



# Total Loss Assistance

## Policy Summary

This is a summary of the cover provided under the Total Loss Assistance Insurance policy. It does not describe the full terms of the policy. These can be found in the terms & conditions document which you should read in full to ensure you understand the cover it provides.

**Total Loss Assistance Insurance has been designed to pay you up to the amount specified on your certificate of insurance to cover extra expenditure associated with being without a vehicle in the event that the insured vehicle is declared a total loss within the period of cover.**

The policy is underwritten by MAPFRE ASISTENCIA Compañía Internacional de Seguros y Reaseguros Sociedad Anonima, Principal Office; Alpha House, 5th Floor, 24A Lime Street, London, EC3M 7HS. Company number: FC021974. Branch number: BRO08042.

The policy is administered by Halo Insurance Services Limited, Suite 1, 56 Gloucester Road, London SW7 4UB who acts on behalf of the Insurer. InsuretheGap.com is a trading name of Halo Insurance Services Limited.

Claims are administered by Abraxas Insurance Administration Services Ltd, 1 Victoria Street, Bristol Bridge, Bristol, BS1 6AA who acts on behalf of the Insurer.

## How To Contact Us

**We recommend that You save the below telephone numbers to Your mobile phone**

### **Claims**

Online: [www.InsuretheGap.com/mapfreclaims](http://www.InsuretheGap.com/mapfreclaims)

By telephone: 0330 400 1655

By e-mail: [gapclaims@mapfre.co.uk](mailto:gapclaims@mapfre.co.uk)

### **If You Are Calling From Abroad**

By telephone: +44 330 400 1655

### **Customer Services**

By telephone: 0203 305 6767

By e-mail: [customerservice@InsuretheGap.co.uk](mailto:customerservice@InsuretheGap.co.uk)

Telephone lines are open Monday – Friday between the hours of 9.30am – 5.00pm.

If you have any difficulties reading this document, please contact the Customer Services Team.

## Significant Features & Benefits

- Subject to the terms and conditions, the policy will pay you up to the limit specified on your certificate of insurance in the event that the insured vehicle is declared a total loss within the period of cover

## Significant or Unusual Exclusions or Limitations

- The policy will not cover any vehicle used at any time in a public service capacity, such as a Military, Police or Ambulance vehicle; for the commercial business use of hire and reward; courier or delivery services, or for the carriage of passengers, including but not limited to taxi services and private hire
- The policy will not cover any vehicle used at any time for any type of competition or rally; racing; any type of track day; off road; speed testing; pacemaking, or reliability trials
- The Claims Administrator will not pay any claim where the insured vehicle is not declared a total loss, or where no motor insurance settlement is paid to you
- Any total loss that occurs as a result of the insured vehicle being modified other than in accordance with the manufacturer's specification
- The policy is not transferable to another vehicle or to another registered keeper and/or owner of the insured vehicle

**A full list of exclusions/limitations can be found in the What Is Not Covered section on page 6 of the terms & conditions document.**

## Period of Cover

Cover will commence from the start date until the earliest of the following:

- a) The end of the period of cover shown on your certificate of insurance
- b) The date on which a valid claim is registered by the Claims Administrator under the policy
- c) The date the policy is cancelled, or;
- d) The date the insured vehicle is sold, transferred to another party, or repossessed

## Your Right To Cancel

Cancellation within the cooling-off period

You have the right to cancel the policy and to receive a full refund of premium provided no claims are known or reported by giving notice of cancellation within 30 days of the date you purchase the policy. Please quote the number that appears on your certificate of insurance.

Cancellation outside the cooling-off period

If the policy is cancelled at any time after the 30 day cooling off period from the date you purchase the policy, provided that no claims are known, pending or reported, you will be entitled to a refund of the unused portion of the premium paid to date, minus an administration charge of £35.00. Any refund due will be calculated on a daily pro-rata basis from the date the Administrator receives the letter, email or phone call of cancellation.

To cancel the policy, please contact the Administrator on any of the below:

In writing: InsuretheGap, 8 The Square, Stockley Park, Uxbridge, Middlesex, UB11 1FW  
By telephone: 0203 305 6767  
By e-mail: customerservice@InsuretheGap.co.uk

Once a valid claim has been registered by the Claims Administrator, no refund of premium will be due.

## How To make A Claim

In the event of a claim please contact the Claims Administrator and have your certificate of insurance and vehicle registration number to hand.

Online: [www.InsuretheGap.com/mapfreclaims](http://www.InsuretheGap.com/mapfreclaims)  
By telephone: 0330 400 1655  
By e-mail: [gapclaims@mapfre.co.uk](mailto:gapclaims@mapfre.co.uk)

## What To Do If You Have A Complaint

If you have a complaint about how the policy was sold or administered, please contact the Administrator on any of the below:

In writing: InsuretheGap, 8 The Square, Stockley Park, Uxbridge, Middlesex, UB11 1FW  
By telephone: 0203 305 6767  
By e-mail: customerservice@InsuretheGap.co.uk

In the unlikely event of a dispute occurring regarding the claims administration, the terms of the policy or the service received, you should contact the Customer Care Manager who will investigate the matter:

In writing: The Customer Relations Team, 1 Victoria Street, Bristol Bridge, Bristol, BS1 6AA  
By telephone: 0330 400 1420  
By e-mail: [customerrelationsteam@mapfre.co.uk](mailto:customerrelationsteam@mapfre.co.uk)

The Claims Administrator will confirm receipt of your complaint within 5 working days and aim to resolve the problem within 8 weeks.

If you remain dissatisfied with the way that your complaint has been dealt with, you may refer the matter to the Financial Ombudsman Service within 6 months of the date of the Administrator or Claims Administrator's final response:

In writing: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR  
By telephone: 0800 023 4567  
For more information please visit [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

This procedure does not affect your statutory rights and is in addition to any other rights you may have to take legal proceedings.

## Financial Services Compensation Scheme

MAPFRE ASISTENCIA is covered under the Financial Services Compensation Scheme. If the Insurer is unable to meet some of their liabilities and you make a valid claim, you may be entitled to compensation from the FSCS, depending on the type of business and circumstances of the claim.