



Hello from *me*

Thanks for choosing motoreasy, the UK's most dynamic motoring solution.

This booklet is designed to give you more detail about your GAP Insurance policy, and explains how to claim in the event of a vehicle write-off.

This GAP Insurance policy is designed to work in conjunction with your car insurance policy, in the event of a write-off we will help you to replace your vehicle or settle any outstanding finance.

Thank you for protecting your vehicle with us. motoreasy also provide convenient and hassle-free MOT testing, servicing, repairs and warranties. If you require any help, or would like to discuss our other products or services, please feel free to contact our team via your MotorEasy account on our website.

Finally, if you feel that you are not getting great service from us - please let me know.



Duncan McClure Fisher
motoreasy CEO

duncan.mcclurefisher@motoreasy.com

Contents.

Introduction and Contractual Agreement	5-7
Definitions	9-11
Eligibility	13
What is covered	15-16
What is not covered	18-19
How to make a claim	21-23
When your cover ends	25
Cancellation	27
General conditions	29-31
Complaints and arbitration	33
Data protection	35
Policy summary	37-40
Initial disclosure document	42





Introduction and Contractual Agreement

Introduction

Thank you for buying your GAP insurance from motoreasy. There are 3 types of Guaranteed Asset Protection (GAP) insurance in this policy booklet which are:

- **Return to Value (RTV)**
- **Return to Invoice (RTI)**
(Includes Contract Hire & Leasing Terms)
- **Vehicle Replacement Insurance (VRI)**

The GAP policy **you** have chosen is shown on **your schedule of cover**. If **you** have any queries regarding **your** cover please get in touch.

If during the **period of insurance your insured vehicle** is subject to a **total loss** claim and is written off by **your** comprehensive **motor insurer**, subject to terms and conditions of this policy, **we** will pay **you** the difference between:

RTV: the **motor insurance settlement** paid by **your motor insurer** and the **insured value** at the **start date**.

RTI: the **motor insurance settlement** and the **net invoice price you** originally paid for **your insured vehicle**. Or, the **motor insurance settlement** and the amount required to settle **your outstanding finance balance**, depending on which amount is greater.

Note: If you have purchased **your insured vehicle** under a

Contract Hire or Leasing Agreement the RTI Policy will pay the difference between the **motor insurance settlement** and the Lease Termination Charge required by the Leasing Company.

VRI: the **motor insurance settlement** and the current replacement price of a vehicle matching the make, model, age, mileage, specification and overall condition of the **insured vehicle** at the **start date**.

Your schedule of cover sets out the details of **you, your insured vehicle**, the **period of insurance** and the type of cover that **you** have selected.

Understanding your policy:

Please read this policy and **your schedule of cover** carefully so **you** know what cover is provided, what is excluded and what **you** should do if **you** need to claim. Failure to comply with the policy terms and conditions may jeopardise the payment of any claim which might arise and could lead to the policy becoming void. Please ensure **you** keep this policy and **your schedule of cover** in a safe place so **you** can read it again if **you** need to.

Please check that the information contained in **your schedule of cover** is correct, that the policy meets **your** requirements and the **insured vehicle** is covered for the correct value under **your motor insurance policy**.

Defined words are shown in “**bold**” wherever they appear.

Contractual Agreement

This policy wording is evidence of a legally binding contract of insurance between **you** and Qudos Insurance A/S (hereinafter known as the '**insurer**', '**we**', '**us**', '**our**'). Registered Office: Kongevejen 371, DK 2840 Holte, Denmark. Registered in Denmark; company number 33956967.

Qudos Insurance A/S is authorised and regulated by Finanstilsynet (The Danish FCA); Danish FCA number 53112. As an insurance company authorised within the European Union Qudos Insurance A/S is permitted to conduct business in the United Kingdom and is authorised by the Financial Conduct Authority (FCA). You can check this by visiting the FCA website.

We will provide cover under the terms, exceptions, conditions and any **endorsement** of this policy, relating to any **period of insurance** for which **we** have accepted **your premium**, and **you** have made payment in full or have entered into an agreement to pay **your premium**. This contract is based on **your application** (or any statement of facts or statement of insurance **we** prepare using the information **you** have provided), and any declaration **you** make.

This policy is administered by Car Care Plan Limited (hereinafter known as the '**administrator**'). Registered Office: Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG. Registered in England No: 850195.

Car Care Plan Limited is authorised and regulated by the Financial Conduct Authority.

Introduction

Contact details

If **you** need to contact **us**, **you** should use the relevant contact details of **our administrator** as set out below:

For general enquiries, amendments, or cancellations login to **your MotorEasy** account on the motoreasy web portal, send a message to admin@motoreasy.com, call 0333 253 8148 or **you** can contact **us** in writing via the **administrator's** address below:

Car Care Plan Limited
Jubilee House
5 Mid Point Business Park
Thornbury
West Yorkshire
BD3 7AG.

If you need to make a claim please refer to the Section “how to make a claim” on pages 21 -23.

Car Care Plan Limited is authorised and regulated by the Financial Conduct Authority.



Definitions

The following terms have the same meaning throughout this document where they appear in bold.

Definitions

Administrator means Car Care Plan Ltd, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG;

Application means any written or oral declaration together with any additional information **you** may have supplied to the **insurer** in connection with this insurance;

Date of total loss means the date of the **incident** that gives rise to **your** claim for the **total loss** of the **insured vehicle**;

Eligible vehicle means the vehicle shown on **your schedule of cover**;

End date means the date this insurance cover ends, see 'When **your** cover ends' page 26;

Endorsement means statements, found in **your schedule of cover**, that either show changes to the terms of **your** policy or terms that apply specifically to **you**.

Financial interest means suffering financial detriment in the event of a **total loss**;

Glass's Guide means the car values guide published monthly by Glass's Information Services Limited, used for assessing vehicle values (refer to: www.glass.co.uk);

Grey import means any imported vehicle (unless specifically manufactured as right hand drive and purchased from a United Kingdom distributor authorised by the manufacturer of the vehicle);

Incident means the initial cause which results in **total loss** of the **insured vehicle**;

Insured value means the lower of **Glass's Guide** retail value for a vehicle of the same make, model and specification level, age, mileage and overall condition at the **start date** (or an equivalent published value if the **Glass's Guide** retail value is no longer available) or the value declared by **you**;

Insured vehicle means an **eligible vehicle**, being purchased by **you**, specified on the purchase invoice and declared on the **schedule of cover** which has a maximum retail price when new, of £50,000;

Lease agreement means the contract hire or lease agreement with the **lease company** relating to **your vehicle** for the use of **your vehicle**.

Lease company means an authorised United Kingdom **lease company** with whom **you** have a lease or contract hire agreement in respect to **your vehicle**.

Definitions

Lease early termination charge means the net balance required by the **lease company** at the date of the **total loss** to settle the indebtedness under the **lease agreement**, excluding any arrears, all maintenance, road fund licence fee, insurance premiums, recoverable VAT, excess mileage charges, excess wear and tear charges, and any uncollected **premium** under this policy.

Market value means the retail **market value** based on that listed in the current **Glass's Guide** for purchasing, or replacing, the **insured vehicle** with one of the same make, model, trim level, recorded mileage and being in a similar condition. Where **Glass's Guide** is not available or there is a dispute over valuation, **we** will consider alternative equivalent motor trade publications such as Parkers car valuations.

MotorEasy Account is **your** online account through which policies are managed, enquires are made and claims submitted.

Motor insurance policy means a fully comprehensive **motor insurance** policy issued by a United Kingdom authorised **motor insurer** to **you** covering the **market value** of the **insured vehicle**, and which is maintained throughout the **period of insurance**.

Motor insurance settlement means the money that **you** receive from the **motor insurer** following a claim for the **total loss** of the **insured vehicle**.

Motor insurer means the company that issued a comprehensive **motor insurance policy** relating to the **insured vehicle**.

Negative equity means any amount outstanding on a previous loan or finance agreement relating to a previous vehicle owed by **you** which inflates the purchase price of the **insured vehicle**.

Net invoice price means the price paid by **you** for the **insured vehicle**, not exceeding £50,000 (including all factory and dealer fitted optional extras and/or accessories, road fund licence and warranty costs, to a maximum of £1,500 and which are noted on the invoice) and after any discount given but excluding delivery charges, fuel, paintwork, upholstery protection kits, cherished number plate transfers, insurance premiums, subscription charges or any other administration fees included on the invoice.

Outstanding finance balance means the amount owing to the finance company at the time of the **total loss** relating to the **insured vehicle**, less any arrears, rebates or refunds for other insurance products.

Period of insurance means the period between the **start date** and the **end date**.

Premium means the amount payable by **you** (and any taxes or charges thereon) for GAP insurance under this policy.

Definitions

Schedule of cover means the document that names **you** as the policyholder and sets out what this policy covers **you** for. **We** will replace **your schedule of cover** if **you** make any changes to the policy during the **period of insurance**.

Start date means the date shown on **your schedule of cover** as the date this insurance cover commences.

Territorial limits means Great Britain, Northern Ireland, Isle of Man, Channel Islands and member countries of the European Union.

Total loss means when the **insured vehicle** is the subject of accidental damage, fire or theft to the extent that a claim is paid as full and final settlement under the **motor insurance policy** and the **insured vehicle** becomes the property of the **motor insurer**.

we, us, our, insurer means Qudos Insurance A/S. Registered Office: Kongevejen 371, DK 2840 Holte, Denmark. Registered in Denmark; company number 33956967.

you, your, yourself means either:

- (i) a private individual or a sole trader who is eligible for cover under Section 4 (i) below and whose name appears as the **insured** on the **schedule of cover**; or
- (ii) a partnership, which in the name of at least one partner, appears as the insured providing the partner fulfils the criteria set out in Section 4 (i) (a) and the partnership fulfils the criteria set out in Section 4 (ii) and whose name appears as the insured on the **schedule of cover**; or
- (iii) a limited company or other legal entity which is eligible for cover under Section 4 (ii) below and whose name appears as the insured on the **schedule of cover**.



Eligibility

Eligibility

- (i) an individual or sole trader will be eligible for this insurance cover if he or she:
 - (a) is at least 18 years of age at the **start date**; and
 - (b) is resident in the England, Scotland, Northern Ireland, Wales, the Isle of Man or the Channel Islands at the **start date**; and remain so throughout the **period of insurance**; and
 - (c) is the owner and registered keeper of the **insured vehicle** or is the spouse or civil partner of the owner and registered keeper of the **insured vehicle** and who has **financial interest** in the **insured vehicle** or is the lessee identified in a **lease agreement** relating to the **insured vehicle** ; and
 - (d) holds a valid, current full driving licence; and
 - (e) is the policyholder or a named driver on the **motor insurance policy**; and
 - (f) has paid the **premium** and agreed to comply with the terms and conditions of this policy.
- (ii) a partnership, limited company or other legal entity will be eligible for this insurance cover if it:
 - (a) is permanently situated, and in the case of a limited company, registered in the England, Scotland, Northern Ireland, Wales, the Isle of Man or the Channel Islands;
 - (b) has purchased the **insured vehicle** with either their own monies or, if applicable, with monies advanced under a finance agreement;
 - (c) has a **motor insurance policy** in place covering the **insured vehicle** for the lifetime of this policy;
 - (d) is the registered keeper of the **insured vehicle**;
 - (e) has applied for insurance cover, or if a partnership, at least one partner has in the name of the partnership applied for insurance cover; and
 - (f) has paid the **premium** and agreed to comply with the terms and conditions of this policy.
- (iii) **Eligible vehicle** - a vehicle can only be considered as the **insured vehicle** under this policy if it:
 - (a) is less than 7 years old or less than 4 months old for VRI policies at the **start date**;
 - (b) has covered less than 80,000 miles or less than 500 miles for VRI policies at the **start date**;
 - (c) has a recorded **insured value** of less than £50,000;
 - (d) is a car or light commercial vehicle (LCV) weighing less than 3,500 kg Gross Vehicle Weight (GVW). This does not include scooters, motorcycles, buses, coaches, LCVs greater than 3,500 kg GVW, trucks, heavy goods vehicles (HGVs) taxis or vehicles used for hire or reward;
 - (e) has no modifications other than in accordance with manufacturers' specifications;
 - (f) it is listed in **Glass's Guide**; and
 - (g) is a United Kingdom specification vehicle, built for principal sale in the United Kingdom and is not classed as a **grey import**.

 What **is** covered?

What is covered?

The benefits applicable to **you** depend on the type of GAP policy **you** selected when applying for this insurance.

- (i) There are 3 types of GAP insurance in this policy booklet and the type **you** have selected will be shown in **your schedule of cover**. **You** will be able to submit a GAP

claim if during the **period of insurance your insured vehicle** is subject to a **total loss** claim under **your** motor insurance.

Payment will be based on the type of GAP policy **you** have purchased (as listed in the following table):

Return to Value (RTV)	Return to Invoice (RTI)	Vehicle Replacement Insurance (VRI)
<p>Covers the difference between: the motor insurance settlement paid by the motor insurer and the insured value at the start date.</p> <p>(available for new cars owned more than 4 months and used cars under 7 years old and with less than 80,000 recorded miles).</p>	<p>Covers the difference between: the motor insurance settlement and the net invoice price you originally paid for your insured vehicle. Or, the motor insurance settlement and the amount required to settle your outstanding finance balance, depending on which amount is greater.</p> <p>Note: If you have purchased your vehicle under a lease agreement the RTI Policy will pay the difference between the the motor insurance settlement and the lease early termination charge required by the lease company (available for new cars & used cars purchased within the last 4 months, used cars must also be under 7 years old and with less than 80,000 recorded miles).</p>	<p>Covers the difference between: the motor insurance settlement and the current replacement price of a vehicle matching the make, model, age, mileage, specification and overall condition of the insured vehicle at the start date.*</p> <p>(available for new cars under 4 months old and with less than 500 recorded miles).</p>

* Or the vehicle type closest to the specification and recommended retail price of the **insured vehicle** at the time it was purchased if exactly the same make and/or model is no longer available at the time of a claim.

What is covered?

- (ii) The maximum claim limit amount **we** will pay is £25,000, regardless of the number of policies **you** may have with **us** and this amount includes payment of any excess **you** may have from **your motor insurance policy** up to £500.
- (iii) **Motor Insurance Policy Excess** - **we** will cover up to £500 in respect of any **motor insurance policy** excess that **you** have had to pay to **your motor insurer** as part of **your total loss** claim. If liability for the **incident** is in dispute, **we** will not pay this benefit until liability is confirmed.
- (iv) The **total loss** of the **insured vehicle** must occur during the **period of insurance** and within the **territorial limits**.
- (v) **You** are covered for factory and dealer fitted optional extras and/ or accessories up to a maximum of £1,500 - applicable if **you** have purchased RTI or RTV GAP policy.
- (vi) Where applicable, the benefits under the section What is Covered (i) to (vi) will be paid directly to **you**.
- (vii) **You** will be responsible for settling any outstanding finance arrangements **you** may have directly with **your** finance company. If **you** have a **lease agreement** or contract hire agreement, **we** will pay the difference up to the sum insured, between the **insured value** and the lease early termination charge to the lease company.

 What **is not** covered?

What is not covered?

- (i) The benefit will not be paid for a **total loss** of the **insured vehicle** if:
 - (a) the **insured vehicle** is used for pacemaking, racing, speed testing, reliability trials or any other competitive event, or being used as an emergency vehicle or for hire or reward (e.g. a taxi or courier vehicle) or if the vehicle is a bus, truck, heavy goods vehicle or motorcycle;
 - (b) it has been modified other than in accordance with the manufacturer's specifications;
 - (c) it was economically repairable and **you** requested and obtained a cash settlement from **your motor insurer** rather than having the remedial repairs completed;
 - (d) **you** accept a permanent replacement vehicle from **your motor insurer** under **your motor insurance policy**;
 - (e) it is not a United Kingdom specification vehicle, or it is not built for principal sale in the United Kingdom, or it is classed as a **grey import**; or
 - (f) it is owned at the **date of total loss**, temporarily or otherwise (resulting from trade-in or acquisition for the purposes of resale) by a business formed for the purposes of selling or servicing motor vehicles.
- (ii) The benefit will not be paid if the **total loss**:
 - (a) does not result in a full and final **motor insurance settlement** being paid by **your motor insurance policy**; or
 - (b) occurred before the **start date** or after the **end date**;
 - (c) is caused when the **insured vehicle** is driven, with **your** general consent, by someone who does not hold a valid driving licence or is in breach of the conditions of that driving licence;
 - (d) results from an accident when **you**, or any other person with **your** general consent drive the **insured vehicle** when intoxicated by alcohol or under the influence of drugs not prescribed by a registered medical practitioner or drugs prescribed by a registered medical practitioner in respect of which a warning against driving has been given;
 - (e) results from any act or omission which is wilful, unlawful or negligent on **your** part, or on the part of any other person with **your** general consent driving the **insured vehicle**;
 - (f) is not covered by **your** comprehensive **motor insurance policy**;
 - (g) results from an **incident** outside the **territorial limits**;

What is not covered?

- (h) is 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;
 - (i) arises 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, confiscation, nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority;
 - (j) is not the result of an indemnity claim under the accidental damage, fire or theft sections of the **motor insurance policy**.
- (iii) **we** will not pay costs in respect of any loss of use of the **insured vehicle** or any other costs that are indirectly caused by the event which led to **your total loss** claim, unless specifically stated in this policy; or
- (iv) **we** will not pay any part of a claim in relation to **negative equity**; or
- (v) **we** will not pay the amount of any **motor insurance policy** exceeding £500;
- (vi) this policy does not cover any factory and dealer fitted optional extras and/or accessories exceeding the total maximum amount of £1,500 and/or any items that are not noted on the invoice; or delivery charges, fuel, paintwork, upholstery protection kits, cherished number plate transfers, insurance premiums, non-insured warranty costs, non-standard fittings, salvage value, subscription charges or other administration fees included on the invoice, or any **motor insurer's** excess not covered by Section 5 (iii), or any VAT element if **you** are entitled to reclaim VAT; or any reduction in the **motor insurer's** settlement due to **your** negligence or **you** under insuring the **insured vehicle's** value or **you** having modified the **insured vehicle**, or any shortfall due to the **motor insurer** paying less than the **market value** of the **insured vehicle** if **you** accepted their settlement offer without **our** consent.

How to make a claim

How to make a claim

- (i) As soon as **you** think the **insured vehicle** may be declared a **total loss you** should immediately contact **Car Care Plan (CCP)** on tel: **0344 573 8069** or email **GAPclaims@carcareplan.co.uk** before **you** accept any settlement offer from **your motor insurer** (please refer to (v) (d) below). When **you** contact **CCP** to request a claim form **CCP** will call **you** to discuss how to deal with the settlement offer from **your motor insurer**.
- Completion and postage of any documents **we** may require will be at **your** expense.
- If any documents requested under this Section 7 are not received promptly **our** claims assessment process will be delayed.
- We** will only ask for information relevant to **your** claim. If **you** are unable to supply any evidence **we** require listed in this Section, then **we** may ask **you** for alternative evidence to support **your** claim.
- (ii) To be able to process **your** claim quickly **we** may request that **you** send **us** a fully completed claim form including the signed declaration, along with:
- (a) written confirmation from **your motor insurer**:
 - (i) that the **motor insurer** has paid the **motor insurance settlement** following **your** claim for **total loss**; and
 - (ii) the terms on which the **motor insurance settlement** was made.
 - (b) written consent from the policyholder of the **motor insurance policy** to contact the **motor insurer** in relation to the **total loss** claim;
 - (c) **your** up to date **motor insurance** schedule; and
 - (d) the original purchase invoice in respect of the **insured vehicle**;
 - (e) a copy of **your finance agreement**, written confirmation from **your finance company** of the early settlement amount and the terms on which it has been calculated - if applicable.

How to make a claim

- (iii) **We** may at any time request **you** to provide **us** with additional proof in order to validate **your** claim. These can include:
 - (a) evidence that **you** were not eligible to reclaim VAT on the purchase of the **insured vehicle**; or
 - (b) evidence that the **insured vehicle** was not outside the United Kingdom for more than 30 days immediately preceding the **total loss**;
 - (c) the Vehicle Registration Document (V5);
 - (d) a copy of correspondence from the police;
 - (e) a copy of **your** Vehicle Inspection Report (VIR) - if available from **your motor insurer**;
 - (f) **your** latest MOT certificate - if the **insured vehicle** is over three years old.
- (iv) In the event of a claim **you** should contact the **CCP** Claims Department before accepting the valuation/payout from **your motor insurer**. **We** may on **your** behalf, take over the negotiations with the comprehensive **motor insurer** with respect to **your total loss** claim.
- (v) **You** must comply with the terms and conditions of this policy. In particular, **you** must comply with the following conditions to have the full protection of **your** policy. If **you** do not comply with them, **we** may cancel this policy, refuse to deal with **your** claim, or reduce the amount of the claims payment.
 - (a) **Malicious damage and theft**
You must in the case of malicious damage to or theft of the **insured vehicle** report the **incident** to the police within 24 hours of **you** being aware of the **incident** occurring and advise **us** of **your** valid crime reference number.
 - (b) **Claims procedure**
Failure to follow the claims procedure set out in this policy may result in non-payment of **your** claim.

How to make a claim

- (c) Where **we** make a payment to **you** under this policy for something which a third party is responsible for, **we** may at **our** expense take steps against that third party in **your** name, to obtain reimbursement or compensation from that third party. **You** will at **our** request and at **our** expense help **us** in the conduct of those proceedings including any court proceedings by giving **us** any information **we** require and by carrying out any other act **we** request which will help **us** to recover these payments from the third party.
- (d) **Offer of settlement**

If **you** accept a settlement offer from **your motor insurer** in respect of a **total loss** prior to, or without **our** consent, **we** will settle **your** claim using the greater of:

 - (i) **motor insurance settlement** figure; or
 - (ii) **market value** at the **date of total loss**.
- (e) **Written consent**

In the event of a **total loss** of the **insured vehicle**, unless **we** have written consent from the policyholder of the **motor insurance policy** to contact the **motor insurer**, **we** will settle **your** claim using the current **market value** of the **insured vehicle**.
- (f) **Named driver only**

If **you** are only a named driver and not the policyholder of the **motor insurance policy** under which the **insured vehicle** is a **total loss**, **we** will settle **your** claim using the current **market value** of the **insured vehicle** unless **we** have given **you** prior consent as set out in point (e) above.
- (vi) If **we** make any payments as a result of dishonesty or exaggerated behaviour by **you** (or by someone acting on **your** behalf) **we** may demand that any payments made by **us** are paid back. **We** may take legal action against **you** for the return of such monies and **we** may demand that **you** reimburse **us** for any costs incurred.

 **When your cover ends**

When your cover ends

The **end date** will be the earliest of:

- (i) the date of expiry as shown in **your schedule of cover**;
- (ii) the date on which the **insured vehicle** is repossessed, if the **insured vehicle** is purchased with a **finance agreement**;
- (iii) the date on which a claim is paid in respect of the **insured vehicle** under this policy;
- (iv) the date on which **we** advise **you** that **your** insurance cover is terminated;
- (v) the date the **insured vehicle** is sold or transferred by **you** to a new owner;
- (vi) the date on which **you** cease to have a comprehensive **motor insurance policy** in place covering the **insured vehicle**;
- (vii) the date **you** are no longer a resident in the United Kingdom.

The policy is non-renewable.

Cancellation

Cancellation

Your right to cancel

If this policy does not meet **your** needs, **you** have 30 days from the date **you** received **your** policy documents to cancel the policy and obtain a full refund.

If **you** wish to cancel **your** policy after this 30-day period, **you** can cancel at any time up to the **end date** of **your** policy and receive a pro rata refund. If **you** have paid for **your** policy in a single advance payment, as opposed to by instalments, provided **you** have not made a successful claim, the **administrator** will provide **you** with a refund proportional to the length of time the policy has been in force which will be calculated from the date **your** request to cancel is received. An administration fee of £35 will be deducted from the calculated amount prior to any refund being paid.

If **you** have paid for **your** policy by instalments, any refund amount owed to **you** will be calculated in line with the following rules: where **you** have paid all the instalment payments, **we** will calculate the refund as above. Where **you** have not paid all the instalment payments, **we** will calculate the refund as above and: 1. If the refund **you** are eligible for is in excess of the total outstanding instalment payments **you** owe, **we** will pay the difference directly to **you**; or 2. If the refund **you** are eligible for is less than the total outstanding instalment payments **you** owe, **you** will not receive a refund. The refund will be applied as part payment of **your**

total outstanding instalment payments. **You** will continue to be responsible for paying the remaining outstanding payments until the balance calculated at the time of notice of cancellation received by the **administrator** has been settled.

To cancel **your** policy please make contact via **your MotorEasy** account or call motoreasy on 0333 251 1039 or write to:

Motoreasy, 3 The Minster, 58 Portman Road,
Reading, RG30 1EA.

Please note that **we** will not give **you** a refund if **you** have already made a successful claim on **your** policy.

Please allow up to 28 days for **your** cancellation and refund to be processed.

Our right to cancel

- (i) **We** may cancel **your** policy at any time by sending seven days' written notice to **your** last known address. **We** will allow a refund, less an amount equal to the period of cover **you** have received, as long as **you** have not made any claims and do not intend to make a claim.

We may cancel **your** policy due to **your** non-payment of **premium**, if **you** use threatening or abusive behaviour or language or **we** have reasonable suspicion of fraud. This is not an exhaustive list.

 **General conditions**

General conditions

- (i) Unless **you** have Return to Value cover and unless written permission to the contrary is given by the **administrator**, cover under this policy must be purchased within 120 days of the delivery of the **insured vehicle**.
- (ii) Where applicable, if **you** decline the offer of a replacement vehicle under the terms of the **motor insurance policy** then **we** reserve the right to settle the claim using the cost of a replacement vehicle at the **date of total loss** by reference to **Glass's Guide** retail value as the current replacement price. Please note that if **you** decline the offer of a replacement vehicle, then this may result in no benefit being paid to **you**.
- (iii) This policy is not renewable.
- (iv) **You** must respond honestly to any request for information **we** make when **you** take out cover under this policy, or apply to vary **your** cover under this policy. In the event that any statement of fact **you** make is untrue or misleading, this may affect the validity of **your** policy, and whether **you** can make a claim.
- (v) **You** must not continue to drive the **insured vehicle** after any damage or **incident** if this could cause further damage to the **insured vehicle**.
- (vi) The policy has been issued based upon information, which **you** have given to **us** about **yourself**, and the **insured vehicle**. **You** have a duty to tell **us** immediately of any changes to this information in particular any of the following: change of address, or use of the **insured vehicle** e.g. being used for private hire. Failure to do so may invalidate **your** cover under this policy. **We** will then advise **you** of any changes in terms.
- (vii) This policy, **schedule of cover, your application** together with any other statement made or supplied by **you** or on **your** behalf, on which **we** or the **administrator** have relied upon when accepting **your** policy, shall constitute the entire contract between **you** and **us**. The provisions of the contract are, where their nature permits, conditions precedent to **our** liability.
- (viii) If the risk covered by this policy is also covered by any other insurance or warranty then **we** shall only be responsible for paying a fair proportion of any benefit which **we** would otherwise be due to pay.
- (ix) **You** cannot transfer this policy to any other person or use this policy as security for any debt or obligation in any manner whatsoever.

General conditions

- (x) Provided no claim has been made against the policy, **you** may transfer the remaining period of cover to another **vehicle** for a transfer fee of £35. An additional **premium** may be required if **your** replacement vehicle is of a different make, model or specification as the original.
- (xi) When **your** cover under this policy ends it will not have a surrender or cash value.
- (xii) This policy is governed by English law. Any legal proceedings will be held in the courts of England and Wales unless **you** live in Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case **you** will be entitled to commence legal proceedings in **your** local courts and all communication will be in English.
- (xiii) **We** are covered under the Forsikrings Garantifond and this is **your** first point of claim for financial compensation in the event of any financial failure of the insurer. Cover also exists under the Financial Services Compensation Scheme (FSCS) in the UK. This provides compensation in case any of its members are unable, in specified circumstances, to meet any valid claims under their policies. Under this scheme 90% of the total claim will be met (100% if the insurance is legally compulsory). Further information can be obtained from the insurer or from The Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU Tel: 0800 678 1100 (freephone) or 020 7741 4100. Website: www.fscs.org.uk
- (xiv) To improve the quality of **our** service, **we** may be monitoring and recording some telephone calls.
- (xv) **We** have a regulatory obligation to prevent fraud. In the event of a claim, any information **you** have supplied relevant to this insurance and on the claim form, together with other information relating to the claim may be shared with other insurers in order to prevent fraudulent claims.
- (xvi) Failure to comply with any condition of this policy may result in the suspension or the stopping of benefit;
- (xvii) **Fraudulent Claims or Misleading Information - We** take a robust approach to fraud prevention. If any claim under this insurance is fraudulent or intended to mislead, or if any misleading or fraudulent means are used by **you** or anyone acting on **your** behalf to obtain benefit under this insurance, **your** right to any benefit under this insurance will end, **your** cover will be cancelled and **we** will be entitled to recover any benefit paid and costs incurred as a result of any such fraudulent or misleading claim. **We** may also inform the police.

General conditions

- (xviii) **Contracts (Rights of Third Parties) Act 1999** - This insurance is a legally binding contract between **you** and **us** and does not give, or intend to give, rights to anyone else. Only **you** or **us** can enforce the terms of this contract.
- (xix) **Sanctions** - **We** will not provide any benefit under this contract of insurance if doing so would breach any sanction, prohibition or restriction imposed by law or regulation.
- (xx) **Other Insurance** - If **you** wish to make a claim under this policy but have already claimed, or intend to claim, for the same loss under another insurance policy, **we** will only pay **our** share of the claim.
- (xxi) **Subrogation** - **We** may, at **our** own expense, take proceedings in **your** name to recover compensation from any third party in respect of any indemnity provided under this insurance. Any amounts that are recovered will belong to **us** and **you** must provide all reasonable assistance to help **us** obtain a recovery.

(xxii) **Consumer Insurance (Disclosure & Representations) Act 2012 and Insurance Act 2015**

You are required by the provision of these Acts to take care to supply accurate and complete answers to all the questions in the application and to make sure that all information supplied is true and correct. **You** must tell **us** of any changes to the answers **you** have given as soon as possible. Failure to advise **us** of a change to **your** answers may mean that **your** policy is invalid and that it does not operate in the event of a claim. **We** may also recover any monies **we** may have paid under this policy.

Under English Law it is an offence to make a false statement or to withhold any material information in order to obtain a schedule of insurance.

We reserve the right to decline any insurance risk or to change the **premium** and the terms quoted.



Complaints and arbitration

Complaints and arbitration

We hope that **you** will be pleased with the service **we** provide. In the unlikely event of a complaint, **you** should contact the **administrator** in the first instance on 0344 573 8069, or in writing to: The Customer Services Manager, Car Care Plan Limited, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG.

You can also email **us** at complaints@carcareplan.co.uk

If it is not possible to reach an agreement, **you** also have the right to ask the Financial Ombudsman Service to review **your** case. The right to apply to the Ombudsman must be exercised within six months of the date of **our** final decision. For more information **you** can visit the Financial Ombudsman Service website: www.financial-ombudsman.org.uk or write to: The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone: 0800 023 4567 or 0300 123 9123.

The above complaints procedure is in addition to **your** statutory rights as a consumer. For further information about **your** statutory rights contact **your** local authority trading standards service or Citizens Advice Bureau.

We abide by the Motor Industry Vehicle Warranty Products Code of Practice which can be found on The Motor Ombudsman Website at www.TheMotorOmbudsman.org.

The Motor Ombudsman will offer free impartial information and if appropriate an alternative dispute resolution process in the event that **you** are not satisfied with the outcome of a concern.

For further information, **you** can visit The Motor Ombudsman website at www.TheMotorOmbudsman.org or call their Information Line on 0345 241 3008.



Vehicle Warranties

Data protection

Data protection

Insurers share information with each other to prevent fraudulent claims via a register of claims. A list of participants is available on request. In the event of a claim, any information **you** have supplied relevant to this insurance cover and on a claim form, together with other information relating to the claim, will be provided to the Register in compliance with the Data Protection Act 1998 or any subsequent legislation. If **you** would like a large text or taped version of this information, please telephone **0344 573 8069**.

Data Protection Authorisation Statement

In processing and managing this policy, the **administrator** will collect and store the information **you** have provided in their secure servers based in the United Kingdom.

In compliance with the Data Protection Act 1998, **you** are entitled to ask the **administrator** to amend their records about **you** if they are not correct, and **you** may request a copy of the information the **administrator** holds about **you** by applying to them in writing addressed to: Compliance Officer, Car Care Plan Limited, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG or by emailing CCPH_DPA@carcareplan.co.uk.

The **administrator** may charge **you** the statutory fee of £10 for this service.

 **Policy Summary**

Policy Summary

This policy summary provides key information about your policy which you should read. It does not contain the full terms and conditions which can be found in the policy document.



Who is the insurer?

This insurance is provided by Qudos Insurance A/S. Registered Office: Kongevejen 371, DK 2840 Holte, Denmark. Registered in Denmark; company number 33956967.

Who is the administrator?

The scheme is administered by Car Care Plan Limited, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG.

Type of Insurance and Cover

We offer the following three kinds of GAP policy, the kind you have chosen will be shown on your policy schedule and determines how your claims payment is calculated in the event of a total loss. If during the period of insurance your insured vehicle is subject to a total loss claim and is written off by your comprehensive motor insurer, subject to the terms and conditions of this policy, we will pay you the difference between:

- RTV - the motor insurance settlement paid by the motor insurer and the insured value at the start date.
- RTI - the motor insurance settlement and the net invoice price you originally paid for your insured vehicle. Or, the motor Insurance settlement and the

amount required to settle your finance agreement, depending on which amount is greater.

Note: If you have purchased your vehicle under a contract hire or leasing agreement the RTI Policy will pay the difference between the motor insurer's settlement and the lease termination charge required by the leasing company.

- VRI - the motor insurance settlement and the current replacement price of a vehicle matching the make, model, age, mileage, specification and overall condition of the insured vehicle at the start date.

Significant Features and Benefits

If your insured vehicle is written off due to an accident, fire or theft, subject to the terms and conditions of this policy we will pay, according to the type of GAP policy you have purchased:

- a maximum benefit of £25,000;
- up to a maximum of £1,500 for factory and dealer fitted optional extras and/ or accessories - applicable if you have purchased RTI or RTV GAP policy;
- the motor insurer's excess up to £500;

For full details of what is covered refer to the What is covered section in the policy document.

Policy Summary

Significant Exclusions and Limitations (see “What is not covered” and “Eligibility” sections of the policy document)

You will not be covered

- if you are not a resident of the United Kingdom or you are not the owner and registered keeper of the insured vehicle (or the spouse or civil partner of the owner and registered keeper of the insured vehicle and who has financial interest in the insured vehicle);
- if you do not have comprehensive motor insurance in place for the vehicle or your vehicle is not insured for the correct market value;
- for any difference between the motor insurer’s offer and the market value if you accept the motor insurer’s offer prior to notifying us of your claim;
- for any negative equity carried over from a previous loan or finance agreement or for any amount deducted by the comprehensive motor insurer i.e. salvage value, contributory negligence, delivery charges, fuel, paintwork, upholstery protection kits, cherished number plate transfers, insurance premiums, warranty costs, subscription charges or any other administration fees included on the invoice.

The benefit will not be paid for a total loss of the insured vehicle if it:

- has covered more than 80,000 miles at the start date (more than 500 miles for VRI policies), is more than 7 years old at the start date (more than 4 months old for VRI policies) or has a recorded market value of more than £50,000;
- is used for pacemaking, speed testing, or other competitive event or for hire & reward or has been modified other than in accordance with the manufacturer’s specifications; and
- is written-off while you, or a person with your consent to drive the vehicle, is under the influence of alcohol or drugs;
- is written off outside of the territorial limits;
- was economically repairable and you requested and obtained a cash settlement from your motor insurer rather than having the remedial repairs completed;
- is a scooter, motorcycle, bus, coach, LCVs greater than 3,500 kg GVW, truck, heavy goods vehicle (HGVs), taxi or vehicles used for hire or reward.

For full details, please refer to the sections Eligibility, What is Covered and What is not Covered of the policy document

Policy Summary

How 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.

Your right to cancel

You have the right to cancel this policy within 30 days from the date you receive your policy documents and obtain a full refund, unless you have already made a successful claim under your policy. To cancel your policy within this 30-day period please contact the introducer who sold you your policy.

If you wish to cancel after this 30-day period, provided you have not already made a successful claim, you may cancel at any time up to the expiry date of your policy and receive a pro rata refund of your premium based on the number of whole months remaining. An administration fee of £35 will be deducted from the calculated amount prior to any refund being paid.

To cancel your policy please make contact via your MotorEasy account or call [motoreasy on 0333 251 1039](tel:03332511039) or write to:

Motoreasy, 3 The Minster, 58 Portman Road, Reading, RG30 1EA. Please note that we will not give you a refund if you have already made a successful claim on your policy.

Please allow up to 28 days for your cancellation and refund to be processed.

For full details please refer to the policy document.

Complaints Procedure

We hope that you will be pleased with the service we provide. In the unlikely event of a complaint, you should contact the administrator in the first instance on 0344 573 8069, or in writing to: The Customer Services Manager, Car Care Plan Limited, Jubilee House

5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG. You can also email complaints@carcareplan.co.uk.

If it is not possible to reach an agreement, you also have the right to ask the Financial Ombudsman Service to review your case. The right to apply to the Ombudsman must have been exercised within six months of the date of our financial decision. For more information you can visit the Financial Ombudsman Service website www.financial-ombudsman.org.uk or write to The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone: 0800 023 4567 or 0300 123 9123.

This complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority trading standards service or Citizens Advice Bureau.

We abide by the Motor Industry Vehicle Warranty Products Code of Practice which can be found on The Motor Ombudsman Website at www.TheMotorOmbudsman.org.

Policy Summary

The Motor Ombudsman will offer free impartial information and if appropriate an alternative dispute resolution process in the event that you are not satisfied with the outcome of a concern.

For further information, you can visit The Motor Ombudsman website at www.TheMotorOmbudsman.org or call their Information Line on 0345 241 3008.



Vehicle Warranties

Governing Law

This policy is subject to English law unless otherwise agreed.

Language

All communication between you and us will be conducted in English. For policyholders with disabilities the administrator is able to provide, upon request, audio tapes and large print documentation. Please advise the administrator if you require any of these services to be provided so the administrator can communicate with you in an appropriate manner.

Financial Services Compensation Scheme

Qudos Insurance A/S is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if the insurer is unable to meet

its obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim amount, without any upper limit.

For further information about the scheme (including the amounts covered and eligibility to claim) please refer to the FSCS website www.FSCS.org.uk or call 0800 6781100 or 0207 741 4100, or write to: Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU.

Data Protection Authorisation Statement

In processing and managing this policy, the administrator will collect and store the information you have provided in their secure servers based in the United Kingdom.

In compliance with the Data Protection Act 1998, you are entitled to ask the administrator to amend their records about you if they are not correct, and you may request a copy of the information the administrator holds about you by applying to them in writing addressed to: Compliance Officer, Car Care Plan Limited, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG or by emailing CPH_DPA@carcareplan.co.uk. The administrator may charge you the statutory fee of £10 for this service.



Initial Disclosure Document

Initial Disclosure Document

Motoreasy Services Limited, Staverton Court, Staverton, Cheltenham, Gloucestershire, GL51 0UX.

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

- We offer products from a range of insurers.
- We only offer products from a limited number of insurers. Ask us for a list of insurers we offer insurance from.
- We only offer products from a single insurer.

3. Which service will we provide you with?

- We will advise and make a recommendation to you after we have assessed your needs.
- You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

4. What will you have to pay us for our services?

- A fee.
- No fee.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

5. Who regulates us?

Motoreasy Services Limited is authorised and regulated by the Financial Conduct Authority. Our FCA Register Number is 747890. Our permitted business is arranging general insurance contracts.

You can check this on FCA's Register by visiting the FCA's website: <https://register.fca.org.uk> or by contacting the FCA on 0800 111 6768.

6. Ownership

Duncan McClure Fisher owns 100% of Motoreasy Services Limited share capital.

7. What to do if you have a complaint?

If you have a problem with the service you receive, you can login to your account on the motoreasy web portal to complain or you can contact Motoreasy Services Limited in writing at: Customer Relations, Motoreasy Services Limited, 3 The Minster, 58 Portman Road, Reading, Berkshire RG30 1EA.

8. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the Financial Services Compensation Scheme (FSCS). If we are unable to meet our liabilities to you, you may be entitled to compensation from the FSCS. Further information is available from their website - www.fscs.org.uk

Your simple online account

It's important to me that you don't waste your time worrying about anything car related, which is why we've created an online solution for you, accessible on any device.

Within your MotorEasy account you can do all of the following:

- ✔ Book your MOT, Service or Repair, 24/7
- ✔ Manage your warranty
- ✔ Track your booking
- ✔ Add a car, as many as you like
- ✔ Update or amend your details
- ✔ View messages, alerts and reminders
- ✔ See a live valuation of your car
- ✔ View all documents relating to your car
- ✔ View your car's feed including:
 - recent repairs
 - reliability
 - recalls



What are you waiting for, login and make it personal!

Make a booking - we want to help!

Repair | MOT | Service

Live Tracking



Book 24/7



Engineer Monitored

