

CSMA Retail Price Protection GAP Insurance Policy Summary

Policy Summary

This is a policy summary only and does not detail the full terms and conditions of the insurance contract. Please refer to the full terms and conditions to make sure you understand what is covered and the full terms and conditions of the insurance policy.

The policy is fully insured by Motors Insurance Company Limited and policy registrations and claims are handled on its behalf by Car Care Plan Limited.

Significant Features and Benefits of the Policy:

(see "What you are covered for" section in your policy document)

- Car Care Plan Retail Price Protection GAP Insurance provides cover against financial loss in the event of your motor insurer declaring your vehicle an insurance write-off
- Should your vehicle be declared a motor insurance write-off, the Car Care Plan Retail Price Protection GAP policy covers the financial difference between the motor insurer's settlement figure for your vehicle and the agreed valuation (or original purchase price) of your vehicle at the time of purchase of this insurance
- There is no maximum claim limit
- There is no maximum mileage limit from the date of purchase

- Cover is provided for 36 months from the date of purchase.

Significant Exclusions or Limitations of the Policy

(see "When you will not be covered" section in your policy document)

The insurance excludes:

- Any vehicle that is not covered by a fully comprehensive motor insurance policy
- Vehicles used for hire or reward, public service, competition, rallying or racing
- Vehicles being driven by any person not holding a full motor licence to drive the vehicle
- Any motor insurance excess deducted under your motor insurance policy above £250
- Any costs that are directly or indirectly caused by the event which led to the total loss
- A vehicle that is stolen by any person who has access to the keys of the vehicle
- Any total loss by accident which was caused when the driver of the vehicle was under the influence of alcohol, (as defined by legal limits) or under the influence of drugs not prescribed by a medical practitioner.

Policy limitations:

- Cover is restricted to vehicles that have an agreed valuation or original vehicle purchase price of £50,000 or less, including VAT
- The agreed valuation and original vehicle purchase price are limited to the market value at the time of vehicle purchase
- Where the motor insurer's settlement figure is less than the market value at the time of loss the insurer will not cover this difference.

Making a Claim

If you wish to make a claim or have any query relating to a claim you should contact the Administrator:
Car Care Plan Limited, Jubilee House,
5 Mid Point Business Park, Thornbury, West
Yorkshire BD3 7AG.
Telephone: 0344 573 8178.

Cancelling Your Cover

Cooling-off period

We hope that you will be happy with your insurance policy. However, if this policy does not meet your needs, you have 30 days from the date you received your policy document to cancel this policy and get a full refund. We will not give you a refund if you have claimed for the total loss of your car or an incident has happened when you would make that claim. To cancel your policy, please contact us on 0344 573 8178.

Your rights to cancel your policy

If you wish to cancel your policy after this 30-day period, you can cancel at any time and receive a pro rata refund. To cancel your policy please contact the Administrator by calling 0344 573 8178 or by writing to: Car Care Plan Limited, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG.

An administration fee of £30 will be deducted from the calculated amount prior to any refund being paid.

Provided you have not made a claim, the Administrator will provide you with a refund proportional to the length of time the policy has been in force and is calculated using the policy start date. The amount of refund you receive will be based on each full calendar month remaining on your policy as a percentage of the original duration of your policy less an administration charge of £30.

Please allow up to 28 days for your cancellation and refund to be processed.

Complaints and Arbitration

How to Make a Complaint

We hope that you will be pleased with the service we provide. In the unlikely event of a complaint, you should contact the Administrator in the first instance on 0344 573 8178, or in writing to: The Customer Services Manager, Car Care Plan Limited, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG.

You can also email us at complaints@carcareplan.co.uk.

If you remain dissatisfied, please contact the Insurer directly by writing to: The Insurance Manager, Motors Insurance Company Limited, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG.

You also have the right to ask the Financial Ombudsman Service to review your case. The right to apply to the Ombudsman must be exercised within six months of the date of our final decision.

For more information you can visit the Financial Ombudsman Service website www.financial-ombudsman.org.uk or write to: The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone: 0800 023 4567. Mobile: 0300 123 9123.

This product conforms to the Motor Industry Code of Practice for Vehicle Warranty Products. For more information on the Code and what it means for you please visit www.motorcodes.co.uk.



Peace of mind for motorists

Financial Services Compensation Scheme

The Insurer is covered by the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the Scheme if the Insurer is unable to meet its obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 90% of the claim amount, without any upper limit.

For further information about the scheme (including the amounts covered and eligibility to claim) please refer to the FSCS website www.FSCS.org.uk or call 0800 678 1100 or 0207 741 4100.

Insurer

Motors Insurance Company Limited ("the insurer") will provide the Insurance outlined in the policy document, on the condition that you have paid the premium for the cover that you have chosen. All the terms, exceptions and conditions shown in the policy document will apply to this Insurance.

Motors Insurance Company Limited is an incorporated company limited by shares. Registered Office: Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG. Registered in England No. 2678367.

Data Protection Authorisation Statement

In processing and managing this agreement, the Administrator will collect, transfer and store the information you have provided in their secure servers based in the United States of America. The Administrator has taken measures to ensure that there is an adequate equivalent level of protection of your information in the U.S.A. in accordance with legislation in the United Kingdom.

In compliance with the Data Protection Act 1998, you are entitled to ask us to amend our records about you if they are not correct, and you may request a copy of the information we hold about you by applying to us in writing addressed to:

Compliance Officer, Car Care Plan Limited, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG or by emailing CCPH_DPA@carcareplan.co.uk.

We may charge you the statutory fee of £10 for this service.

About our Insurance Services

Car Care Plan Limited, Jubilee House,
5 Mid Point Business Park, Thornbury, West
Yorkshire BD3 7AG.



1 The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates the financial services. Use this information to decide if our services are right for you.

2 Whose products do we offer?

We only offer products from a single insurer – Motors Insurance Company Limited.

3 Which service will we provide you with?

☐ We will advise and make a recommendation for you after we have assessed your needs.

☒ You will not receive advice or a recommendation from us. We may ask you some questions to narrow down the selection of products that we will provide details on. You will need to make your own choice about how to proceed.

4 What will you have to pay us for our services?

☐ Fee ☒ No Fee

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

5 Who regulates us?

Car Care Plan Limited, Jubilee House,
5 Mid Point Business Park, Thornbury,
West Yorkshire BD3 7AG is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 309268.

Our permitted business is arranging general insurance contracts.

You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk or by contacting the FCA on 0800 111 6768.

6 Ownership

Car Care Plan Limited is a wholly owned subsidiary of Car Care Plan (Holdings) Limited who also wholly own the insurance undertaking Motors Insurance Company Limited.

7 What to do if you have a complaint?

If you wish to register a complaint, please contact us:

In writing: Write to the Customer Services Manager, Car Care Plan Limited, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG.

By phone: Telephone 0344 573 8178.

By email: complaints@carcareplan.co.uk.

If you cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service.

8 Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and circumstances of the claim.

Insurance advising and arranging is covered for 90% of the claim amount, without any upper limit.

For further information about the scheme (including the amounts covered and eligibility to claim) please refer to the FSCS website www.FSCS.org.uk or call 0800 678 1100 or 0207 741 4100.