

# Car Gap Depreciation Insurance

Quick reference guide designed to help you choose the most appropriate protection for your car.

Policy Requirements		Car can be up to 7 years old	Car can be purchased any time in the last 7 years	Car can be used for private or business use	Suitable for cars bought privately or from dealer	Car can be purchased using cash, loan or leasing agreement
CAR GAP DEPRECIATION INSURANCE	pays shortfall between motor insurance settlement and value of your car today	✓	✓	✓	✓	✓
RETURN TO INVOICE UPGRADE	upgrade gap benefit to pay back to invoice price	✓	<i>car must have been purchased within 90 days of policy start</i>	✓	<i>car must have been supplied by vat registered dealer</i>	✓
FINANCE SHORTFALL UPGRADE	upgrade gap benefit to pay HP finance agreement shortfall	✓	<i>car must have been purchased within 90 days of policy start</i>	✓	<i>car must have been supplied by vat registered dealer</i>	<i>car must have been purchased using HP finance from authorised motor finance company</i>
EXCESS BUSTER UPGRADE	include protection for motor insurance excess	✓	✓	✓	✓	✓
DEALER ACCESSORIES UPGRADE	include protection for dealer fitted accessories	✓	<i>car must have been purchased within 90 days of policy start</i>	✓	<i>car must have been supplied by vat registered dealer</i>	✓
INCONVENIENCE GAP UPGRADE	pays a guaranteed £500 toward uninsured expenses	✓	✓	✓	✓	✓
CONTRACT HIRE UPGRADE	upgrade gap benefit to pay contract hire termination charge	✓	<i>car must have been purchased within 90 days of policy start</i>	✓	<i>car must have been supplied by vat registered dealer</i>	<i>suitable only for cars under any type of contract hire or lease</i>
NEW CAR REPLACEMENT UPGRADE	upgrade cover to pay back to cost of brand new car	<i>car must be under 3 months old, under 500 miles</i>	✓	✓	<i>car must have been supplied by vat registered dealer</i>	✓
TAXI UPGRADE	extend cover for cars used for taxi purposes	✓	✓	✓	✓	✓
DRIVING SCHOOL UPGRADE	protects cars used for driving instruction purposes	✓	✓	✓	✓	✓