA's website at [www.fca.org.uk](http://www.fca.org.uk)

### Eligibility Requirements

You are eligible for cover under this policy provided:

1. You purchase this policy within 105 days of taking ownership of the Vehicle from a VAT Registered Dealership or Internet Broker.
2. The Net Invoice Selling Price does not exceed £75,000 (seventy-five thousand pounds);
3. The Vehicle is listed in Glass's Guide and is less than 10 years old, and has covered less than 200,000 miles on the day that You purchase Your policy;
4. The Vehicle is a hackey carriage taxi;
5. The Vehicle is not specifically excluded under the terms and condition of this policy.

### Cover Provided by Your Invoice GAP Insurance Policy

You have completed a Proposal and agreed to pay the required premium to ALA IB Ltd T/A ALA Insurance Brokers.

In return, and subject to the terms and conditions of this policy, if a Total Loss of the insured Vehicle occurs within the Territorial Limits during the Period of Insurance, We will pay:

- a) the difference between the Insured Value (The amount that You receive under Your Motor Insurance Policy in respect of Your Vehicle being a Total Loss) and either the purchase price of the insured Vehicle as confirmed by the Net Invoice Selling Price or the amount of Your Early Settlement Figure, whichever is the greater; or

- b) Where You have a Lease Agreement following the Total Loss of Your Vehicle We will pay the difference between the Insured Value and the Early Termination Charge.

The maximum amount We will pay is restricted to the Limit of Liability as stated on the Policy Schedule.

### What is Not Covered

1. Vehicles used in any sort of competitions or rallies. Vehicles used for racing, pace making, speed testing or in reliability trials; Vehicles not listed in Glass's Guide; kit cars; invalid carriages; commercial Vehicles of more than 3500kg gross weight; or American, Australian and Canadian Vehicles unless they were built for the UK market.
2. Driving school vehicles, chauffeur and courier vehicles.
3. A Total Loss that occurs when the driver of the Vehicle is intoxicated by alcohol, or under the influence of drugs not prescribed by a registered medical practitioner or drugs prescribed by a registered medical practitioner where a warning against driving has been given.
4. Any Vehicle, which is not covered by a Motor Insurance Policy for the full duration of the Period of Insurance.
5. Any Vehicle over ten years old at the start date of this policy.
6. Any Vehicle with over 200,000 recorded miles at the start date of this policy.
7. Arrears, maintenance charges, insurance premiums, recoverable VAT, excess mileage charges or wear and tear charges payable under a Lease Agreement.
8. The initial payment / rental deposit paid under a Lease Agreement.

Please refer to your policy document for full details of what is not covered.

### Best Endeavours

You must, prior to the acceptance of any claim hereunder, demonstrate to Our satisfaction that You have used Your best endeavours to obtain the maximum settlement under Your Motor Insurance Policy.

If You accept an offer of settlement from Your Motor Insurer of less than the current Market Value of the Vehicle, We reserve the right to contact the Motor Insurer in Your name to assess the offer of settlement and where

necessary seek settlement in-line with the Market Value at the time of the incident that lead to Your Vehicle being declared a Total Loss.

Any actions taken in Your name regarding the Insured Value will not affect the payment of a claim under Your policy.

#### Assignments

The Insured person shall not be entitled to assign any of their rights hereunder unless agreed by The Insurer.

#### Consumer Insurance Act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:

- supply accurate and complete answers to all the questions we or the administrator may ask as part of your application for cover under the policy;
- to make sure that all information supplied as part of your application for cover is true and correct;
- tell us of any changes to the answers you have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that your policy is invalid and that it does not operate in the event of a claim.

#### Cancellation

We hope You are happy with the cover this policy provides. However, if after reading Your policy, this insurance does not meet with Your requirements, please return it to the Administrator, within 30 days of issue and We will refund Your premium, provided You have not made a claim.

Thereafter, You may cancel Your policy in writing at any time, provided You have not made a claim and receive a pro rata refund proportionate to the number of unexpired days remaining during the Period of Insurance subject to the deduction of an administration fee of £35. Requests for cancellation should be made in writing to the Administrator.

#### How to Make a Claim

In the event of a possible claim under this policy please follow the claims procedure set out below with written notice of the facts on which the claim is based, to be provided to the Claims Administrator within 120 days of the date of the loss.

If such notice should not be given within such period or any extension agreed by The Insurer, no payment under this policy will be granted.

#### Claims Procedure

Contact the Claims Administrator on 0191 258 8154 with the following information:

- Your name, address and postcode;
- A daytime contact telephone number;

- The Policy reference number;
- Details of the Vehicle.

The Claims Administrator will then advise You how to proceed with Your claim. Please quote Your policy number in all correspondence.

UK General Insurance Limited are an insurer's agent and in the matters of a claim act on behalf of The Insurer.

#### Customer Service / Complaints

It is Our intention to give You the best possible service but if You do have questions or concerns about this insurance or the handling of a claim You should follow the complaints procedure.

For complaints regarding the sale of Your policy, in the first instance please contact:

ALA IB Ltd T/A ALA Insurance Brokers, Unit 3, Park Farm Courtyard, Easthorpe, Malton, YO17 6QX.

Telephone: 01653 916304  
Email: info@ala.co.uk

In all correspondence please state Your full name, address and registration number.

For complaints regarding a claim under Your policy, in the first instance please contact:

Mechanical Breakdown & General Insurance Services Limited  
21/26 Howard House  
Howard Street  
North Shields  
Tyne & Wear  
NE30 1AR.

Telephone: 0191 258 8154.

In all correspondence please state that Your insurance is provided by UK General Insurance Limited and quote scheme reference 05456A.

For full details of the complaints procedure and the escalation process, please refer to Your policy document.

#### Data Protection Act 1998

Please note that any information provided to Us will be processed by Us and Our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.