

## GAP Extend Vehicle Replacement Insurance

### **Introduction**

Your GAP Extend Vehicle Replacement Insurance is arranged by ALA IB Limited trading as ALA Insurance Brokers and underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

ALA IB Limited trading as ALA Insurance Brokers are authorised and regulated by the Financial Conduct Authority. Firm reference number 571109.

UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Firm reference number 310101.

This can be checked on the Financial Services Register by visiting the FCA's website at [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by calling them on 0800 111 6768.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

### **Cover Provided**

You have completed an application and agreed to pay the required premium to the Administrator.

If within the Period of Insurance an incident occurs which results in the insured Vehicle being classed as a Total Loss by the Motor Insurer, We will in consideration of the payment of the premium pay the difference between; the Insured Value and the price of the Replacement Vehicle, Or the Early Settlement Figure owed on Your finance Agreement, whichever is the greater following a Total Loss.

The maximum amount We will pay in respect of any one claim will not exceed the Limit of Liability as shown in Your Policy Schedule.

### **Eligibility Requirements**

You are eligible for cover under this policy provided:

1. Cover must be purchased within 30 days from the expiry date of Your existing GAP insurance policy unless Your original Vehicle Replacement GAP insurance policy was not purchased from Us, in which case cover must be purchased before Your original Vehicle Replacement GAP insurance policy expires.
2. You are to be the owner or registered keeper of the Vehicle or You are financing the Vehicle on behalf of the owner or registered keeper of the Vehicle.
3. The registered keeper or owner of the Vehicle holds a driving licence that is valid for use in the United Kingdom for the duration of the Policy.
4. The Net Invoice Selling Price does not exceed £125,000 (one hundred and twenty five thousand pounds);
5. The Vehicle is listed in Glass's Guide and is less than ten years old and has covered less than 80,000 miles on the day that You purchase Your policy;

6. The Vehicle is not specifically excluded under the terms and condition of this policy;
7. The Vehicle is insured under a comprehensive Motor Insurance Policy.

### **Best Endeavours**

The Insured shall use their best endeavours to obtain the maximum settlement under their Motor Insurance Policy. If the Insured accepts an offer of settlement from their Motor Insurer of less than the current Market Value of the Vehicle, the Insurer reserves the right to contact the Motor Insurer in Your name to access 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 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.

### **Exclusions**

1. Any costs or losses suffered or incurred by You or any other person, which:
  - 1.2 Are not the subject of an indemnity under the accidental damage, fire or theft section of the Motor Insurance Policy, or
  - 1.3 Occur while the Vehicle is being driven or used by a person who is not insured to drive or use it under the terms of the Motor Insurance Policy (unless reported as a theft to the Police).
2. 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.
3. Any Vehicle, which is left unattended unless the doors have been locked and the keys have been removed from the Vehicle, and all security devices and immobilisers have been activated and are in full working order.
4. Any Vehicle over ten years old and has covered more than 80,000 miles at the start date of this policy.

### **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 is not given within this period or any extension agreed by the Insurer, no payment under this policy will be granted.

### **Claims Procedure**

Contact the Claims Administrator: Mechanical Breakdown & General Insurance Services Limited, Cobalt Business Exchange, Cobalt Park Way, Wallsend, Newcastle Upon Tyne, NE28 9NZ or by telephoning 0191 258 8141 with the following information:

1. Your name, address and postcode

2. a daytime contact telephone number
3. the Policy reference number
4. 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 Ltd is an agent of Great Lakes Insurance SE and in the matters of a claim act on behalf of Great Lakes Insurance SE.

### **Cancellation**

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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.

### **Termination**

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The insurance provided hereunder will automatically terminate on the occurrence of one of the following:

1. The natural expiry date of this policy;
2. Payment of a claim under this policy;
3. The date this policy is cancelled.

If You choose to have the Vehicle replaced on "a new for old basis" under the terms of Your Motor Insurance Policy following a Total Loss of the Vehicle within 12 months of the start date of this policy, We will set up a new policy on the replacement Vehicle for the same term as the original policy at no additional premium, if You ask Us to do so.

### **Administrator**

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ALA IB Limited trading as ALA Insurance Brokers, Unit 3, Park Farm Courtyard, Easthorpe, Malton, YO17 6QX are responsible for the registration of Your policy. Telephone: 01653 916304.

### **Customer Service / Complaints**

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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 below.

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

ALA IB Limited trading as ALA Insurance Brokers  
Unit 3  
Park Farm Courtyard, Easthorpe  
Malton, YO17 6QX  
Tel: 01653 916304

Email: [info@ala.co.uk](mailto: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 the Claims Administrator:

Mechanical Breakdown & General Insurance Services  
Limited  
Cobalt Business Exchange  
Cobalt Park Way  
Wallsend

Newcastle Upon Tyne, NE28 9NZ

Telephone: 0191 258 8141.

In all correspondence please state that Your insurance is provided by UK General Insurance Limited and quote scheme reference 05623D.

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

### **Consumer Insurance Act**

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

1. 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;
2. to make sure that all information supplied as part of your application for cover is true and correct;
3. tell us of any changes to the answers you have given as soon as possible.

You must take reasonable care to provide complete and accurate answers to the questions We ask when You take out, make changes to and renew Your policy. If any information You provide is not complete and accurate, this may mean Your policy is invalid and that it does not operate in the event of a claim or We may not pay any claim in full.

### **Data Protection Act 1998**

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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.