

safe & sound 



*Stirling Moss*

STIRLING MOSS

Endorsed by Sir Stirling Moss OBE  
Motor Racing Legend

**Safe and Sound RTI GAP**



# Safe and Sound

## RTI GAP

This document provides the details of Your Policy and you should ensure that You read it carefully and make sure You understand and fully comply with its terms and conditions, failure to do so may jeopardise the payment of any claim which might arise and could lead to the Policy becoming void.

**RTI** = Combined **Return to Invoice** and Finance GAP Insurance

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# KEYFACTS

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## Combination Return to Invoice and Finance GAP Key Facts

This insurance is arranged by Warranty Management Services Limited & 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.

Warranty Management Services Limited and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

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.

### Eligibility

You may apply for this policy if at the date of commencement of the period of insurance:

- You are the registered keeper of the vehicle.
- Your insured Vehicle is covered by a comprehensive motor insurance policy.
- If you have taken ownership of the insured Vehicle in the last 180 days.
- If Your Vehicle is less than 10 years old and has covered less than 100,000 miles.

The term of the finance agreement on the insured Vehicle is less than or equal to 60 months.

### Significant Features and Benefits

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 purchase price of the insured Vehicle as confirmed by the Net Invoice Selling Price, or if greater, the amount of Your Finance Agreement Early Settlement Figure. The Limit of Liability Payable under this Policy is detailed in Your Policy Schedule.

The maximum Vehicle price shall not exceed £100,000.

**Note:** If the Net Invoice Selling Price of the Vehicle exceeds the Glass's Guide retail value, The Insurer reserves the right to adjust the claimed amount to reflect the actual Market Value of the Vehicle at the time of purchase. Any adjustment applicable will be deducted from the payment made under Your policy.

Where You have purchased or leased Your Vehicle using a Finance Agreement We have arranged additional coverage at no extra cost to You for months 37 up to month 60.

In months 37-60 should Your Vehicle be subject to the original Finance Agreement entered into to purchase or leased the Vehicle and be declared a Total Loss by the Motor Insurer, You will receive the following additional benefit:

We will pay an amount equal to the difference between:

The Insured Value and Early Settlement Amount, at date of Total Loss.

### Significant and Unusual Exclusions or Limitations

This insurance does not cover:

- In respect of any Total Loss which is not subject of an indemnity under the accidental damage, fire or theft section of the comprehensive Motor Insurance Policy or which occurs

while the Vehicle is being driven or used by a person not covered under the comprehensive Motor Insurance Policy. Vehicles used in any sort of competitions or rallies, used for hire or reward, driving tuition, taxis, racing, pace making, speed testing or reliability trials. Vehicles not listed in Glass's Guide, kit cars, invalid carriages, Vehicles used solely for delivery or courier purposes and commercial vehicles of more than 3500kg gross weight. All American, Australian and Canadian vehicles (unless built for the UK market).

- In respect of any Total Loss arising during (unless it be proved by the Insured that the loss or damage was not occasioned thereby) or in consequence of war, riot or civil commotion in Great Britain, Isle of Man or the Channel Islands.
- In respect of any Total Loss by an accident 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.
- Any liability in connection with the use or ownership of the Vehicle.
- In respect of any claim whatsoever in the event that the driver of the Vehicle at the time of the incident giving rise to a claim hereunder was driving illegally.
- Any Vehicle, which is not covered by a comprehensive Motor Insurance Policy for the full duration of the Period of Insurance.
- Any Vehicle, which is left unattended unless all security devices and immobiliser are activated and are in full working order, (in addition all doors must be locked and keys removed from the Vehicle).
- Any amount advanced in excess of the Market Value of the Vehicle at the time of the purchase.

- If the Insured person takes the option under their comprehensive Motor Insurance Policy to have the Vehicle replaced New for Old following the agreed Total Loss of the Vehicle covered hereunder (the balance of the cover hereunder will on request be transferred to the replacement Vehicle).
- If any misrepresentation or concealment is made by or on behalf of the Insured person in obtaining this insurance or in support of any claim there under.
- If the Total Loss occurs outside Great Britain, Northern Ireland, Isle of Man, Channel Islands, European Union or any other country for which an International Motor Insurance Card (Green Card) is issued.
- In respect of any excess deducted under the comprehensive Motor Insurance Policy above £250.
- If either the application details or the premium are not received by The Insurer.
- The VAT element of any claim where the VAT element of the purchase price has been recovered as part of a VAT Return by You or Your company
- Where the loss occurred before the Period of Insurance.
- Any Vehicle over 10 years old at the start date of Your policy and has covered more than 100,000 miles.
- Where the Motor Insurer reduces the comprehensive motor insurance settlement because of Your contributory negligence or due to the condition of the insured Vehicle – the same percentage or amount as deducted by the Motor Insurer.

#### **Duration of Cover**

The term of cover shall not exceed 60 months from the start date of Your policy. Details regarding the duration of Your policy can be found on Your Policy Schedule.

## IMPORTANT INFORMATION

### 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 Warranty Management Services Limited within 30 days of issue. On the condition that no claims have been made or are pending, We will then refund Your premium in full.

If You wish to cancel Your policy after 30 days You will be entitled to a pro rata return of premium. This will be based on the number of whole months remaining, subject to the deduction of an administration fee of £50.00.

The Insurer shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document where there is a valid reason for doing so by sending 14 days notice in writing to the Insured at the Insured's last known address. Valid reasons may include but are not limited to:

- a) Fraud.
- b) Non-payment of premium.
- c) Threatening and abusive behaviour.
- d) Non-compliance with policy terms and conditions.

Provided the premium has been paid in full the Insured shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance policy.

### Claims Procedure

Contact Advent Solutions Management Ltd  
3 Lombard Street  
London EC3V 9AA

Telephone: +44 (0) 20 7648 4350

E-mail: [claims@advent.global](mailto:claims@advent.global)

with the following information:

- Your name, address and postcode.
- a daytime contact telephone number.
- the Policy reference number.
- details of the Vehicle.

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

UK General Insurance Ltd are an insurers agent and in the matters of a claim act on behalf of The Insurer.

### Complaints Procedure

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:

Complaints regarding:

### SALE OF THE POLICY

Please contact Your agent who arranged the Insurance on Your behalf.

If Your complaint about the sale of Your policy cannot be resolved by the end of the 3rd working day, Your agent will pass it to:

Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ

Tel: 0345 218 2685 Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

### CLAIMS

Advent Solutions Management Ltd  
3 Lombard Street  
London  
EC3V 9AA

Telephone: +44 (0) 20 7648 4350

E-mail: [claims@advent.global](mailto:claims@advent.global)

If Your complaint is about a claim on Your policy and it cannot be resolved by the end of the 3rd working day, Your agent will pass it to:

Customer Relations Department  
UK General Insurance Limited  
Cast House  
Old Mill Business Park  
Gibraltar Island Road  
Leeds  
LS10 1RJ

Tel: 0345 218 2685

Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

In all correspondence please state that Your insurance is provided by UK General Insurance Limited and quote scheme reference 06233.

If it is not possible to reach an agreement, You have the right to make an appeal to the Financial Ombudsman Service. This also applies if You are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service, Exchange Tower,  
London, E14 9SR

Tel: 0300 123 9 123 or

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

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.

## **Compensation**

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk)

## **Consumer Insurance Act**

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

- a) 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
- b) to make sure that all information supplied as part of your application for cover is true and correct
- c) 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.

# Combination Return to Invoice and Finance GAP

## Contract of Insurance

This insurance is arranged by Warranty Management Services Limited & 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.

Warranty Management Services Limited and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

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.

## Definitions

The words or expressions detailed below have the following meaning wherever they appear in this policy with a capital letter.

### Administrator

Warranty Management Services Limited are responsible for the registration and administration of your policy details.

### Claims & Administration

Advent Solutions Management Ltd  
3 Lombard Street  
London EC3V 9AA

Telephone: +44 (0) 20 7648 4350

E-mail: [claims@advent.global](mailto:claims@advent.global)

## Consequential Loss

You are not covered for any other costs that are directly or indirectly caused by the event which led to Your claim unless specifically stated in this policy. For example, additional transport costs.

## Early Settlement Figure

The balance payable to the Financier at the date of the Total Loss under the terms of the finance agreement but excluding any of the following:

Any amount carried over from a previous finance agreement, credit protection insurance, credit facility fee, title discharge fee, documentation fee, additional interest charges, arrears and any other financed amount not related specifically to the insured Vehicle.

## Financier

Any UK based finance company or lender with whom You have a finance agreement.

## Glass's Guide

Is a monthly trade publication recognised and used extensively throughout the motor vehicle industry to value used vehicles.

## Insured Value

The amount You receive under Your Motor Insurance Policy in respect of the insured Vehicle as a result of a Total Loss, or the Market Value of the insured Vehicle by reference to Glass's Guide retail value at the date of loss, whichever is the greater.

## Insured/You/Your

The person who purchased the Vehicle forming the subject matter of this policy.

## Limit of Liability

The maximum amount that can be claimed under this policy as stated on the Policy Schedule.



**Market Value**

The Market Value of the insured Vehicle will be determined by reference to Glass's Guide retail value. If the insured Vehicle is a Motorhome then the Market Value will be determined by reference to motor publications and three motorhome suppliers.

**Motor Insurance Policy**

A policy providing Comprehensive Motor Insurance in respect of the Vehicle which is effected and kept in force or replaced by a similar Comprehensive Motor Insurance Policy for the duration of the Period of Insurance.

**Motor Insurer**

An authorised UK insurance company that issued a comprehensive Motor Insurance Policy covering Your Vehicle.

**Net Invoice Selling Price**

Is the purchase price of the Vehicle (including factory and dealer fitted accessories endorsed by the manufacturer) including any discount given, but excluding any warranty, new vehicle registration fee, any insurance premiums, road fund licence, fuel and paintwork protection applications, any arrears or negative equity transferred from a previous agreement.

**Period of Insurance**

The term of cover shall not exceed 60 months from the start date of Your policy. Details regarding the duration of Your policy can be found on Your Policy Schedule.

**Policy Schedule**

Confirmation of cover confirming details of the Vehicle, Insured, Period of Insurance, type of policy selected and the Limit of Liability.

**Proposal**

Any information provided by the Insured or on their behalf. In consideration of the Insured having completed an application

and the required premium being paid to the Administrator Warranty Management Services Limited. The Insurer agrees to indemnify the Insured up to the Limit of Liability detailed on the Policy Schedule, subject always to the definitions, conditions, exclusions and periods contained herein.

**Territorial Limits**

England, Scotland, Northern Ireland, Wales, Isle of Man and the Channel Islands. The Vehicle is also covered in the European Union, Croatia, Iceland, Norway, Switzerland, Liechtenstein and Andorra for a maximum of 90 days in any 12 months of cover, providing the cover provided by Your Motor Insurer is an equivalent level of cover as You would have enjoyed in the United Kingdom (UK).

**The Insurer/We/Us/Our**

UK General Insurance Ltd on behalf of Great Lakes Insurance SE.

**Total Loss**

Where an Insured person has claimed under their Motor Insurance Policy and the claim has been settled, with the Vehicle being surrendered to the Motor Insurer or otherwise, and a Total Loss payment made.

**Vehicle**

Any Vehicle registered and principally used in the UK, having a maximum purchase price up to £100,000 (including factory and dealer fitted accessories endorsed by the manufacturer up to a value of £1,500), which is less than 10 years old on the date of purchase of Your policy.

The value of a non-UK sourced vehicle will at the discretion of The Insurer be based on the original Net Invoice Selling Price or a UK equivalent vehicle provided by a manufacturer or manufacturer's agent in the UK and specified for use in the UK. The value will be used to determine the difference between the original Vehicle purchase price and the value at the time of the loss.

## Eligibility

You may apply for this policy if at the date of commencement of the period of insurance:

- You are the registered keeper of the vehicle.
- Your insured Vehicle is covered by a motor insurance policy.
- If you have taken ownership of the insured Vehicle in the last 180 days.
- If Your Vehicle is less than 10 years old and has covered less than 100,000 miles.
- The term of the finance agreement on the insured Vehicle is less than or equal to 60 months.

## Cover Provided by Your Invoice GAP Insurance Policy

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 purchase price of the insured Vehicle as confirmed by the Net Invoice Selling Price, or if greater, the amount of Your Finance Agreement Early Settlement Figure. The Limit of Liability Payable under this Policy is detailed in Your Policy Schedule.

The maximum Vehicle price shall not exceed £100,000.

**Note:** If the Net Invoice Selling Price of the Vehicle exceeds the Glass's Guide retail value, The Insurer reserves the right to adjust the claimed amount to reflect the actual Market Value of the Vehicle at the time of purchase. Any adjustment applicable will be deducted from the payment made under Your policy.

Where You have purchased or leased Your Vehicle using a Finance Agreement We have arranged additional coverage at no extra cost to You for months 37 up to month 60.

In months 37-60 should Your Vehicle be subject to the original Finance Agreement entered into to purchase or leased the Vehicle and be declared a Total Loss by the Motor Insurer, You will receive the following additional benefit:

We will pay an amount equal to the difference between:

The Insured Value and Early Settlement Amount, at date of Total Loss.

## Insurance provided

If a Total Loss occurs within the Period of Insurance, the maximum amount that The Insurer will pay in respect of any one claim shall not exceed the Limit of Liability specified on the Policy Schedule (including VAT), subject to the Total Loss occurring within the Territorial Limits during the Period of Insurance and providing the Motor Insurer has made a full and final settlement.

## Termination

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

- a) The natural expiry date of the policy.
- b) Payment of a claim under the policy.
- c) The date on which the Insured shall sell or otherwise dispose of the Vehicle.
- d) The date Your policy is cancelled.

## 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 Warranty Management Services Limited within 30 days of issue. On the condition that no claims have been made or are pending, We will then refund Your premium in full.

If You wish to cancel Your policy after 30 days You will be entitled to a pro rata return of premium. This will be based on the number of whole months remaining, subject to the deduction of an administration fee of £50.00.

The Insurer shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document where there is a valid reason for doing so by sending 14 days notice in writing to the Insured at the Insured's last known address. Valid reasons may include but are not limited to:

- a) Fraud.
- b) Non-payment of premium.
- c) Threatening and abusive behaviour.
- d) Non-compliance with policy terms and conditions.

Provided the premium has been paid in full the Insured shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance policy.

## **Exclusions**

This insurance does not cover:

a) In respect of any Total Loss which is not subject of an indemnity under the accidental damage, fire or theft section of the Motor Insurance Policy or which occurs while the Vehicle is being driven or used by a person not covered under the Motor Insurance Policy. Vehicles used in any sort of competitions or rallies, used for hire or reward, driving tuition, taxis, racing, pace making, speed testing or reliability trials. Vehicles not listed in Glass's Guide, kit cars, invalid carriages, Vehicles used solely for delivery or courier purposes and commercial vehicles of more than 3500kg gross weight. All American, Australian and Canadian vehicles (unless built for the UK market).

b) In respect of any Total Loss by an accident 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.

c) Any liability in connection with the use or ownership of the Vehicle.

d) In respect of any claim whatsoever in the event that the driver of the Vehicle at the time of the incident giving rise to a claim hereunder was driving illegally.

e) Any Vehicle, which is not covered by a Motor Insurance Policy for the full duration of the Period of Insurance.

f) Any Vehicle, which is left unattended unless all security devices and immobiliser are activated and are in full working order, (in addition all doors must be locked and keys removed from the Vehicle).

g) Any amount advanced in excess of the Market Value of the Vehicle at the time of the purchase.

h) If the Insured person takes the option under their Motor Insurance Policy to have the Vehicle replaced New for Old following the agreed Total Loss of the Vehicle covered hereunder (the balance of the cover hereunder will on request be transferred to the replacement Vehicle).

i) If any misrepresentation or concealment is made by or on behalf of the Insured person in obtaining this insurance or in support of any claim there under.

j) If the Total Loss occurs outside Great Britain, Northern Ireland, Isle of Man, Channel Islands, European Union or any other country for which an International Motor Insurance Card (Green Card) is issued.

k) In respect of any excess deducted under the Motor Insurance Policy above £250.

- l) If either the application details or the premium are not received by The Insurer.
- m) The VAT element of any claim where the VAT element of the purchase price has been recovered as part of a VAT Return by You or Your company.
- n) Where the loss occurred before the Period of Insurance.
- o) Any Vehicle over 10 years old at the start date of Your policy and has covered more than 100,000 miles.
- p) Where the Motor Insurer reduces the motor insurance settlement because of Your contributory negligence or due to the condition of the insured Vehicle – the same percentage or amount as deducted by the Motor Insurer.

## **Specific Conditions**

### **Best Endeavours**

The Insured shall, prior to the acceptance of any claim hereunder, demonstrate to the satisfaction of The Insurer that they have used 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 calculate the loss at the current Market Value of the Vehicle according to Glass's Guide or a similar publication at the time of the loss.

### **Assignments**

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

## **General Conditions**

1. Cover is restricted to the confines of the Territorial Limits.
  2. Identification – the Terms and Conditions and Policy Schedule will be read as one contract.
  3. Non Disclosure, Misrepresentation or Misdescription – this Policy is voidable if You or anyone acting for You fails to disclose, misrepresents or misdescribes any material fact. If The Insurer voids this policy they will void it in its entirety and no cover will apply.
  4. You must not act in a fraudulent way. If you or anyone acting for you:
    - fails to reveal or hides a fact likely to influence whether we accept your proposal, your renewal, or any adjustment to your policy;
    - fails to reveal or hides a fact likely to influence the cover we provide;
    - makes a statement to us or anyone acting on our behalf, knowing the statement to be false;
    - sends us or anyone acting on our behalf a document, knowing the document to be forged or false;
    - makes a claim under the policy, knowing the claim to be false or fraudulent in any way; or
    - makes a claim for any loss or damage you caused deliberately or with your knowledge.
- If your claim is in any way dishonest or exaggerated, we will not pay any benefit under this policy or return any premium to you and we may cancel your policy immediately and backdate the cancellation to the date of the fraudulent claim. We may also take legal action against you and inform the appropriate authorities.

5. Subrogation – The Insurer may at their own expense take such proceedings as they think fit in the name of the Insured to enforce any rights and remedies against or obtain relief or indemnity from other parties to which The Insurer shall be or may become entitled or subrogated under this policy and the Insured shall at the request and expense of The Insurer do such acts and things as may be reasonably required by The Insurer for that purpose.

6. Arbitration Procedure – if The Insurer accepts Your claim but disagrees with the amount due to You, the matter will be passed to a legally appointed arbitrator. When this happens, an award must be made before proceedings can be started against Us.

7. Observance of Policy Terms – it is a condition precedent to Our liability that You and anyone claiming indemnity has complied with the Terms and Conditions of this policy.

8. Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which your main residence is situated.

9. Contribution – if at any time of any loss or damage arising under this policy there is another insurance policy covering such loss or damage, The Insurer will not be liable for more than their rateable proportion.

10. Limit of Liability – in the event of a claim payment as a consequence of any insured event The Insurer will deem that full liability has been met under the terms of this policy and the insurance cover will cease upon settlement.

11. In no circumstances shall the liability of The Insurer exceed the amount shown in the Policy Schedule.

12. Premium - once the 30 day cooling off period has expired, the premium is refundable only on a pro rata basis, calculated on the number of whole months remaining and subject to the

deduction of an Insurer retention fee of £50. Where the balance of any refund is used to purchase a replacement policy for a new vehicle with The Insurer, the retention fee will not apply.

13. Claims – The Insurer shall not be liable for any claim arising directly or indirectly caused by or contributed by or in consequence of a loss listed under the headings “Exclusions” and “General Exclusions”.

### **Claims Conditions**

In the event of any loss or damage, which may give rise to a claim the Insured or their legal personal representative must at their own expense:

- i. Supply all information and assistance, which The Insurer may reasonably require in establishing the amount of any payment under this insurance.
- ii. Notify the police of any loss or damage by theft within 24 hours or as soon as reasonably possible.
- iii. Written notice of the facts on which the claim is based, to be provided to The Administrator within 30 days of the date of the Total Loss.

## General Exclusions

The Insurer will not be liable for any claim for:

1. Loss or damage caused by or arising from:
  - i. the intentional act or willful neglect of the Insured.
  - ii. experiments involving the imposition of any abnormal conditions on the insured Vehicle.
2. Loss of use of the insured Vehicle or Consequential Loss of any nature whatsoever.
3. Loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any Consequential Loss.
4. For damage caused by pressure waves of an aircraft or other aerial device travelling at sonic or supersonic speed.
5. For liability, which attaches by virtue of an agreement but which would not have attached if the agreement did not exist.
6. Where an insured Vehicle has been used:
  - i. for racing, pace making, speed testing, reliability trials or any off-road use.
  - ii. for the carriage of goods or passengers for hire or reward.
  - iii. as a short-term self drive car.
  - iv. for driving tuition.
7. War:

Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.

## 8. Terrorism:

Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.

## 9. Radiation:

Any direct or indirect consequence of:

Irradiation, or contamination by nuclear material; or

The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or

Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.

## 10. Electronic Data:

Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.

For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.

For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

## How to 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 Administrator within 30 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 Advent Solutions Management Ltd  
3 Lombard Street  
London EC3V 9AA

Telephone: +44 (0) 20 7648 4350

E-mail: [claims@advent.global](mailto:claims@advent.global)

with the following information:

- Your name, address and postcode.
- a daytime contact telephone number.
- the Policy reference number.
- details of the Vehicle.

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

UK General Insurance Ltd are an insurers agent and in the matters of a claim act on behalf of The Insurer.

## Compensation Scheme

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit.

You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk)

## 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.

## 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 below:

Complaints regarding:

### SALE OF THE POLICY

Please contact Your agent who arranged the Insurance on Your behalf.

If Your complaint about the sale of Your policy cannot be resolved by the end of the 3rd working day, Your agent will pass it to:

Customer Relations Department

UK General Insurance Limited

Cast House

Old Mill Business Park

Gibraltar Island Road

Leeds

LS10 1RJ

Tel: 0345 218 2685

Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

## **CLAIMS**

Advent Solutions Management Ltd  
3 Lombard Street  
London  
EC3V 9AA

Telephone: +44 (0) 20 7648 4350

E-mail: [claims@advent.global](mailto:claims@advent.global)

If Your complaint is about a claim on Your policy and it cannot be resolved by the end of the 3rd working day, Your agent will pass it to:

Customer Relations Department  
UK General Insurance Limited  
Cast House  
Old Mill Business Park  
Gibraltar Island Road  
Leeds  
LS10 1RJ

Tel: 0345 218 2685

Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

In all correspondence please state that Your insurance is provided by UK General Insurance Limited and quote scheme reference 06233.

If it is not possible to reach an agreement, You have the right to make an appeal to the Financial Ombudsman Service. This also applies if You are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,  
Exchange Tower,  
London E14 9SR  
Tel: 0300 123 9 123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

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.

## **Consumer Insurance Act**

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

- a) 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
- b) to make sure that all information supplied as part of your application for cover is true and correct
- c) 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.



## Notes

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## Notes

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Advice and assistance available  
24 hours a day every day.

 **01844 293 810**

 **Claims@WMSGGroupUK.com**



[www.SafeandSound.co.uk](http://www.SafeandSound.co.uk)

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