



CONSIDER THE SIGNIFICANT BENEFITS OF ASSET PROTECTION

Imagine your vehicle is declared a write-off by your insurer due to an accident, flood, fire or theft.  
Now imagine discovering that your insurance company settlement will not match the original price you paid for your vehicle.  
This is a scenario faced by motorists every day. Even if you are not liable, you are almost certain to find a shortfall between the amount you receive in settlement and the price you originally paid.  
This shortfall could be a significant sum depending on the rate of depreciation of your vehicle during the period of insurance.

Who will protect you against this financial loss?

For peace of mind and for the protection your vehicle needs, consider the cover Asset Protection can offer.  
*Asset Protection is an OPTIONAL facility available from this dealership. Our sales consultants will be happy to answer your questions or clarify the policy benefits and exclusions. You should be aware that similar products may be available elsewhere to purchase directly. However, as with any insurance policy, you should confirm that the cover levels of alternative facilities are suitable for your needs.*



TRANSFERABLE  
CANCELLABLE  
EASY CLAIMS PROCESS  
TALK TO US

Combined GAP and RTI is an optional policy and is subject to terms and conditions. We should also have an understanding of the maximum amount payable claim. Please ask your provider for further details.

Combined GAP and RTI Insurance

VINES GROUP  



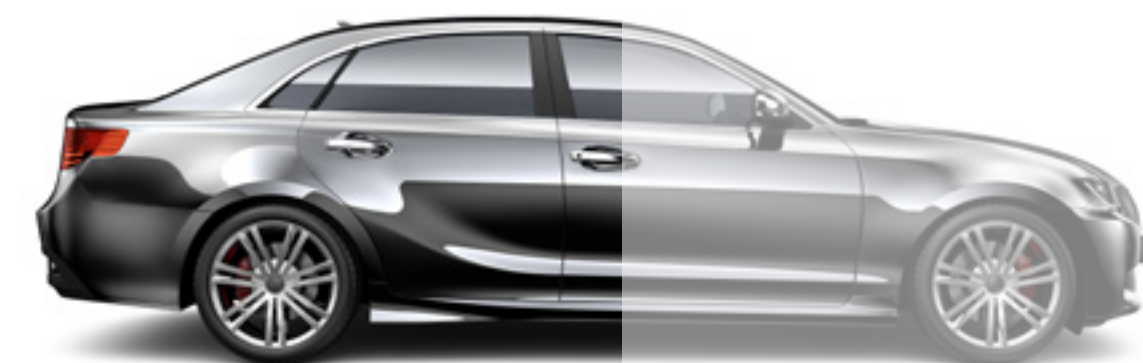
WATCH ME



HOW ASSET PROTECTION WORKS

Asset Protection incorporates Return to Invoice cover (or RTI) and Finance Guaranteed Asset Protection (or Finance GAP).  
RTI is designed to pay-out any difference between the settlement made by your motor insurance company and the price you originally paid for the vehicle.  
If your vehicle is written off, Finance GAP pays the difference between the settlement made by your motor insurance company and the amount you still owe on your finance agreement.  
Asset Protection covers you however you paid for the vehicle and will pay-out the greater of the Finance GAP or RTI amount, up to the purchase price of the vehicle.  
However, there are specific exclusions (please see next page).

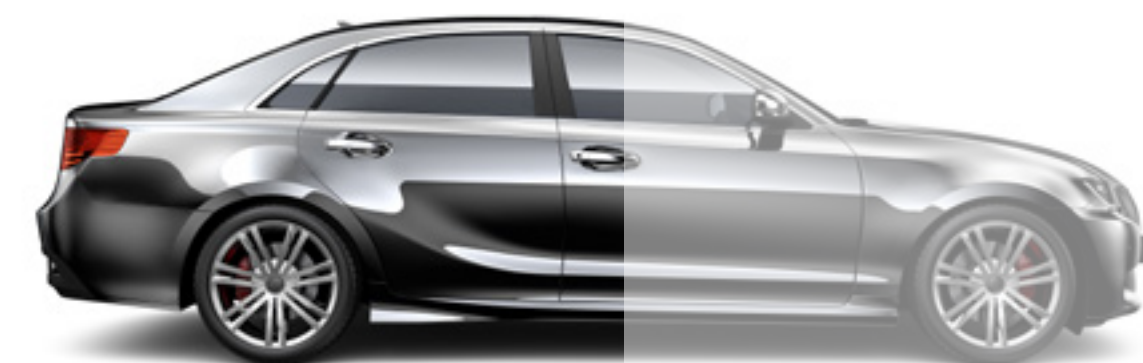
How Return to Invoice (RTI) works



Purchase Price	£18,500
Insurance Pay-out	£12,000
RTI Pay-out:	£6,500

**Can you give me an example?**  
You pay £18,500 for your vehicle. Your vehicle is written off. Your motor insurance company pay-out is £12,000. An RTI pay-out of £6,500 tops it up to the price you originally paid.

How Finance Guaranteed Asset Protection (GAP) works



Purchase Price	£18,500
Outstanding Finance	£19,200
Insurance Pay-out	£12,000
Finance GAP Pay-out:	£7,200

**Can you give me an example?**  
You pay £18,500 for your vehicle. Your vehicle is written off. Your motor insurance company pays out £12,000 but you still owe £19,200 on your finance agreement. A Finance GAP pay-out of £7,200 makes up the difference.







SIGNIFICANT BENEFITS\*

Policy duration:

Cover is available for varying durations, depending on your requirements and according to the terms of your finance agreement. Cover ends earlier in the event of a paid claim or if the vehicle is no longer in your possession.

Excess:

Provides a contribution of up to £250 towards your insurance policy excess.

Claim:

A range of claim limits are available depending on the premium paid and the purchase price of your vehicle.

Vehicle accessories covered:

As long as accessories are fitted by the dealer and are manufacturer approved, we will cover up to £1,500 of extras. Manufacturer fitted accessories are covered.

Transferable:

If during the first year of cover, the vehicle is written off and you get a replacement vehicle on a “new for old” basis, you can transfer the remaining duration of the policy to your replacement vehicle free of charge. You may then subsequently, at any time, transfer any remaining period of insurance on the policy due to a further change of vehicle, on payment of an administration fee of £35, as long as the replacement vehicle falls within the price range specified in your policy schedule.

Cancellable:

If, for any reason, you wish to cancel your policy and you do so within 30 days, and no claim has been registered with AutoProtect during this time, we’ll give you a full refund. After that, you may still cancel at any point, subject to a £35 administration fee. You may receive a pro-rata refund which will reflect the length of the term remaining.

Simple to arrange:

Your sales consultant will be happy to answer any questions you may have and confirm your eligibility for Asset Protection.

SIGNIFICANT EXCLUSIONS\*

As with all insurance policies there are some circumstances for which Asset Protection will unfortunately not cover you.

You must have in place a fully comprehensive motor insurance policy issued by an authorised UK motor insurer which insures against accidental loss and/ or damage to the vehicle throughout the period of insurance.

In the event your motor insurer rejects your claim and a settlement payment is not made you will not be covered by this policy.

Vehicle Exclusions:

We are unable to cover all vehicle types. You will be excluded from the benefits of this policy if:

- The vehicle has been modified in any way from the manufacturer’s specification.
- The vehicle is used for hire or reward, i.e. taxis or courier vehicles. Alternative products may be available from your supplying dealership that can provide cover for these vehicles. Please ask your supplying dealership for further information.
- The vehicle will be used for a competitive event.
- The vehicle is heavier than 3500kg gross weight.
- The vehicle is listed in the specifically excluded list; some prestige vehicles and sports cars are excluded:  
Including, but not limited to, Aston Martin, Bentley, Honda NSX models, Lamborghini, Rolls Royce, and kit cars.

General Exclusions:

- Any total loss due to your negligence or deliberate action.
- Any total loss as a result of an accident where the driver of the vehicle is under the influence of alcohol, drugs not prescribed by a registered medical practitioner, or drugs prescribed by a registered medical practitioner where a warning against driving has been given.

Additional Costs:

Additional costs within the finance settlement for anything other than the purchase of the vehicle. This includes but is not limited to; administration charges, option to purchase charges, late payment charges and arrears, early settlement charges.

Negative Equity:

Which means any sum outstanding from a previous finance agreement, transferred to the new vehicle finance agreement.

Tax:

Any recoverable Value Added Tax (VAT) where you are VAT registered.

*\*You should note that there are certain limitations in terms of the maximum amount you may claim. For full benefits and exclusions, please refer to sections titled ‘What is covered?’ and ‘What is not covered?’ of the policy terms and conditions which will be provided on request.*

**IMPORTANT:** Financial Conduct Authority regulations require us to provide you with a separate Asset Protection Key Information document. You are unable to purchase this facility until one day has passed, following receipt of the information outlined in that document. We will contact you on the 4th day to discuss the facility further, however, should you require more immediate cover, you have the right to conclude purchase on day 2 or day 3 by contacting your Sales Consultant.







What if I damage the bodywork on my car?  
Get SMART and it's fixed; Chips, dents, light scratches and scuffs.







Why choose SMART Protect?

- 1

**Helps to keep cars looking new**

Chips, dents, scuffs and light scratches are covered with SMART Protect.
- 2

**No claims protection**

Making a claim does not affect no claims bonuses.
- 3

**The easy way to claim**

Once you have a live policy, if you need to make a claim you can via our SMART app, online or on the phone.<sup>†</sup>

- 4

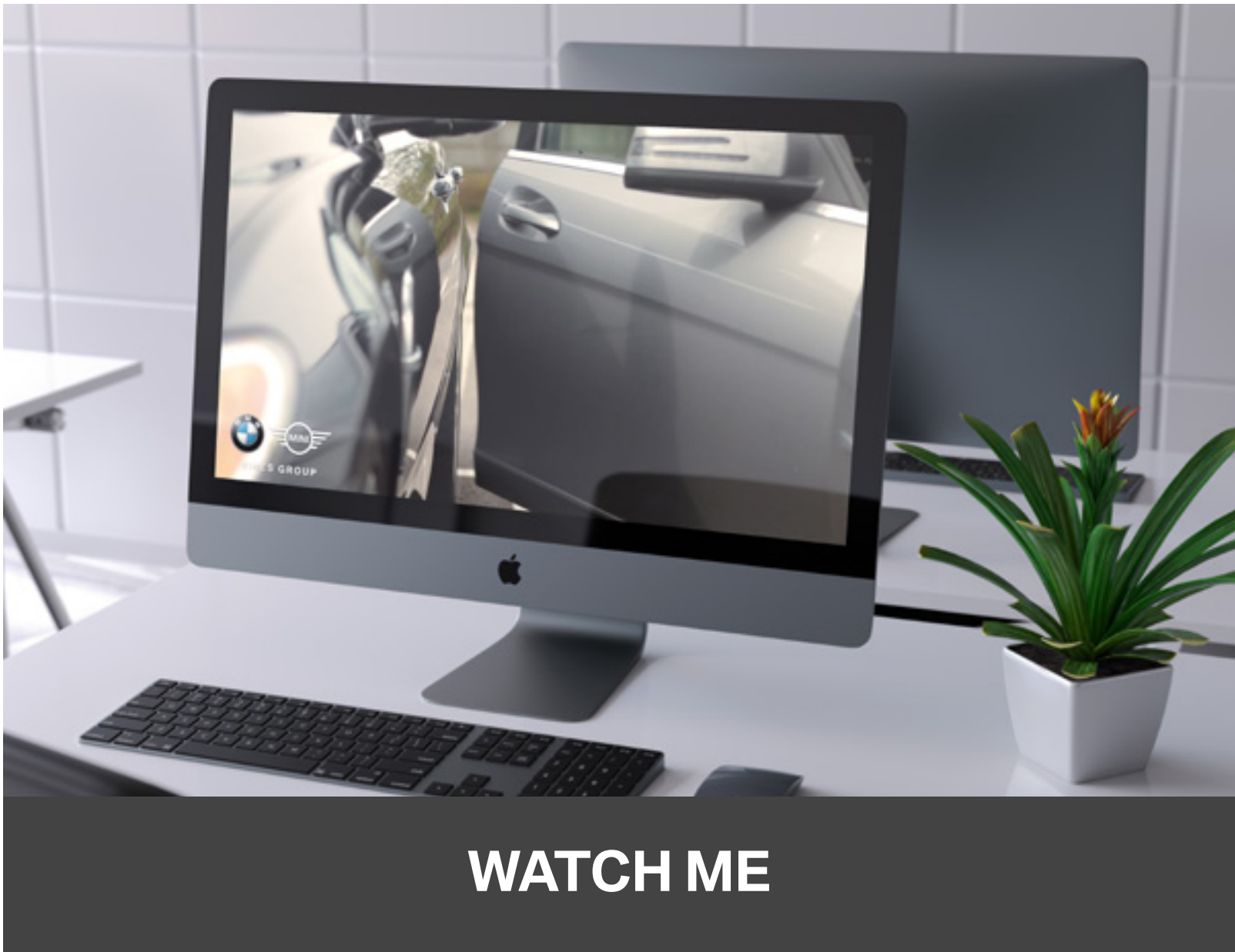
**Nationwide coverage**

We come to you, at home or at work, at your convenience.
- 5

**The best SMART repair**

Our SMART repair service sets the industry standard. There is none better.

*<sup>†</sup>This facility is only available to customers that hold live SMART policies.*







**What if...**

...the bodywork on your shiny new car gets chipped, dented, scuffed or scratched? Let’s face it, everyday wear and tear like this is hard to avoid, no matter how careful you are. Best to invest in SMART Protect.

**Significant benefits**

As the name suggests, SMART Protect is a policy designed to help you keep your car in perfect condition, without compromising your no claims bonus. So your vehicle’s bodywork will remain in great condition, and when you come to sell it – should you ever wish to – its resale value is maintained. Should any claim not qualify as a SMART repair, or an invisible result cannot be achieved, up to a £250 contribution will be paid towards a body-shop repair (upon receipt of a valid invoice).

**How SMART Protect works**

Contact our Customer Service team to validate your claim and arrange for one of our expert repair technicians to come to you at home or work at a time that suits. The best way to submit your claim is via our SMART app but if you prefer you can go online or give us a call.

*\*Exclusions: This policy does not cover panel replacement, stickers and decals, beading and mouldings, cracked or dented bumpers or their replacement. Repairs will only be undertaken if an invisible result can be achieved using SMART technology, bodyshop repairs are excluded. Third party liability is excluded.*

**Trusted experts**

With the repairer’s state-of-the-art bodywork repair technology, chips, dents, scuffs or light scratches can be erased on the spot\*. All work is guaranteed for as long as you own the vehicle, and our streamlined claims-handling procedure is the best in the business.

**Real peace of mind**

SMART Protect is designed to help you keep your car in tip-top condition. Your sales consultant can tell you all you need to know about the product and the company that provides it. So please don’t hesitate to ask.

**Damage assessment**

SMART Protect covers scuffs and dents up to 15cm in diameter and light scratches up to 15cm long. Chips of up to 1.5mm are also covered\*.







## We created our Tyre Insurance to ease the financial burden and worry that comes when you have a punctured tyre.

This insurance will refund the cost of having to repair or replace a tyre or tyres that have suffered a puncture, whether accidentally or maliciously, during the period of insurance.

### SIGNIFICANT BENEFITS

- Claim via our free, easy to use app.
- Five tyres including the spare.
- Run flat tyre cover may be available on payment of an additional premium; ask your sales advisor for details.



### ELIGIBILITY

- The vehicle must be under seven years old and have covered no more than 80,000 miles at the time of inception.
- Every tyre must have a minimum of 2mm of tread across the tyre width.
- Maximum insured wheel rim size 22 inches.

*The information outlined in this document is a brief summary of the benefits available. Cover is provided subject to the terms, conditions and limitations as detailed in the Proposal/Policy Schedule, a copy of which is available on request.*







No matter how careful you are, scuffs and scratches to your alloy wheels seem to be a fact of motoring life.

No more inconvenient, pricey trips to the body shop. If your claim is successful, we arrange for a specialist to come and make wheel repairs at your home or workplace at a time that suits.

SIGNIFICANT BENEFITS

- Claim via our free, easy to use app.
- Covers you for the cost of repairs from accidental damage to your alloy wheels.
- You can claim up to £100 per wheel (up to a total of £500 per period of insurance).
- No policy excess is payable.



EXCLUSIONS

- Liability cover.
- Chrome-effect, diamond-cut or split-rim construction wheels.

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