

may at Our option cancel the policy or refuse to deal with Your claim, or reduce the amount of the claims payment.

1. Making a Claim

All claims MUST be made within thirty days of the Total Loss occurring. Contact the Claims Office The claim notification telephone number is 0870 766 6667

2. Protect the Damaged Vehicle

You must take all reasonable steps to safeguard the Vehicle in the event of any damage occurring to Your Vehicle.

3. Malicious Damage and Theft

In the case of malicious damage You must report the incident to the Police and advise Us of Your valid crime reference number

4. Claims Procedure

A detailed claims procedure is given in this policy. You must follow this procedure, failure to do so may result in non-payment of Your claim.

5. Salvage

We accept no liability for the responsible disposal of Your Vehicle or it's salvage in any event.

6. Use of Engineers

At notification of any claim We reserve the right to instruct an Independent Engineer to inspect Your Vehicle before authorising any claim. Any decision on liability will be withheld until this report is received. When this right is exercised We shall have no liability for any loss to You arising from any possible delay.

7. Subrogation

We may at Our sole option take any steps in Your name against any person including but not limited to Your Motor Insurance Policy insurer to recover any money We pay in settlement of Your claim. You must give Us all assistance necessary. We may also at Our option take over negotiations with Your Motor Insurance Policy insurer with respect to Your Total Loss claim.

8. Offer of Settlement

If You accept an offer of settlement in respect of a Total Loss from Your Motor Insurance Policy of less than the Market Value of Your Vehicle We will settle Your claim using the Market Value.

HOW TO MAKE A CLAIM

If Total Loss occurs please help the Claims Office by reporting Your claim according to the following procedure.

1. Contact the Claims Office. The claim notification telephone number is 0870 766 6667
2. For Claims Authorisation, You must: Advise Your policy number and Vehicle details
 - Advise the cause of Total Loss
 - Provide an itemised repair/replacement cost estimate and a fully completed claim form

3. Payment

No benefit shall become payable under this policy until We have received proof to Our satisfaction of: -

- Payment of the appropriate premium in respect of the policy
- The payment of the claim for Total Loss under the Motor Insurance Policy
- Evidence of the Total Loss and the Insured Value as at the Date of Loss
- Your Policy number and Vehicle details
- Cause of Total Loss
- Valid crime reference number in the case of malicious damage or theft
- Your contact and payment details for reimbursement.
- Details of the outstanding finance arrangement including the outstanding balance, remaining term, interest charges etc.
- Your Original invoice detailing purchase price etc.
- Any other evidence which may be reasonably required by Us.
- If You accept an offer of settlement in respect of a Total Loss from Your Motor Insurance Policy of less than the Market Value of Your Vehicle We will settle Your claim using the Market Value.

OUR PROMISE OF GOOD SERVICE

Any enquiry or complaint that You may have regarding this policy should in the first instance be addressed to:

The Managing Director Autoprotect (MBI) Limited,
Cambridge House,
Cambridge Road,
Harlow,
Essex, CM20 2EQ

Customer Services Telephone No; 0870 766 6667. Please quote the details of this insurance and in particular Your policy number to help Your enquiry to be dealt with promptly. If Your complaint is one of the few that cannot be resolved by this stage, You should write to:

The Operations Manager, IGI Insurance Company Limited,
Market Square House,
St James St,
Nottingham, NG1 6FG.

In the unlikely event that the matter is still not resolved, Your complaint can be referred to the Financial Ombudsman Service. The address of the Financial Ombudsman Service (and an explanatory leaflet about their services) will be provided at the appropriate stage of the complaints process. Please note You have six months from the date of Our final response in which to refer Your complaint to the Ombudsman. Referral to the Ombudsman will not affect Your right to take legal action against Us. None of the above affects any right of legal action You may have.

GAP / RTI Helpline
0870 766 6667

This scheme is administered by Autoprotect (MBI) limited. on Our behalf.