



## About our services



### 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](http://www.fsa.gov.uk/register), or by contacting the FSA on 0845 606 1234.

#### Summary of Cover

This statement provides a summary only, it does not describe all terms and conditions relevant to your product and it is essential that you read the full policy document to ensure that you understand the product purchased.

#### Return To Invoice:

If your car is stolen or declared an insurance write off, the policy will pay the difference between the insurer's valuation and the original purchase price of the vehicle, subject to exclusions.

#### Name of Insurer:

The insurer is IGI Insurance Company Limited registered office 10<sup>th</sup> Floor, Market Square House, St James' Street, Nottingham NG1 6FG.

#### Key Features and Benefits:

The policy 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, subject to exclusions.

#### 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, Hummer, Honda NSX models, Lamborghini, Lancia Thema, Lotus, Maserati, Maybach, Mitsubishi 3000GT, Marcos, Noble, Rolls Royce, TVR and Vans above 3500KG. Kit cars, Grey imports and any American make of vehicle unless manufactured as right-hand drive for the UK market;
- 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 selected by you and quoted on your policy documents.

#### Cancellation:

If this policy is cancelled within **21** days of purchase/inception (whichever the sooner), and no claim has been registered GO Car Warranty will refund the premium in full. If a claim has been made on the policy **NO** refund will be issued. This policy has no surrender value and in all other circumstances, cancellation is **without** refund.

#### 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 (MBI) Ltd, Cambridge House, Cambridge Road, Harlow, Essex CM20 2EQ. The Claim notification telephone number is **0871 384 3506**. You should notify AutoProtect 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, 10<sup>th</sup> Floor, Market Square House, St James'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 is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if they cannot meet their obligations. This depends upon the type of insurance and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim. Further information about compensation scheme arrangements is available from the FSCS on the web at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting the FSCS on 020 7892 9300.