

guaranteed asset protection

we shouldn't have to pay
for the shortfall if our car
is written off



**Return to Invoice
Advanced**
Information Leaflet

redefining / standards



Welcome to AXA!

If you become one of the unfortunate motorists to have their vehicle stolen where the vehicle is not recovered, or if you become involved in an accident where the vehicle is beyond economical repair, then you could find yourself with a financial dilemma.

Whether this is your only vehicle or one of many, you will have invested a substantial amount in your purchase.

It comes as quite a shock to our customers to learn that their insurers are not prepared to offer a settlement figure for a total loss claim that totals the same amount that was originally paid for their vehicle or, if their vehicle has been financed, that may not be sufficient to pay off the outstanding debt on their finance agreement.

At a time when you have all the problems of having no vehicle, this leaves you to find the shortfall between the amount the insurers pay out and either the amount you originally paid for the vehicle or the outstanding balance amount you require to settle your finance agreement.

So the choice is:

- Use funds from hard earned savings.
- Take out a loan for the difference.
- Purchase a vehicle with the insurer's payout that is of less value, with lower specification, probably older which may require more maintenance.

OR...

Take advantage of the features and benefits of Return to Invoice Advanced GAP Insurance.

“The best money
I have ever spent. I was
able to buy a replacement
car that equalled the one I
had lost”

Gale, Essex⁽¹⁾



Because it's all about you

Return to Invoice Advanced GAP Insurance bridges the financial gap between what the insurer gives you and the larger amount of either:

- **The net invoice price** you paid for your vehicle, up to the claim limit.

or

- **The outstanding balance** amount you require to settle your finance agreement, up to the claim limit.

Additional Benefits

This insurance also includes the following benefits:

- **Overseas Use** - This policy covers overseas use for a maximum of 60 days continual use during the period of insurance.
- **Transfer of cover to a replacement vehicle** - If your vehicle is replaced during the period of insurance, we may, agree to transfer cover to your replacement vehicle for the remainder of the period of insurance.
- **Motor insurance excess** we will pay a contribution towards your motor insurance excess, up to a limit, as defined in the policy wording.

Typical Example 1

Original Vehicle Purchase Price €15,000

Motor Insurance Company claim payment €11,000

Return to Invoice Advanced Payment €4,000

Without Return to Invoice Advanced Insurance	With Return to Invoice Advanced Insurance
Unprotected Shortfall	Return to Invoice Advanced Insurance Payment
€4,000	€4,000
Motor Insurance Company Payout	Motor Insurance Company Payout
€11,000	€11,000

Without Return to Invoice Advanced Insurance	With Return to Invoice Advanced Insurance
Unprotected Shortfall Remaining on Finance Agreement	Return to Invoice Advanced Insurance Payment
€4,500	€4,500
Motor Insurance Company Payout	Motor Insurance Company Payout
€11,000	€11,000

Typical Example 2

Original Vehicle Purchase Price €15,000

Finance outstanding at time of write off €15,500

Motor Insurance Company claim payment €11,000

Return to Invoice Advanced Payment €4,500

Please speak to your dealer or refer to the policy wording for full terms and conditions, exclusions and limitations.

98.9%
of customers would recommend RTIA⁽²⁾

BRIDGES
your financial shortfall⁽³⁾

PLUS
A selection of additional benefits built into the policy

What is Not Covered

- Any claim that occurs when you are not the legal owner and keeper of the vehicle.
- Any claim where your motor insurance policy provider offers to provide a replacement vehicle as settlement of your claim, whether you accept it or not.
- Any claim where the motor insurance policy provider has offered to repair your vehicle but you have requested the claim to be dealt with on a total loss basis.
- Any claim by accident where the driver of the vehicle is under the influence of alcohol, drugs not prescribed by a registered medical practitioner or drugs prescribed by a registered medical practitioner where a warning against driving has been given.
- Any loss or liability which may be claimed from a more specific insurance.
- Your vehicle is included under the section entitled Excluded Vehicles.
- Claims arising as a result of using the vehicle for any of the Excluded Vehicle Uses.
- Any additional costs shown on the vehicle invoice for anything other than the purchase of your vehicle. This includes but is not limited to, motor insurance, servicing and maintenance plans, warranty, payment protection and recovery, road fund licence and accessories fitted other than by the manufacturer, or any outstanding finance carried over from any previous credit agreement including 'cash back'.

The policy will end on payment of a valid claim.

**TAKE OUT RETURN TO INVOICE
ADVANCED GAP INSURANCE TODAY!**

**Please contact your dealer if you
would like to take out the cover.**

Your AXA Retailer

AXA is the Number 1 insurance brand for the 5th consecutive year (interbrand ranking 2013), and a leader in wealth management and financial protection, managing funds worth more than 1,113 billion euros (as at 31st December 2013). We operate in 56 countries and serve 102 million customers worldwide. We cater to a wide range of needs, providing advice and guidance to our individual and corporate customers on a variety of financial products and services. These include investments, life assurance, retirement planning, long term care, asset management, medical insurance, dental and hospital care services as well as motor and home insurance. With our expertise and commitment to customer service and consistent quality care, you can rely on AXA for lasting security.

**ASK ABOUT AXA'S EXCELLENT RANGE
OF INSURANCE PRODUCTS.**

**Extended Warranty
Guaranteed Asset Protection Insurance
Mechanical Breakdown Insurance
Tyre Insurance**

www.axa-creditor.com

This leaflet contains a brief overview of the cover, terms, conditions, exclusions and limitations that apply. A copy of the full policy wording and complaints procedure is available upon request from your dealer.

Please contact your dealer if you would like to take out the cover.

(1) Information taken from AXA customer satisfaction survey 2013 in the UK.

(2) Data collated from AXA customer satisfaction survey 2012-2014 in the UK using 1,535 respondents.

(3) Subject to terms, conditions, exclusions and limitations as specified in the policy wording.

AXA France IARD SA, registered in the Nanterre (France) Trade and Companies Register under number 722 057 460, having their registered office at 313 Terrasses de l'Arche, 92727 Nanterre, France and regulated by the ACPR (Autorite de Controle Prudentiel et de Resolution), 61 Rue Taibout, 75436 Paris Cedex 09, France.

© 2014 AXA France IARD SA. All rights reserved.



redefining / standards 