



Statement of Demands and Needs

This product meets the Demands and Needs of those who in the event of a write off - wish to protect against a potential loss incurred if the Comprehensive Motor Insurance pays less than the original purchase price during the period of cover chosen.

What this cover will do for you

Return To Invoice Gap Insurance meets the Demands and Needs of those who have acquired a vehicle using cash, personal loan or have financed using a dealer arranged Hire Purchase or PCP plan and wish to protect against a financial shortfall or vehicle value loss in the event of a write-off.

If you have partially or fully financed your vehicle

For those who have financed a vehicle using Hire Purchase or a PCP plan, this insurance will pay the difference between the amount you receive under the Comprehensive Motor Insurance and the amount required by your lender to end your agreement. If the amount required to settle your finance agreement is less than the original price you paid for the vehicle - you will receive the surplus.

If you paid cash or arranged a personal loan for your vehicle

For cash buyers, this insurance will pay the difference between the amount received under the Comprehensive Motor Insurance and the original price you paid for the vehicle.

This insurance is subject to policy Terms and Conditions and maximum specified claim limits.

You must read all Insurance Documents we make available to you

We provide links to a number of important Insurance Documents at various stages during the online quotation and buying journey. You are encouraged to read each of them before purchasing. We also provide links to these documents within your online account with us when you become a client. These documents include;

- Insurance Product Information Document (IPID). *This is an abbreviation of the full Terms and Conditions.*
- Insurance Terms and Conditions
- Statement of Demands and Needs and Our Terms of Business
- Initial Disclosure Document (IDD)

Purchasing cover will be deemed to be your acceptance of the content of these documents.

Your decision to purchase

We do not give advice, make recommendations, or suggest the suitability of any insurance. We will provide you with all the information you require about our policy - and you must make your own buying decision.

You confirm you do not have existing cover in place for these risks and you have used your own judgement to purchase without our influence. You must also make sure you, your vehicle and its use are eligible for cover.

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**Your responsibilities**

It is your responsibility to ensure this insurance meets your Demands and Needs before purchasing cover.

If you change your mind

You may cancel this insurance at any time. Charges may apply.

Details can be found within our Terms of Business and the policy Terms and Conditions documents.



Our Terms Of Business With You

(These terms are applicable to the period of cover for which this document was issued)

About us

Click2protect UK Limited is a UK nationwide online insurance intermediary. We own and operate the online brand known as car2cover.co.uk, a website owned and operated by us since February 2007.

Our address is;

Click2protect UK Limited
The Officer's Mess
Royston Road
Duxford
Cambridgeshire
CB22 4QH

Telephone number : 01438 870615

Email address : mail@car2cover.co.uk

What you can expect from us

We operate on what the Financial Conduct Authority refers to as a 'non advised' basis.

This means we do not give advice or recommendations but we will provide you with all the information you require about our policy/s to enable you to decide if our products are suitable for your needs and circumstances. When you call us, the person you speak to will not be paid a commission and you will not experience any pressure or influence to buy. Our calls are recorded for training and compliance purposes.

Unusual product characteristics

Most insurances we arrange are only available to purchase within a very limited time after taking delivery of your vehicle. These insurances are;

- Finance Gap Insurance
- Contract Hire & Finance Lease Gap Insurance
- Return To Invoice Gap Insurance
- Vehicle Replacement Gap Insurance
- Tyre Insurance
- Scratch & Dent Insurance
- Alloy Wheel Insurance
- Tyre & Alloy Wheel Insurance

These insurances provide multi-year cover options that cannot be renewed, extended or purchased again for the same vehicle. It is your responsibility to choose a suitable period of cover.



About our insurers

The insurance products listed above are underwritten by the same insurer. Details about the insurer can be found within the insurance policy Terms and Conditions or at <https://www.car2cover.co.uk/fortegra>.

Your right to cancel your policy and your 'cooling-off' period

You have the right to cancel any policy we arrange for you - at any time.

Please also refer to the insurer's policy Terms and Conditions for more information about cooling-off periods, refund calculations and cancellation fees.

You can cancel at any time by;

- Cancelling cover within your online account with us or,
- Calling us on 01438 870615

Our charges

We do not charge to arrange your insurance and we do not charge for minor changes such as

- Changing your address
- Transferring a policy to a family member
- Changing your vehicle registration number to a cherished registration number

Our charges are listed below;

Transaction		Administration fee	Notes
Online policy amendments	Any time	£0	Minor policy changes detailed above can be made within your online account with us - without charge.
Policy amendments by telephone	Any time	£0	When you call us to make a minor policy change, we will do not charge you for our work.
Policy cancellation	Before policy start date	£0	Full refund provided.
Policy cancellation	During cooling off period	£15	As per our Terms of Business with you, this covers our costs of setting up and cancelling cover and refunding you.
Policy cancellation	After cooling off period	£35	As per the insurer's Terms and Conditions



Who regulates us?

Click2protect UK Limited is authorised and regulated by the Financial Conduct Authority. Our Firm Reference Number is 670499. You can check this on www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

Are we covered by the Financial Services Compensation Scheme?

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance and the circumstances of the claim. Further information about the compensation arrangements is available from www.fscs.org.uk.

What to do if you have a complaint

You must first decide whether your complaint relates to the sale of the policy or whether it relates to the insurer's terms and conditions or claims handling.

If your complaint relates to the sale of your policy, please contact us using one of the following options;

1. You may email us at mail@car2cover.co.uk. Please insert your insurance policy number in the subject line followed by 'Complaint'. Within your email, please tell us what you think we have done wrong.
2. You may write to us at; Click2protect UK Limited, The Officer's Mess, Royston Road, Duxford, CB22 4QH. Please state your insurance policy number and tell us what you think we have done wrong.
3. You may call us on 01438 870615.

We will aim to resolve your complaint within fifteen (15) working days from first notification of your complaint.

If we cannot resolve your complaint within this period, we will notify you in writing to confirm the reasons why and will aim to resolve your complaint within a further fifteen (15) working days from this point.

If you are still dissatisfied with the resolution or your complaint has not been resolved within the timescales detailed above, you have the right to refer your complaint to

The Financial Ombudsman Service,
Exchange Tower,
London, E14 9SR.

You may call them on 0800 0234 567.

Email complaint.info2financial-ombudsman.org.uk
Website www.financial-ombudsman.org.uk

If your complaint is about the insurer, their terms and conditions or claims handling, please contact the insurer using the contact details found within your policy terms and conditions document.



Applicable law

English law will apply to these terms of business and the English courts shall have jurisdiction in any dispute unless you and we agree to apply the governing law and jurisdiction of the state in which you are resident within the UK. We supply the policy documents only in English and will always communicate with you in English.

About your data

Our full Privacy Policy can be found online at [car2cover.co.uk/your data](https://car2cover.co.uk/your-data). If you'd like a copy of this, but do not have access to the internet, please give us a call.

We process your details with a legitimate interest and for contractual purposes in order to provide you with insurance quotes, set up and maintain your insurance policies. It is important the information we hold about you is accurate, if you need us to update or correct your details please give us a call on 01438 870615. We only share your data with those parties involved in the provision of your insurance.

Click2protect UK Limited may contact you by email, post or telephone for our legitimate marketing purposes in order to let you know about products and services which may be of interest to you. If you would like to opt out of receiving marketing correspondence of any kind, you can let us know at any time by clicking on unsubscribe links, writing to us, or by calling us on 01438 870615.

Click2protect UK Limited will not sell or share your personal data with any third parties for the purposes of marketing their own products or services. Where our partners offer products or services that may be of interest to you we will always obtain your specific consent before providing any details to them.

You may request details of the information we hold about you by writing to

Customer Data,
Click2protect UK Limited,
The Officer's Mess,
Royston Road,
Duxford,
CB22 4QH.

Any detail you can provide about specific information, will help us identify what you are looking for. If you wish to exercise this right with any of our insurers you will need to write to them directly. Please contact us on 01438 870615 for more details. If we have failed to resolve a problem or you are not happy with the manner in which we have processed your information, then you have a right to lodge a complaint with the Information Commissioner at Wycliffe House, Water Lane, Wilmslow SK9 5AF.



Click2protect UK Limited is a member of the SME Climate hub and committed to reduce our carbon emissions.