



RETURN TO INVOICE



RTI insurance policy 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.

In Partnership with:



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DON'T GAMBLE WITH YOUR INVESTMENT

Buying a car is one of the largest purchases you may take during your lifetime, yet it is also one of the most vulnerable of all your investments. Car crime, insurance write-offs and depreciation are all hazards of modern motoring. Your insurance company may be able to cover most of the damage, but who will pay for your outstanding finance payments? Who will pay for the difference between your insurance company's payout and the original price you paid for your vehicle?

Don't gamble with the large investment you've made in your vehicle. Check out the valuable cover that RTI insurance can offer you.

RETURN TO INVOICE (RTI) INSURANCE

If your car is stolen or written off RTI will pay the difference between the amount paid by your insurance company and the price you originally paid for the vehicle. (Subject to the limit set out in the policy document).

Is there a maximum amount RTI will pay?

Customers can select a claim limit to suit the cost of their vehicle. Claims limits from £5,000 to £25,000 are available.

Can you give me an example of how RTI works?

If you paid £12,000 for your car and your motor insurance pay out is £7,000, RTI can pay the difference of £5,000 to top it up to the original £12,000. It's that simple!

Can it be transferred if I sell the vehicle?

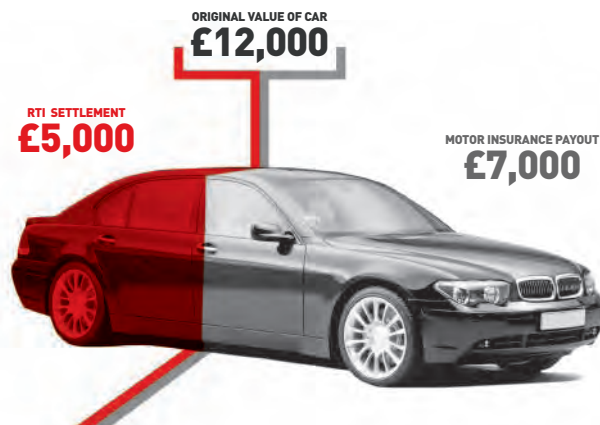
Unfortunately not, the insurance only covers the person or company who paid for the insurance whilst the car is under their ownership.

How long will RTI last?

Cover is available for up to three years (depending on premium paid) on or when you sell or transfer ownership of the vehicle, whichever is the sooner but will cease earlier upon the occurrence of any of the following events: a paid claim or the repossession of the insured vehicle if subject to a credit agreement.

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

ORIGINAL VEHICLE PRICE



Leaving you with a loss either because you have an amount still owing on finance or because your vehicle has depreciated as time has gone by.

What your insurance company may pay out in the event of a total loss/write-off.

Return to Invoice - The Benefit

- Enables you to replace your vehicle up to the same value as your original purchase price.
- Protects your savings in the event of your vehicle being written-off or stolen and not recovered.
- Covers you for up to £250 of your motor insurers excess.
- Can ensure that you don't get penalised for an accident that maybe wasn't your fault.
- Reduces the need to consider an additional loan to enable you to just drive the same vehicle.
- Reduces the need to consider an older vehicle when replacing the one written -off, instead helping you just start off where you were originally.

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