



RTI Return To Invoice – Is this product right for you?

Status Disclosure

IGI Insurance Company Limited is authorised and regulated by the Financial Services Authority. You can check this information on the FSA register by visiting www.fsa.gov.uk/register, or by contacting the FSA on 0845 606 1234

Summary of Cover

This summary of cover is provided for ease of reference. It does not contain the full terms and conditions of the policy, which can be found in the policy document.

Return To Invoice: If your car is stolen or declared an insurance write off, Return to Invoice we will pay the difference between the insurer's valuation and the original purchase price of the vehicle.

Name of Insurer:

The insurer is IGI Insurance Company Limited registered office 10th Floor, Market Square House, St Jame's Street, Nottingham, NG1 6FG

Key Features and Benefits:

Scope of Cover (see "Insurance Cover" on your Certificate)

The policy, for which you or your lender will pay a single premium and which is for the period agreed at the time of purchase, will pay you the shortfall between the settlement received from the motor insurance company and the original invoice price of the vehicle, up to the sum insured, following the total loss of your vehicle due to theft or accident

Conditions:

You are eligible for this cover if ;

- you are the registered keeper of the vehicle
- you are the owner of the vehicle
- A policy providing Comprehensive Motor Insurance in respect of the vehicle which is effected and kept in force or replaced by a similar Comprehensive Motor Insurance policy for the duration of the period of insurance.
- your vehicle is less than 7 years old
- your vehicle has a value within the parameters offered at the time of purchase

Exclusions:

- Vehicles modified from the manufacturers specification
- Vehicles used for competition, racing, pace making, hire or reward, driving school, delivery courier, Vehicles over 3500kg gross weight
- Vehicles owned temporarily by a business formed for the purpose of selling or servicing motor vehicles
- Aston Martin, Bentley, Bristol, Bugatti, Cosworth, De Tomaso, Dorchester, Ferrari, Ginetta, Lamborghini, Lancia, Maserati, Noble, Porsche, Rolls Royce, and any other American manufactured vehicle
- Vehicles stolen by any person having access to the keys
- Total loss where the driver is unfit to drive
- Liability when the motor insurers have declined to pay for the total loss of the vehicle.
- Total loss occurring outside Great Britain, Northern Ireland, Isle of Man, Channel Islands, European Community countries, and any other country for which an international motor insurance card is effective in respect of the vehicle.

Duration of Cover: As quoted on the proposal/policy schedule.

Cancellation:

You may cancel the policy within 14 days of the start date without financial penalty provided no claim has been made. Thereafter both parties must give 14 days notice of cancellation. No premium refund will be given.

What to do in the event of a claim:

All claims should be notified within 30 days of the total loss to the claims office at AutoProtect, Cambridge House, Cambridge Road, Harlow, Essex CM20 2EQ. The Claim notification telephone number is 0870 766 6164. You should notify AutoProtect Ltd prior to accepting any settlement from your motor insurer.

Complaints

If you wish to complain to IGI Insurance Company Limited, please contact The Managing Director, 10th Floor, Market Square House, St Jame's Street, Nottingham, NG1 6FG. You retain the right to refer your complaint to the Financial Ombudsman Service. This policy is subject to English law unless otherwise agreed.

Customer Compensation

IGI Insurance Company Limited are covered by the Financial Services Compensation Scheme, You may be entitled to compensation from the scheme if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2000 and 90% of the remainder of the claim, without any upper limit. Further information about compensation scheme is available from the FSCS.