

## What is not covered - important exclusions

### Your Insurance does not cover: -

- Any claim where the Total Loss is not subject to an indemnity under the accidental damage, fire or theft sections of the Motor Insurance Policy or the first £250 of any claim where the Insurance Holder or driver is under the age of 25 at the Point of Total Loss.
- Any excess, salvage value or outstanding premium deducted under the Motor Insurance Policy.
- Any claim where the Total Loss arises as a consequence of war, riot, civil commotion or terrorism.
- Any claim where the Total Loss is caused by an accident when the driver of Your Vehicle is under the influence of alcohol or drugs not prescribed by a registered medical practitioner or drugs prescribed by a registered medical practitioner in respect of which a warning against driving is given.
- Any loss of use of Your Vehicle or any consequential loss of any kind.
- Any claim where the Total Loss occurs outside the Geographical Area.
- Any claim which is the subject of fraud or dishonesty.
- Any claim where the loss is covered by any other insurance or warranty.
- Theft committed by any person who has access to keys of Your Vehicle.
- Radioactive contamination from ionising radiation or contamination from any nuclear fuel or from any nuclear waste arising from burning nuclear fuel, or the radioactive, toxic, explosive or other dangerous effect of any explosive nuclear equipment or part of that equipment.
- Any claim where You have the option to receive a replacement vehicle under the terms of Your Motor Insurance Policy in respect of the Total Loss of Your Vehicle.
- Your Vehicle if it is not shown in Glass's Guide.
- Your Vehicle if it is manufactured by Aston Martin, Bentley, Ferrari, Lamborghini, Lotus, Maserati, Rolls Royce or TVR.
- Your Vehicle is used for hire and reward (for example, but not limited to, use as a hackney carriage or courier), if it is an Driving instruction vehicle, emergency vehicle, bus, truck, heavy goods vehicle, motorcycles, scooters, quad bike, trike, or invalid carriage.
- Your Vehicle if it is used for road-racing, rallying, pace-making, speed testing, or any other competitive event or is driven by any person not holding a valid, current licence to drive Your Vehicle.
- Your Vehicle if it has been modified other than in accordance with the manufacturer's specification.
- Your Vehicle if it is a commercial vehicle over 3,500 kg GVM.

## Caring for customers

### If You have a problem

Our aim is to provide the highest level of service to You at all times in dealing with all aspects of Your Insurance. If You feel We have not achieved Our aim, please inform Us. Your feedback enables Us to monitor and improve the service We provide.

In the first instance, please contact Our Claims Manager, or Customer Services Manager either by telephone on 08454 74 74 07, or by e-mail to [customerservices@AAwarranty.co.uk](mailto:customerservices@AAwarranty.co.uk). Alternatively write to them at AA Warranty, 1 Waterside Court, Bold Street, Sheffield, S9 2LR.

Please ensure You quote Your Insurance number in all correspondence and enclose any evidence or documentation You wish Us to consider in reviewing Your complaint.

We will do Our best to resolve Your complaint quickly and with the least inconvenience to You, ideally within 5 working days. We will keep You informed of the progress of Your complaint if We require time to investigate.

On receiving Our answer You may, if You are not satisfied, appeal in writing to The Underwriting Director, Motorway Direct, 1 Waterside Court, Bold Street, Sheffield, S9 2LR. Please make sure any new evidence or information is enclosed.

We expect complaints to be quickly and satisfactorily resolved at this level; however You can take the matter further by writing to The Managing Director, Enterprise Insurance Company Plc, registered office, Suites 15 & 17, Watergardens 3, Waterport, Gibraltar, who will arrange an investigation into the matter on behalf of the Executive Directors.

If You have still not received a satisfactory response, or Your complaint has not been resolved within eight weeks of Our receiving it, You may refer Your case to the Financial Ombudsman Service, set up by the Financial Services Authority to review unresolved Complaints. They can be reached at: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone 0207 964 1000, e-mail: [enquiries@financial-ombudsman.org.uk](mailto:enquiries@financial-ombudsman.org.uk)

## Cancellation

You may cancel this Insurance within 14 days of the Issue Date provided that You have not made a claim, and obtain a full refund by contacting Our customer services department. After 14 days You may cancel this Insurance but no refund of premium is available and any outstanding premium instalments must be paid in full.

AW	PR	DATE	PCDE
4783	6589	01/2009	1778

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

AA Warranty  
1 Waterside Court, Bold Street,  
Sheffield, S9 2LR

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## How to contact Us

### Important telephone numbers

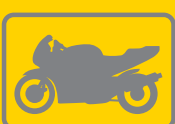
#### AA Warranty

- Claims Line .....08454 74 74 35
- Claims e-mail.....[gapclaims@AAwarranty.co.uk](mailto:gapclaims@AAwarranty.co.uk)
- Claims Fax .....08454 74 74 36
- Customer Services.....08454 74 74 07
- e-mail.....[customerservices@AAwarranty.co.uk](mailto:customerservices@AAwarranty.co.uk)
- Calls to these numbers are recorded for training and security purposes.



# Value GAP

## guaranteed asset protection (summary)



## AA Warranty guaranteed asset protection

The protection offered to You is an Insurance policy. Like all Insurance policies it has terms and conditions. It is important that You read and understand these conditions to make sure that it is the right product to suit Your needs. If You have any questions on the content of this summary document, please contact AA Warranty customer services on 08454 74 74 07, or clarify them with Your sales executive. We will be happy to help.

This Insurance is underwritten by Enterprise Insurance Company Plc (the Insurer) Authorised Insurers, registered in Gibraltar No 89698, whose registered office is Suites 15 & 17, Watergardens 3, Waterport, Gibraltar, and effected through AA Warranty (the administrator for the Insurer). Claims made under this Insurance will be handled by AA Warranty.

Enterprise Insurance Company Plc is authorised and regulated by the Financial Services Commission in Gibraltar and is licensed to operate in the United Kingdom by the Financial Services Authority, under Registration No 402277. This may be checked by visiting the FSA website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

AA Warranty is a trading style of AA Mechanical Insurance Services Limited.

### Your Insurance cover

#### The Insurance

Subject to the correct premium having been paid, the Insurer will provide cover as detailed in the Insurance document.

#### What is covered by Your Insurance

In the event of a Total Loss happening within the Geographical Area and occurring within the Period of Insurance, the Insurer will pay the difference between the Market Value of Your Vehicle at the Point of Total Loss and the Market Value of Your Vehicle at the time of purchase, or the Purchase Price, whichever is the lower.

The most We will pay will be the amount shown on Your Schedule.

#### Important notes

- a) You must have bona fide motor insurance on Your Vehicle, issued by an authorised UK insurer, which gives You cover against accidental damage, fire and theft.
- b) If You only have third party, fire and theft insurance Your claim will be restricted to a Total Loss resulting from fire or theft.
- c) For this Insurance to become effective, Your Motor Insurer must declare Your Vehicle a Total Loss, make a payment to You in settlement of Your claim, and declare Your Vehicle 'beyond economic repair'.
- d) If You make a claim on this Insurance You must do so within 30 days of the accidental damage, fire or theft occurring.
- e) You are advised not to accept any settlement offer made by Your Motor Insurer without Our prior agreement.
- f) Where the Insurance Holder or driver is under the age of 25 at the Point of Total Loss, the claim will be subject to a £250 excess.
- g) You cannot claim on this Insurance if the driver of Your Vehicle was affected by drugs or alcohol when the accident happened.
- h) To qualify for cover, Your Vehicle must be shown in Glass's Guide. Not all vehicles or their uses are covered. Details can be found in the General Conditions section of this Insurance.
- i) Certain exclusions apply to Your Insurance. Full details can be found in the 'what is not covered' section of this Insurance.
- j) You cannot claim under this Insurance if You have the option to receive a replacement vehicle under the terms of Your Motor Insurance Policy in respect of the Total Loss of Your Vehicle. (The balance of any cover hereunder will be transferred to the replacement vehicle on request).
- k) If You have elected to pay Your premium on a credit funding agreement You must be over 18 years of age at the time of Your Application. Failure to pay any premium instalment will result in the immediate suspension of cover and may result in cancellation. In the event of a claim, We will offset any outstanding premium against Your claim settlement.

### Features and benefits

1. Cover available for up to 3 years.
2. Can pay out up to the original Purchase Price of the Vehicle.
3. Allows You to replace Your Vehicle with one of similar value.
4. Pays the difference between the Market Value at the Point of Total Loss and the Market Value at the time of purchase for the term of Your Insurance.

## AA Warranty guaranteed asset protection

### Value GAP (summary)

#### Why do I need Value GAP Insurance?

It is a sad fact that vehicle related crime represents a significant percentage of all reported crime in the UK. How often have You heard of people who have had their vehicle stolen or written off and have not been able to replace their vehicle with another of a similar value?

This is because at the time of loss You will only be entitled to receive the current Market Value of Your Vehicle from Your insurance company, not what You paid for it.

#### How Value GAP Insurance cover helps You.

In the event of Your Vehicle being written off through accidental damage, fire or theft, Value GAP Insurance will cover the difference between the Market Value at the Point of Total Loss and the Market Value at the time of purchase for the term of Your Insurance.

#### "We pay for what Your insurance company does not."

Value GAP Insurance is Our commitment to helping You retain financial security and peace of mind when You need it most. You could receive up to the original Purchase Price.

#### The Cover

To take advantage of the benefits of Value GAP Insurance Your Vehicle must be;

- insured by a Motor Insurance Policy issued by an authorised UK Motor Insurer, which insures against accidental damage, fire and theft.
- listed in Glass's Guide.

Please refer to Your Insurance document for full Terms and Conditions.

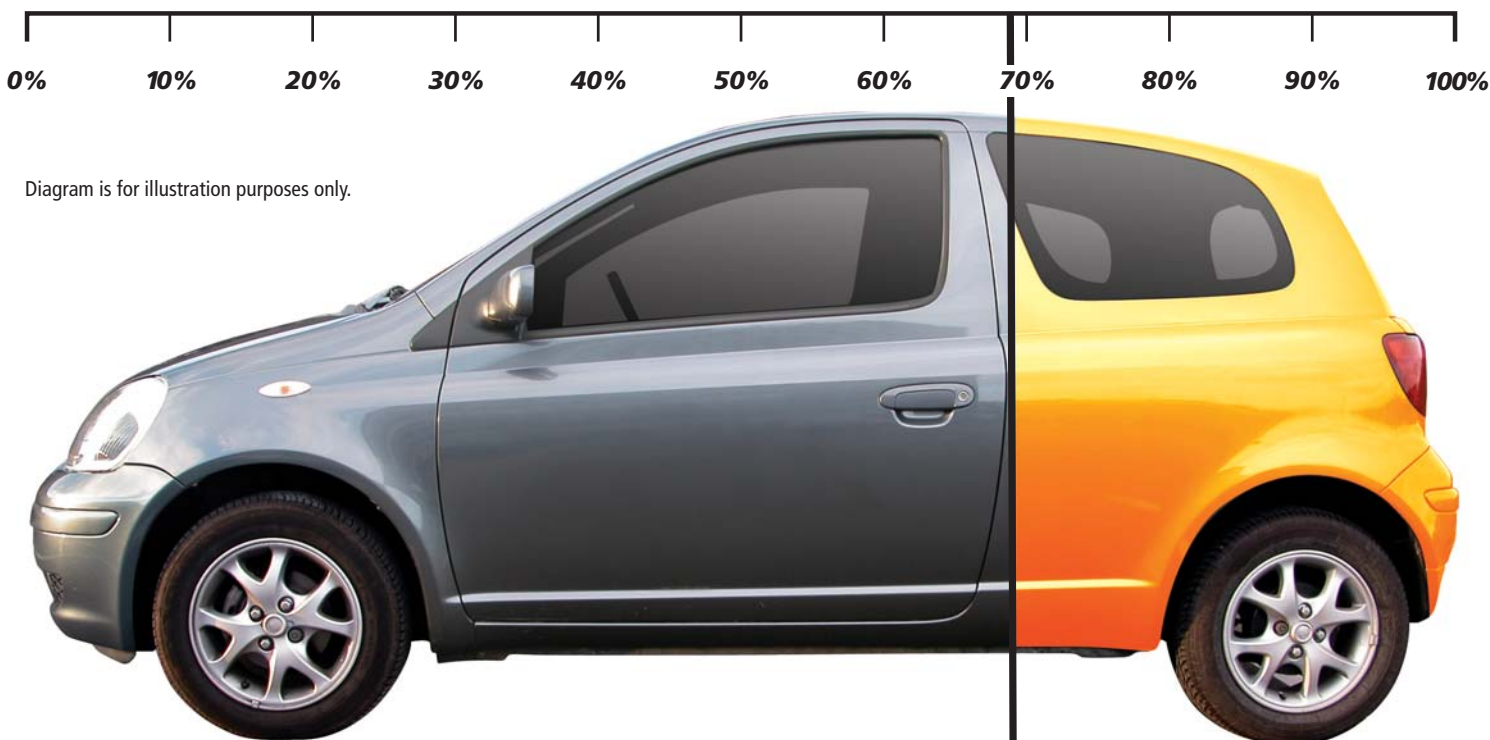


Diagram is for illustration purposes only.

### Even though You're insured Your payout could stop here

Your insurance company may only pay You a percentage of Your Vehicle's original Market Value in the event of Total Loss, accident or theft!

(Remember You will only be entitled to the current Market Value at the time of Your loss. Value GAP Insurance can last up to 36 months, how much will Your Vehicle's value will decrease in three years?).

### If You are wise we'll pay the rest

Value GAP Insurance can cover the balance back to Your Vehicle's Market Value at the time of purchase (at a fraction of Your Vehicle cost).

#### Important notice:

**Please note that an Insurance Summary does not contain the full terms and conditions of the Insurance product. Full terms and conditions can be found in the Insurance document.**