

GAP Insurance | Protect the value of your vehicle

IF YOUR VEHICLE IS
WRITTEN OFF THROUGH
THEFT OR AN ACCIDENT...

...WHAT WOULD YOU DO?



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In 2018 over 100,000 cars were stolen in England and Wales, a 50% increase over the last 5 years*

GAP insurance protection explained

If your vehicle was written-off or stolen, do you know how much it would cost you? It could be thousands of pounds if your motor insurer only pays out the market value at time of loss. What happens if the motor insurance settlement value is not enough to replace your vehicle or even pay off your outstanding finance?

How GAP insurance helps you

GAP insurance can help fill the shortfall between your motor insurance settlement and the amount you originally paid for your vehicle or the cost of a replacement vehicle or repay the outstanding finance on your vehicle depending on the level of cover purchased.

A few things to be aware of

- > The vehicle must be declared a total loss
- > You are the registered keeper and/or owner of the insured vehicle
- > Cover available for
 - Vehicles up to £75,000
 - Weighing up to 3500kg



* Association of British Insurers, 2019, <https://www.abi.org.uk/products-and-issues/choosing-the-right-insurance/motor-insurance/written-off-or-total-loss-vehicles/>



Additional protection in the event of a total loss

Future Insurance Contribution

Up to £175 towards your primary motor insurance and up to £175 towards your GAP, Extended Warranty or Personal Accident Policy.†



Cover for Accessories and Fuel

Up to £350 worth of cover for your fuel and any car accessories such as a roof rack.†



Temporary Vehicle Hire

Between your insurance settlement being paid and the delivery of your new vehicle, we will pay you £25 a day towards car hire, up to £350.†



Drive Greener

Get an additional £500 benefit paid to you if your new vehicle is fully electric or a hybrid.†



Two options to choose from... both bring you multiple benefits

Option 1

Return to Invoice & Financial Shortfall GAP Insurance

May help pay the difference between your motor insurance settlement and the amount you paid for your vehicle.†



Option 2

Equivalent Vehicle Cover

May help pay the difference between the motor insurance Settlement and the Equivalent Vehicle price with no upper limit.†



Plus Finance Cover

If you have taken out finance and your vehicle is declared a total loss by your motor insurer, GAP insurance may pay the difference between your motor insurance settlement and the amount you need to pay off your outstanding finance.†

†Terms and conditions and limitations on the extent of cover apply. You must always contact the Administrator, BNP Paribas Cardif Ltd before accepting the motor insurance settlement from your motor insurer. No amount will be payable in respect of any credit provided under the finance agreement (if any) which exceeds the purchase price of the vehicle. Please refer to the GAP insurance policy document for full terms and conditions.

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This GAP insurance policy is optional. Other GAP policies are available from other providers.

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Contact your dealer for more information

This insurance is underwritten by Pinnacle Insurance Plc (register number 110866), who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority. It is administered by BNP Paribas Cardif Limited, who are authorised and regulated by the Financial Conduct Authority. Register No.309075

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