

Return to Value Cover Summary

1. Purpose of this document

The summary provides important information to help you decide whether this policy is right for you. You should read this document carefully so that you understand the product you are buying. Please keep this document safe for future reference.

This is only a summary of cover. Please read the full terms and conditions which are in the Policy document that you will be sent.

2. Statement of price

Number of Light Commercial Vehicles 0 Number of Passenger Cars 1

Period of cover 36 months from the date of the Agreement

Number of payments	Frequency	Starting on	Amount of each payment
36	Monthly		£ 10.98
Total Premium			£ 395.28

The policy can be cancelled at any time giving 30 days notice.

The premium shown includes Insurance Premium Tax at the current rate. This will apply throughout the term of the policy, even if the tax rate changes.

Please note that these insurance products may be available from other providers.

3. Your responsibilities

You must do the following:

- Read the eligibility criteria in section 6 of this document. By applying for this policy you are also confirming that you and your vehicle(s) are eligible for RTV insurance.
- Continue to insure the vehicles under the 'Insurance-Your Responsibilities' clause in the finance agreement.
- Pay the premium by direct debit every month during the period of cover. If you do not keep up these payments your policy will be cancelled and you will no longer be covered.

4. Summary of Cover

The policy covers the financial shortfall in the event of your passenger car or light commercial vehicle; up to 3.5 tonnes gross vehicle weight being written off by your road risk insurer due to fire, accident and theft and you wish to replace it.

5. Significant Features and Benefits

- In the event of a total loss of a **new** vehicle due to fire, an accident or theft of the vehicle, the policy will pay the difference between the comprehensive road risks motor policy settlement* and the current list price.
- In the event of a total loss of a **used** vehicle due to fire, an accident or theft of the vehicle, the policy will pay the difference between the comprehensive road risks motor policy settlement* and the original purchase price**.
- The insurer will cover any motor insurance policy excess up to £250, subject to the maximum benefit payable.
- The policy will pay out up to £15,000 in total.

* If the insurer believes the road risk insurer has not paid a fair market value for your vehicle they can exercise their right to use a market valuation based on Glasses Guide, rather than the road risk insurer's valuation. Ensure you check with the insurer before accepting a payout from your road risk insurer to avoid a shortfall.

** If the insurer believes you have paid an inflated price for your vehicle they can exercise their right to use a market valuation based on Glasses Guide, rather than your original purchase price

6. Eligibility

- The vehicle must be less than 5 years old at the policy start date.
- The vehicle is covered throughout by a comprehensive motor insurance policy.
- You are at least 18 years old and are resident in (or if a company are registered in) the UK, Channel Islands or Isle of Man.

Protection starts when you sign the agreement.



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7. Significant exclusions and limitations

This policy will not pay out:

- If the vehicle was driven illegally.
- If the vehicle was not covered by a fully comprehensive motor policy at all times.
- If the vehicle has been modified other than in accordance with the manufacturer's specifications. In the case of LPG conversions, the conversion must have been taken place within 30 days of manufacture, in accordance with the manufacturers' specifications and fitted by a member of a relevant LPG fitter Trade Association.
- If you are offered a replacement vehicle under your comprehensive motor insurance, whether you accept it or not.
- For any motor insurance policy excess over £250.
- If the vehicle is one of the following: grey imports, emergency vehicles, taxis, courier vehicles, chauffer driven vehicles, buses, trucks, heavy good vehicles, licensed private hire vehicles, daily rental vehicles, vehicles used for driving schools/driving instruction, kit cars, motor cycles, invalid carriers, motor homes, trailers or vehicles used for road racing, rallying, pace-making, speed testing or any other competitive event or any vehicle which has been modified other than in accordance with the manufacturer's specifications and any vehicle that is not in Glass's Guide are not eligible for cover.

In the event of a total loss:

- of a new vehicle the current list price will be calculated less any discount, Road Fund Licence, first vehicle registration fee, cherished number plate transfers, dealer fitted accessories, VAT where you are eligible to claim VAT and any other administration fees, insurance premiums or subscription charges. The same or equivalent fixed options will apply e.g. options, which are factory fitted prior to delivery.
- of a used vehicle the original purchase price will be calculated net of Road Fund Licence, any discount, cherished number plate transfers, dealer fitted accessories, VAT where you are eligible to claim VAT and any other administration fee, insurance premiums or subscription charges.

Please refer to the "Exclusions" section in section 4 and the definition of 'Insured Vehicle' in section 3 of the policy document for a full list of exclusions.

8. Period of cover

3 years from the date of application.

9. Important information

This policy is optional. It is not a requirement that you take out this insurance when entering into a finance agreement.

This is only a summary of cover. Please read the full terms and conditions which are in the policy document. You may need to review and update your cover periodically to ensure that it remains current.

Return to Value is underwritten by:

London General Insurance Company Limited ("the Insurer") registered number 1865673 whose Head and Registered offices are at Integra House, Floor 2, Vicarage Road, Egham, Surrey TW20 9JZ

London General Insurance Company Limited is authorised and regulated by the Financial Services Authority with FSA registered number 202689 which can be checked by contacting the FSA via the website at www.fsa.gov.uk or by phoning 0845 606 1234.

London General Insurance Company Limited is a member of the Financial Services Compensation Scheme (FSCS). The scheme can pay compensation to customers if a regulated firm is unable to pay claims against it, usually if the firm stops trading or is insolvent. Compensation limits apply. Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

10. How do you claim?

Telephone TWG Services Limited on 0844 871 8573 and ask for a claim form to be sent. Fill in the claim form and send it within 120 days of the incident to the Creditor Claims Department, TWG Services Limited, The Aspen Building, Floor 2, Vantage Point Business Village, Mitcheldean, Gloucestershire GL17 0AF. Calls may be recorded.

11. Cancellation rights

You have the right to cancel the insurance cover at any time by giving 30 days notice. Contact Lombard on 0845 366 1316, Typetalk 18001 0845 366 1316 or in writing to Insurance Operations Department, Lombard North Central Plc, Cyan Building, Adwick Park, Manvers, Wath Upon Dearne, S63 5AD.

If you cancel within 30 days of receipt of your policy documentation, the insurance premium will be refunded, unless you have made a claim during this initial 30 day period, in which case the Insurer may deduct this from any costs incurred in relation to the cancelled insurance contract. However, as the premium is paid monthly, no refund of insurance premium will be made if you cancel after the initial 30 day period.



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12. Complaints procedure

Complaints regarding claims should be made to TWG Services Limited. Please contact TWG Services Limited at The Aspen Building, Floor 2, Vantage Point Business Village, Mitcheldean, Gloucestershire GL17 0AF. Telephone 0844 854 0911

Complaints regarding sales or general matters should be made to the Customer Relations Department, Lombard North Central PLC, PO Box 520, Rotherham, S63 3BR. Telephone 0870 544 8888, Typetalk 18001 0870 544 8888. Calls may be recorded

Alternatively, should you remain dissatisfied, you may refer your complaint to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaint process. This complaint procedure is without prejudice to your right to take legal proceedings.

13. Applicable law

Both you and we are free to choose the law applicable to this insurance contract. Unless specifically agreed to the contrary, this policy and policies shall be subject to English Law.

