



VALUE
FROM IDEAS

www.santanderconsumer.co.uk

For more information or to find out how Return to Invoice GAP Insurance can help you, please speak to your dealer.

Santander Consumer Finance, 3 Princess Way, Redhill, Surrey RH1 1SR.

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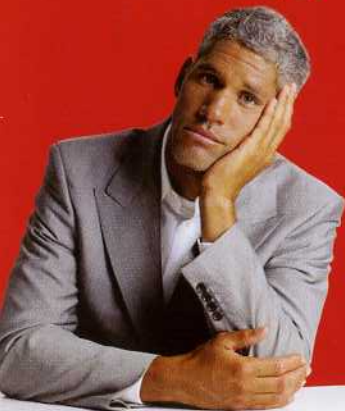
Return to Invoice (RTI)

GAP Insurance

Keeping you on the road...



Losing your car



If your car is stolen and never recovered, or written off through accident or fire, the settlement from your motor insurer could be significantly less than the original purchase price you paid.

Most motor insurers base total loss payments on the market value of your car at the time of the incident. Any depreciation since you purchased the car is potentially your loss.

Filling the GAP to keep you on the road

GAP stands for Guaranteed Asset Protection, and that's exactly what it does.

In the event of a total loss, Santander Consumer Finance Return to Invoice GAP Insurance will cover the difference between your motor insurance settlement and the invoice amount you originally paid for the vehicle, or the amount outstanding on finance - whichever is greater!

Return to Invoice GAP Insurance will complement your own vehicle insurance and provide the reassurance and financial support you need to get back on the road in a vehicle with the same value as your original choice.

Did you know that...

- More than 100,000 cars are reported to the police as stolen every year
- Over 600,000 cars are written off by insurance companies every year

(Statistics based on averages from data held by Experian for 2004-2009)



Going the extra mile

Our highly competitive policies are exclusively designed to offer you the reassurance you need to enjoy your vehicle, whilst protecting your investment against unforeseen incidents.

Santander Consumer Finance Return to Invoice GAP Insurance will:

- Pay the difference between your insurance payout and the original invoice price
- Pay the difference between your insurance payout and your finance settlement, if this is greater than the invoice price
- Pay the first £250 of your insurance excess
- Provide 3 years cover that pays up to £15,000 in benefit
- Safeguard against depreciation in the event of a total loss claim



In 2009 Return to Invoice GAP Insurance paid an average of £5607*

**The average amount paid by Cardif Pinnacle to customers claiming on GAP insurance in 2009*

About Return to Invoice (RTI) GAP Insurance

Group Policy 02139

keyfacts®

This policy summary does not contain the full terms and conditions of the contract, which can be found in the policy document GP02139. The insurer of this policy is Pinnacle Insurance plc. Cardiff Pinnacle is a trading style of Pinnacle Insurance plc. Pinnacle Insurance plc is authorised and regulated by the Financial Services Authority.

What is RTI Insurance?

This insurance is designed to protect you in the event that your vehicle is recorded as a write-off/total loss by your motor insurer. RTI will pay the difference between the motor insurance settlement (market value) and the original net invoice price you paid for your vehicle or if the vehicle is subject to a finance agreement and the settlement is higher than the net invoice price, the difference between the motor insurance settlement (market value) and the amount required to settle the finance agreement.

What is a 'Net Invoice Price'?

The purchase price paid for the insured vehicle after deducting any discount given. It also includes any factory fitted options at the time of purchase but excludes any negative equity (any amount outstanding on a previous car loan), interest payable on the negative equity, dealer fitted options, insurance premiums, warranty costs, fuel, paintwork protection applications or other additional amounts included in the invoice.

For new vehicles the net invoice price includes delivery charges, new vehicle registration fees, road tax, number plates and factory fitted options.

Eligibility

You will be eligible for cover provided you are at least 18 and you have purchased and are the registered keeper of a car or light commercial vehicle (LCV) weighing less than 3,500 kg (GVW), which:

- is less than 9 years old;
- has covered less than 90,000 miles;
- has a net invoice price of less than £75,000; and
- is insured under a comprehensive motor insurance policy

Partnerships or limited companies may also be eligible for cover, please see Section 2(ii) of the policy.

Benefits

If the vehicle is a total loss due to an accident, fire or theft, RTI will pay the difference between the motor insurance settlement figure and either the original net invoice price you have paid for your vehicle, or if the vehicle is subject to a finance agreement and the amount required to settle the finance is greater than the net invoice price, RTI will pay the difference between the motor insurance settlement and the amount required to settle the finance agreement subject to the maximum claim limit as set out in your schedule of cover.

This policy will also cover up to £250 in respect of any motor insurance policy excess you have had to pay the motor insurer as part of your total loss claim.

Please refer to Section 4 of the policy for the full list of benefits.

Significant Exclusions and Limitations

Benefits will not be paid if your vehicle is:

- used for road-racing, rallying, pace-making, speed testing or any other competitive event;
- used for hire or reward (e.g. taxi and courier services or private hire etc), emergency vehicle, courier/delivery vehicle, invalid carrier or driving instruction vehicle;
- modified other than in accordance with the manufacturer's specifications;
- written-off while you or a person with your consent to drive the vehicle, is under the influence of alcohol or drugs.

RTI benefit will be reduced in respect of:

- any amount deducted by the comprehensive motor insurer, i.e. excess greater than £250, unpaid premiums, salvage value, contributory negligence;
- any dealer-fitted options, insurance premiums, warranty costs, fuel, paintwork protection applications or other additional amounts included in the net invoice price; or
- any amount/negative equity that is carried over from a previous loan or finance agreement on the vehicle, which is being part exchanged and which inflates the net invoice price of the new/replacement vehicle.

Please refer to Sections 4 (iv), 4 (v) and 5 of the policy for the full details of the exclusions and deductions.

Policy Duration

Your policy will end on the date of expiry of a maximum period of 36 months. Where your policy is a monthly policy – the end date will be the date you do not pay the monthly premium when due.

Please refer to Section 6 of the policy for full details of the policy duration.

Cancellation Rights

If you are unhappy with your cover you can cancel your policy within 14 days of receiving your policy and receive your full premium back. After this period you may cancel your cover at any time but no refund of premium will be paid.

To cancel, please contact:

Customer Services Manager Cardiff Pinnacle, Pinnacle House, A1 Barnet Way, Borehamwood, WD6 2XX
Telephone: 0844 543 1025

How to Claim

If you need to make a claim you can obtain a claim form by calling our Claims Department on 0844 543 1025 or by writing to the Claims Department at the address provided below.

IMPORTANT: You should not accept any settlement offer made by your motor insurer until you have contacted our claims department, and we have given our consent to do so.

How to make a Complaint

If you have a problem with the service you receive, you can write to the Customer Relations Manager, Cardiff Pinnacle, Pinnacle House, A1 Barnet Way, Borehamwood, Hertfordshire WD6 2XX.

If we cannot resolve your complaint to your satisfaction you may be entitled to complain to the Financial Ombudsman Service.

Customer Compensation

Pinnacle Insurance plc is covered by the Financial Services Compensation Scheme (FSCS). If Pinnacle Insurance plc is unable to meet its liabilities you may be entitled to compensation from the FSCS. Further information is available from their website: www.fscs.org.uk