

CONSIDER THE SIGNIFICANT BENEFITS OF COMBINED GUARANTEED ASSET PROTECTION

Round the clock protection for the road ahead



Combined Guaranteed Asset Protection
NOW TRANSFERABLE



Imagine your car is declared a write-off due to an accident, fire or theft.

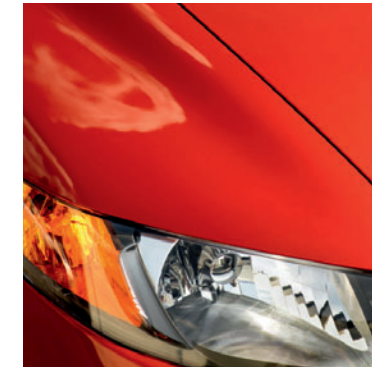
Now imagine discovering that your insurance company payout will not match the original price you paid for your car.

This is a scenario faced by many motorists today. 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 car.

Who will protect you against this financial loss?

Who will ensure you get back to the amount you originally paid for the car?

For peace of mind and for the protection your car needs, consider the cover Combined Guaranteed Asset Protection can offer.



Administered by: AutoProtect (MBI) Limited, Cambridge House, Cambridge Road, Harlow, Essex CM20 2EQ

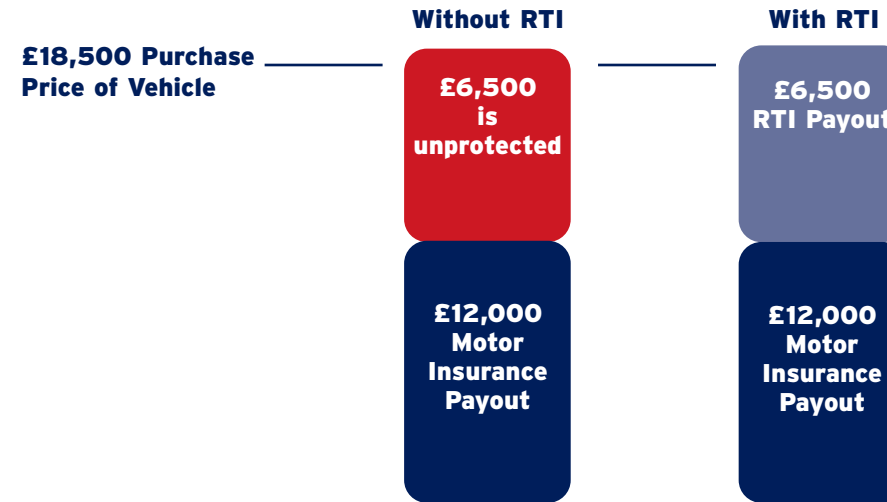


COMBINED GUARANTEED ASSET PROTECTION

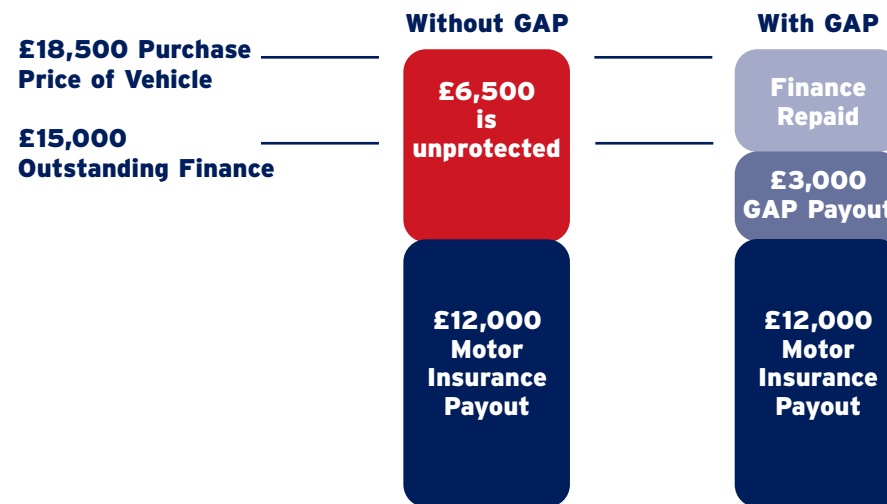
Combined Guaranteed Asset Protection is designed to provide financial protection in the event of an accident or loss regardless of how you originally funded your purchase. If you have paid for the car outright, our Return To Invoice (RTI) cover could ensure you get back what you paid for the car in the event of a claim. If you are paying for the car on a finance agreement, then our Finance Guaranteed Asset Protection (GAP) cover may make sure that if your insurance payout falls short, you won't be left with the outstanding finance. Combined Guaranteed Asset Protection covers for all eventualities and will payout the greater of the Finance GAP or RTI amount, up to the purchase price of your car.



RETURN TO INVOICE (RTI) INSURANCE



FINANCE GUARANTEED ASSET PROTECTION (GAP) INSURANCE



Is there a maximum amount Combined Guaranteed Asset Protection will pay?

Yes, the maximum amount is the original purchase price of your car (the policy includes up to £250 of your insurance excess).

Can you give me an example of how Combined Guaranteed Asset Protection works?

If you bought your vehicle outright and paid £26,500 for your car and your motor insurance pay out is £14,000, RTI can pay up to the difference of £12,500 to top it up to the original £26,500. If you financed your vehicle and paid £26,500 and your motor insurance pay out is £14,000, and your outstanding finance payment was £17,500 Finance GAP insurance may payout up to £3,500.

Combined Guaranteed Asset Protection will payout the greater of the Finance GAP or RTI amount.

It's that simple!

Can Combined Guaranteed Asset Protection be transferred if I replace my vehicle?

Yes, as long as the vehicle you replace it with comes within the price range specified in your schedule. In which case, the remainder of your policy term may be transferred to a replacement vehicle.*

Can I cancel my Combined Asset Protection policy in the future?

We're confident that you'll want to continue these policy benefits for the entire term of the agreement. However, we understand that circumstances may change, therefore, should you wish to cancel your insurance at any point, and you do not wish to transfer the policy to a replacement vehicle, this is possible. You may be entitled to a pro-rata refund on the remainder of the policy calculated monthly for each full month left to run.*

How long will Combined Guaranteed Asset Protection last?

Cover is available for up to three years (depending on premium paid) in line with the finance agreement but will cease earlier upon the occurrence of any of the following events: a paid claim or the repossession of the insured car if subject to a credit agreement.

*Combined Guaranteed Asset Protection insurance is subject to terms and conditions. You should note there are certain limitations in terms of the maximum amount you may claim. Please ask your supplying dealer for further details.