

Round the clock protection for the road ahead



Return To Invoice

**NOW TRANSFERABLE**



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





## CONSIDER THE SIGNIFICANT BENEFITS OF RETURN TO INVOICE (RTI)



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. The shortfall could be a significant sum depending on the rate of depreciation of your vehicle.

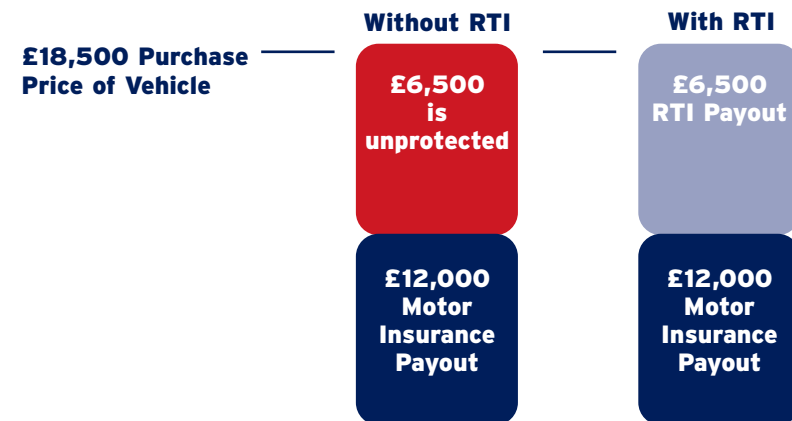
Who will protect you against this financial loss?

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

For peace of mind and for the protection your vehicle needs, consider the cover RTI can offer.

\*RTI is subject to the terms and conditions contained in the policy schedule. In addition you should note there are certain limitations in terms of the maximum amount you may claim. Please ask your supplying dealer for further details.

## EVEN THOUGH YOUR VEHICLE IS INSURED, YOUR PAYOUT COULD FALL AS SHORT AS THIS:



## RETURN TO INVOICE (RTI) INSURANCE

RTI is a policy designed to protect your own assets following the total loss of your vehicle, i.e. protect the amount originally used to purchase the vehicle.

### An example of how RTI works

Let's say you paid £18,500 for your car and it is unfortunately stolen and not recovered. Your motor insurance provider then declares it a total loss and they value your car at £12,000 using current market conditions. The RTI insurance may payout £6,500 to ensure you receive the total originally paid for your car - it's as simple as that!

### Is there a maximum amount RTI will pay?

Yes, however, you may select a claim limit to suit the cost of the vehicle. Claims limits from £5,000 up to £25,000 are available. NB: The policy also includes up to £250 of your motor insurance excess.

### Can the RTI policy 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 RTI 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.\*

### What is the maximum term of the RTI policy?

Cover is available for up to 48 months (depending on the premium paid). Please note the policy will cease earlier on the occurrence of either of the following events: a paid claim; or the repossession of the insured vehicle (if subject to a Credit Agreement).