



A Quick Glance

GAP

Our A Quick Glance document gives you an instant overview of what our GAP product is all about in order to help you make the right decision when buying the right product for you.

Types of cover

Return to invoice including Finance Cover	This covers the difference between the vehicle insurer settlement for a total loss claim and the original purchase price or, between the vehicle insurer settlement for a total loss claim and the outstanding finance balance at the time of the loss - whichever is the greater.
Return to Value	This covers the difference between the settlement by the vehicle insurer and the market value of the vehicle at policy inception.
Finance Cover	This covers the difference between the vehicle insurer settlement for a total loss claim and the outstanding finance balance at the time of the loss.

Your Benefits

Motor insurance excess up to a maximum of £250	We will give you up to £250 excess to go towards any excess you may have to pay on your primary motor insurance policy.
Finance Cover also includes valid lease and PCP agreements	
How much can you be covered for?	The policy limit is £30,000. You can choose your benefit amount at the start of the policy and this will be stated in your schedule.
How long can you be covered for?	Cover under this policy may be provided for 1, 2, 3, 4 or 5 years, you must decide how long the cover lasts when you buy the policy. The policy is not renewable and cannot be extended once cover has started. The length of cover you have chosen is stated in their schedule.

Am I eligible for cover?

The following criteria applies to all types of cover:

- The net purchase price that you have paid for the vehicle or the current valuation of the vehicle, whichever is the lower, does not exceed £50,000.
- The vehicle is no more than 3500kg (Gross Vehicle Weight).
- The vehicle is listed in Glass's Guide (see www.glass.co.uk), is less than 5 years old and covered less than 60,000 miles.
- The vehicle is insured under a Comprehensive motor insurance policy with an insurer who is permitted to underwrite motor insurance in the UK and is a member of the Motor Insurers' Bureau.
- The vehicle was originally manufactured for the UK market.
- The vehicle has not been previously recorded as an insurance Total Loss.
- The vehicle is for personal use only.

If you require 'Return to Invoice cover (including finance cover)' the following statements also apply:

- The vehicle was purchased from a VAT registered dealer or hire purchase company. For clarity vehicles purchased through a private sale cannot be covered under this policy.
- You purchase this policy within 180 days of taking possession of the vehicle.

Additional Options

Negative Equity Cover

Option to include up to £2,000 for negative equity carried over from a previous vehicle purchase finance agreement.

Deferred Benefit

The inception date of the GAP insurance can be deferred by up to 12 months, meaning that the policy can be bought at the same time as a new vehicle but does not come into force until the first 12 months of vehicle ownership have elapsed.

We have some standard exclusions which apply to our GAP policy. For further information on these exclusions please read our policy wording.

Cover My

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The logo for Cover My, featuring the words "Cover My" in a dark blue, sans-serif font. The letter "y" in "My" has a small red dot above its stem and a small blue dot above its tail.