

### **What am I NOT covered for under GAP Plus?**

There are some situations that you are not covered for. The most significant exclusions of the policy are set out below, but there may be other exclusions that are significant to you, so you need to check the policy document for full details. For full details of the exclusions please refer to the policy document.

### **Benefits will not be paid if your vehicle is:**

- used for racing, rallying or competition of any kind;
  - used for hire or reward or as a taxi, emergency vehicle, invalid carrier or driving instruction vehicle;
  - used principally as a courier/delivery vehicle;
  - registered to a company whose principal business is a haulage contractor;
  - modified other than in accordance with the manufacturer's specifications;
  - written-off while you, or a person with your consent to drive the vehicle, is under the influence of alcohol or drugs
- 
- any amount deducted by the comprehensive motor insurer, i.e. unpaid premiums, salvage value, contributory negligence;
  - dealer-fitted options, insurance premiums, warranty costs, fuel, paintwork protection applications or other additional amounts included in the invoice price;
  - any amount/negative equity carried over from a previous loan or finance agreement on a vehicle which is being part exchanged and which inflates either the invoice price of the new/replacement vehicle, part exchange allowance, or loan amount borrowed on the insured vehicle.

### **How long does my GAP Plus contract run for?**

GAP Plus will run for the period shown on your schedule (either 12, 24 or 36 months), but will end earlier if the vehicle is sold to another party. If you have chosen a monthly policy, your cover will automatically renew each month providing you pay the premium. Once the 12th premium has been paid, cover will continue for a further period of 12 or 24 or 36 months depending on the term of your cover.

### **What happens if I take out cover and then change my mind?**

If you are unhappy with your cover you can cancel your policy within 14 days of receiving your policy and any premium paid will be refunded. After this period you may cancel your cover at any time but no refund of premium will be paid.

### **How do I make a claim under ?**

Please contact the Claims Department by calling 01902 829190, or by writing to Claims Department, **Abraxas Insurance Administration Services Limited.**

**Registered Office: One Glass Wharf, Bristol, BS2 0ZX. ... Office**

**Address: MAPFRE ABRAXAS, PO BOX 520, Bristol, BS34 9BW. ...**

You should not accept any settlement offer made by your motor insurer until you have contacted our Claims Department, and we have given our consent to do so.

### **How do I make a complaint ?**

If you have a problem with the service you receive, you can write too. **Abraxas Insurance Administration Services Limited. Registered Office: One**

**Glass Wharf, Bristol, BS2 0ZX. ... Office Address: MAPFRE ABRAXAS, PO BOX 520, Bristol, BS34 9BW. ...**

We will confirm that we have received your complaint within five working days and will do our best to resolve the problem within four weeks. If we are unable to do so, we will let you know when you can expect an answer. If we have not resolved the problem within eight weeks - or if you are dissatisfied with our final response - we will give you information about referring your complaint to the Financial Ombudsman Service (if this applies to you).

You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and circumstances of the claim.