

# Finance GAP

## WHAT IS COVERED?

All of our GAP type products are fully ABI compliant allowing for free cancellation within the first 30 days, pro-rata refunds for the remainder of any unused term, subject to a £35 administration fee.

You can also transfer cover to a replacement vehicle should you decide to change your vehicle, but keep the GAP cover in place.

Subject to payment of the premium, our:

**Finance GAP** will provide you with protection against any financial loss you may incur as a result of your vehicle being a total loss due to accident, fire, vandalism, flood or theft.

If you purchase Finance GAP, we will pay the difference between your motor insurer's settlement figure and your finance settlement figure on your hire purchase, loan or PCP agreement, up to the maximum claim limit selected.

A maximum of £15,000 cover is available over periods of 1-5 years.



## SIGNIFICANT BENEFITS OVER COMPETITOR PRODUCTS

- Highly competitive pricing.
- Wider vehicle eligibility criteria and more flexible cover than competitors.
- £35 administration fee for policy cancellation or transfer.
- Can be purchased up to 180 days after you take delivery of the vehicle.
- Simple on-line claims process.
- On-line policy registration.
- Premium financing available over 10/12 months.
- Transferable to a replacement vehicle that meets the eligibility criteria.
- Covers all brands (including electric vehicles) except Bugatti, Lamborghini, Lotus, Maserati & Maybach.
- Covers up to £250 of any motor insurance excess.

## ELIGIBILITY CRITERIA

- The invoice price / current market value of the insured vehicle does not exceed £125,000.
- The insured vehicle is less than 10 years old at inception of the policy and has a maximum GVW of 3.5 tonnes (7 tonnes on motorhomes).
- The insured vehicle has covered less than 100,000 miles at inception of the policy.
- The insured vehicle was purchased from an approved source within the last 180 days.

T 0161 505 1314  
W [drive-assured.com](http://drive-assured.com)



# Finance GAP Including Hire & Reward

## WHAT IS COVERED?

All of our GAP type products are fully ABI compliant allowing for free cancellation within the first 30 days, pro-rata refunds for the remainder of any unused term, subject to a £35 administration fee.

You can also transfer cover to a replacement vehicle should you decide to change your vehicle, but keep the GAP cover in place.

Subject to payment of the premium, our:

**Hire & Reward Finance GAP** will provide you with protection against any financial loss you may incur as a result of your vehicle being a total loss due to accident, fire, vandalism, flood or theft.

If you purchase Hire & Reward Finance GAP, we will pay the difference between your motor insurer's settlement figure and your finance settlement figure on your hire purchase, loan or PCP agreement, up to the maximum claim limit selected.

A maximum of £15,000 cover is available over periods of 1-5 years.



## SIGNIFICANT BENEFITS OVER COMPETITOR PRODUCTS

- Highly competitive pricing.
- Wider vehicle eligibility criteria and more flexible cover than competitors.
- £35 administration fee for policy cancellation or transfer.
- Includes cover for hire & reward including chauffeur, driving school and taxi.
- Can be purchased up to 180 days after you take delivery of the vehicle.
- Simple on-line claims process.
- On-line policy registration.
- Premium financing available over 10/12 months.
- Transferable to a replacement vehicle that meets the eligibility criteria.
- Covers all brands (including electric vehicles) except Bugatti, Lamborghini, Lotus, Maserati & Maybach.
- Covers up to £250 of any motor insurance excess.

## ELIGIBILITY CRITERIA

- The invoice price / current market value of the insured vehicle does not exceed £125,000.
- The insured vehicle is less than 10 years old at inception of the policy and has a maximum GVW of 3.5 tonnes (7 tonnes on motorhomes).
- The insured vehicle has covered less than 100,000 miles at inception of the policy.
- The insured vehicle was purchased from an approved source within the last 180 days.

T 0161 505 1314  
W [drive-assured.com](http://drive-assured.com)



# Negative Equity Finance GAP

## WHAT IS COVERED?

All of our GAP type products are fully ABI compliant allowing for free cancellation within the first 30 days, pro-rata refunds for the remainder of any unused term, subject to a £35 administration fee.

You can also transfer cover to a replacement vehicle should you decide to change your vehicle, but keep the GAP cover in place.

Subject to payment of the premium, our:

**Negative Equity Finance GAP** will provide you with protection against any financial loss you may incur as a result of your vehicle being a total loss due to accident, fire, vandalism, flood or theft.

If you purchase Negative Equity Finance GAP, we will pay the difference between your motor insurer's settlement figure and your finance settlement figure on your hire purchase, loan or PCP agreement, up to the maximum claim limit selected. Also covers up to £5,000 of negative equity carried forward from a previous car loan.

A maximum of £15,000 cover is available over periods of 1-5 years.



## SIGNIFICANT BENEFITS OVER COMPETITOR PRODUCTS

- Highly competitive pricing.
- Wider vehicle eligibility criteria and more flexible cover than competitors.
- £35 administration fee for policy cancellation or transfer.
- Includes up to £5,000 of negative equity from a previous car loan.
- Can be purchased up to 180 days after you take delivery of the vehicle.
- Simple on-line claims process.
- On-line policy registration.
- Premium financing available over 10/12 months.
- Transferable to a replacement vehicle that meets the eligibility criteria.
- Covers all brands (including electric vehicles) except Bugatti, Lamborghini, Lotus, Maserati & Maybach.
- Covers up to £250 of any motor insurance excess.

## ELIGIBILITY CRITERIA

- The invoice price / current market value of the insured vehicle does not exceed £125,000.
- The insured vehicle is less than 10 years old at inception of the policy and has a maximum GVW of 3.5 tonnes (7 tonnes on motorhomes).
- The insured vehicle has covered less than 100,000 miles at inception of the policy.
- The insured vehicle was purchased from an approved source within the last 180 days of the policy.

T 0161 505 1314  
W [drive-assured.com](http://drive-assured.com)



# Combination Return To Invoice

## WHAT IS COVERED?

All of our GAP type products are fully ABI compliant allowing for free cancellation within the first 30 days, pro-rata refunds for the remainder of any unused term, subject to a £35 administration fee.

You can also transfer cover to a replacement vehicle should you decide to change your vehicle, but keep the GAP cover in place.

Subject to payment of the premium, our:

**Combination Return To Invoice (RTI)** will provide you with protection against any financial loss you may incur as a result of your vehicle being a total loss due to accident, fire, vandalism, flood or theft.

If you purchase Combination RTI, we will pay the difference between your motor insurer's settlement figure and the original invoice selling price or finance settlement figure, whichever is the greater, up to the claim limit selected.

A maximum of £25,000 cover is available over periods of 1-4 years.



## SIGNIFICANT BENEFITS OVER COMPETITOR PRODUCTS

- Highly competitive pricing.
- Wider vehicle eligibility criteria and more flexible cover than competitors.
- £35 administration fee for policy cancellation or transfer.
- Can be purchased up to 180 days after you take delivery of the vehicle.
- Simple on-line claims process.
- On-line policy registration.
- Premium financing available over 10/12 months.
- Transferable to a replacement vehicle that meets the eligibility criteria.
- Covers all brands (including electric vehicles) except Bugatti, Lamborghini, Lotus, Maserati & Maybach.
- Covers up to £250 of any motor insurance excess.

## ELIGIBILITY CRITERIA

- The invoice price / current market value of the insured vehicle does not exceed £125,000.
- The insured vehicle is less than 10 years old at inception of the policy and has a maximum GVW of 3.5 tonnes (7 tonnes on motorhomes).
- The insured vehicle has covered less than 80,000 miles at inception of the policy.
- The insured vehicle was purchased from an approved source within the last 180 days.

T 0161 505 1314  
W [drive-assured.com](http://drive-assured.com)



# Combination Return To Invoice Hire & Reward

## WHAT IS COVERED?

All of our GAP type products are fully ABI compliant allowing for free cancellation within the first 30 days, pro-rata refunds for the remainder of any unused term, subject to a £35 administration fee.

You can also transfer cover to a replacement vehicle should you decide to change your vehicle, but keep the GAP cover in place.

Subject to payment of the premium, our:

**Hire & Reward Combination Return To Invoice (RTI)** will provide you with protection against any financial loss you may incur as a result of your vehicle being a total loss due to accident, fire, vandalism, flood or theft.

If you purchase Hire & Reward Combination RTI, we will pay the difference between your motor insurer's settlement figure and the original invoice selling price or finance settlement figure, whichever is the greater, up to the claim limit selected.

A maximum of £25,000 cover is available over periods of 1-4 years.



## SIGNIFICANT BENEFITS OVER COMPETITOR PRODUCTS

- Highly competitive pricing.
- Wider vehicle eligibility criteria and more flexible cover than competitors.
- £35 administration fee for policy cancellation or transfer.
- Includes cover for hire & reward including chauffeur, driving school and taxi.
- Can be purchased up to 180 days after you take delivery of the vehicle.
- Simple on-line claims process.
- On-line policy registration.
- Premium financing available over 10/12 months.
- Transferable to a replacement vehicle that meets the eligibility criteria.
- Covers all brands (including electric vehicles) except Bugatti, Lamborghini, Lotus, Maserati & Maybach.
- Covers up to £250 of any motor insurance excess.

## ELIGIBILITY CRITERIA

- The invoice price / current market value of the insured vehicle does not exceed £125,000.
- The insured vehicle is less than 10 years old at inception of the policy and has a maximum GVW of 3.5 tonnes (7 tonnes on motorhomes).
- The insured vehicle has covered less than 80,000 miles at inception of the policy.
- The insured vehicle was purchased from an approved source within the last 180 days.

T 0161 505 1314  
W [drive-assured.com](http://drive-assured.com)



# Combination Vehicle Replacement Insurance

## WHAT IS COVERED?

All of our GAP type products are fully ABI compliant allowing for free cancellation within the first 30 days, pro-rata refunds for the remainder of any unused term, subject to a £35 administration fee.

You can also transfer cover to a replacement vehicle should you decide to change your vehicle, but keep the GAP cover in place.

Subject to payment of the premium, our:

**Combination Vehicle Replacement Insurance (VRI)** will provide you with protection against any financial loss you may incur as a result of your vehicle being a total loss due to accident, fire, vandalism, flood or theft.

If you purchase Combination VRI, we will pay the difference between your motor insurer's settlement figure and the costs of replacing the insured vehicle with the equivalent replacement vehicle at current market costs or the finance settlement figure (whichever is the greater), up to the claim limit selected.

A maximum of £25,000 cover is available over periods of 1-4 years.



## SIGNIFICANT BENEFITS OVER COMPETITOR PRODUCTS

- Highly competitive pricing.
- Wider vehicle eligibility criteria and more flexible cover than competitors.
- £35 administration fee for policy cancellation or transfer.
- Can be purchased up to 180 days after you take delivery of the vehicle.
- Simple on-line claims process.
- On-line policy registration.
- Premium financing available over 10/12 months.
- Transferable to a replacement vehicle that meets the eligibility criteria.
- Covers all brands (including electric vehicles) except Bugatti, Lamborghini, Lotus, Maserati & Maybach.
- Covers up to £250 of any motor insurance excess.

## ELIGIBILITY CRITERIA

- The invoice price / current market value of the insured vehicle does not exceed £125,000.
- The insured vehicle is less than 5 years old at inception of the policy.
- The insured vehicle has a maximum GVW of 3.5 tonnes.
- The insured vehicle has covered less than 50,000 miles at inception of the policy.
- The insured vehicle was purchased from an approved source within the last 180 days.

T 0161 505 1314  
W [drive-assured.com](http://drive-assured.com)



# Contract Hire / Leasing GAP

## WHAT IS COVERED?

All of our GAP type products are fully ABI compliant allowing for free cancellation within the first 30 days, pro-rata refunds for the remainder of any unused term, subject to a £35 administration fee.

You can also transfer cover to a replacement vehicle should you decide to change your vehicle, but keep the GAP cover in place.

Subject to payment of the premium, our:

**Contract Hire / Leasing GAP** will provide you with protection against any financial loss you may incur as a result of your vehicle being a total loss due to accident, fire, vandalism, flood or theft.

If you purchase Contract Hire / Leasing GAP, we will pay the difference between your motor insurer's settlement figure and your finance settlement figure on your contract hire or leasing agreement, up to the claim limit selected (maximum £15,000). Periods of 1-5 years are available.



## SIGNIFICANT BENEFITS OVER COMPETITOR PRODUCTS

- Highly competitive pricing.
- Wider vehicle eligibility criteria and more flexible cover than competitors.
- £35 administration fee for policy cancellation or transfer.
- Can be purchased up to 180 days after you take delivery of the vehicle.
- Simple on-line claims process.
- On-line policy registration.
- Premium financing available over 10/12 months.
- Transferable to a replacement vehicle that meets the eligibility criteria.
- Covers all brands (including electric vehicles) except Bugatti, Lamborghini, Lotus, Maserati & Maybach.
- Covers up to £250 of any motor insurance excess.

## ELIGIBILITY CRITERIA

- The invoice price / current market value of the insured vehicle does not exceed £125,000.
- The insured vehicle is less than 10 years old at inception of the policy and has a maximum GVW of 3.5 tonnes (7 tonnes on motorhomes).
- The insured vehicle has covered less than 100,000 miles at inception of the policy.
- The insured vehicle was purchased from an approved source within the last 180 days.

T 0161 505 1314  
W [drive-assured.com](http://drive-assured.com)



# Contract Hire / Leasing GAP Including Hire & Reward

## WHAT IS COVERED?

All of our GAP type products are fully ABI compliant allowing for free cancellation within the first 30 days, pro-rata refunds for the remainder of any unused term, subject to a £35 administration fee.

You can also transfer cover to a replacement vehicle should you decide to change your vehicle, but keep the GAP cover in place.

Subject to payment of the premium, our:

**Hire & Reward Contract Hire / Leasing GAP** will provide you with protection against any financial loss you may incur as a result of your vehicle being a total loss due to accident, fire, vandalism, flood or theft.

If you purchase Hire & Reward Contract Hire / Leasing GAP, we will pay the difference between your motor insurer's settlement figure and your finance settlement figure on your contract hire or leasing agreement, up to the claim limit selected (maximum £15,000). Periods of 1-5 years are available.



## SIGNIFICANT BENEFITS OVER COMPETITOR PRODUCTS

- Highly competitive pricing.
- Wider vehicle eligibility criteria and more flexible cover than competitors.
- £35 administration fee for policy cancellation or transfer.
- Includes cover for hire & reward including chauffeur, driving school and taxi.
- Can be purchased up to 180 days after you take delivery of the vehicle.
- Simple on-line claims process.
- On-line policy registration.
- Premium financing available over 10/12 months.
- Transferable to a replacement vehicle that meets the eligibility criteria.
- Covers all brands (including electric vehicles) except Bugatti, Lamborghini, Lotus, Maserati & Maybach.
- Covers up to £250 of any motor insurance excess

## ELIGIBILITY CRITERIA

- The invoice price / current market value of the insured vehicle does not exceed £125,000.
- The insured vehicle is less than 10 years old at inception of the policy and has a maximum GVW of 3.5 tonnes (7 tonnes on motorhomes).
- The insured vehicle has covered less than 100,000 miles at inception of the policy.
- The insured vehicle was purchased from an approved source within the last 180 days.

T 0161 505 1314  
W [drive-assured.com](http://drive-assured.com)





# Contract Hire / Leasing GAP with Initial Rental Protection

## WHAT IS COVERED?

All of our GAP type products are fully ABI compliant allowing for free cancellation within the first 30 days, pro-rata refunds for the remainder of any unused term, subject to a £35 administration fee.

You can also transfer cover to a replacement vehicle should you decide to change your vehicle, but keep the GAP cover in place.

Subject to payment of the premium, our:

**Contract Hire / Leasing GAP** will provide you with protection against any financial loss you may incur as a result of your vehicle being a total loss due to accident, fire, vandalism, flood or theft. If you purchase Contract Hire / Leasing GAP, we will pay the difference between your motor insurer's settlement figure and your finance settlement figure on your contract hire or leasing agreement, up to the claim limit selected (maximum £15,000). Periods of 1-5 years are available.

**Additional IRP protection** You have the option to add the Initial Rental Protection to your Contract Hire / Leasing GAP which will pay, on top of the GAP benefit shown above, an additional amount to cover the initial payment / deposit that you paid on your Contract Hire / Leasing agreement. This benefit is ONLY available for 1-3 years and must be purchased at the same time as our Contract Hire / Leasing GAP.

**How does IRP work?** Typically, on a Contract Hire / Lease agreement, you will be required to pay a number of rentals upfront (or may be a monetary figure not linked to a number of payments).

In the event of a total loss, we will refund you the number of rentals up front (or the monetary figure), up to the claim limit selected - £1,000, £2,000 or £3,000 maximum.



## SIGNIFICANT BENEFITS OVER COMPETITOR PRODUCTS

- Highly competitive pricing.
- Wider vehicle eligibility criteria and more flexible cover than competitors.
- £35 administration fee for policy cancellation or transfer.
- Can be purchased up to 180 days after you take delivery of the vehicle.
- Simple on-line claims process.
- On-line policy registration.
- Premium financing available over 10/12 months.
- Transferable to a replacement vehicle that meets the eligibility criteria.
- Covers all brands (including electric vehicles) except Bugatti, Lamborghini, Lotus, Maserati & Maybach.
- Covers up to £250 of any motor insurance excess.

## ELIGIBILITY CRITERIA

- The invoice price / current market value of the insured vehicle does not exceed £125,000.
- The insured vehicle is less than 10 years old at inception of the policy and has a maximum GVW of 3.5 tonnes (7 tonnes on motorhomes).
- The insured vehicle has covered less than 100,000 miles at inception of the policy.
- The insured vehicle was purchased from an approved source within the last 180 days.

T 0161 505 1314  
W [drive-assured.com](http://drive-assured.com)

