

IMPORTANT NOTE

- It is a condition of the policy that your vehicle is serviced in accordance with the manufacturer's requirements during the period of insurance. You must keep all service invoices as these will be needed when making a claim.
- Between services, you must ensure that the regular vehicle checks are carried out as stated in the servicing handbook i.e. fluid level checks.
- The policy will end on payment of a valid claim.

What is Not Covered

- Any claim that occurs when you are not the registered owner and keeper of the vehicle.
- Any claim where your motor insurance policy offers to provide a replacement vehicle as settlement of your claim, whether you accept it or not.
- Any claim where the motor insurance policy insurer has offered to repair the 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 which may be claimed from any more specific insurance or guarantee.
- Your vehicle is not 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, warranty, payment protection and recovery, Road Fund licence and accessories fitted other than by the manufacturer, or any outstanding finance carried over from a previous credit agreement including 'Cash Back'.

Eligibility

Certain eligibility criteria apply. Please see your dealer for full details.

ABOUT RENAULT FINANCE

Renault has launched its specialist financial facilities to the Irish market, allowing us to provide even more value, flexibility and convenience to our customers. Renault Finance is part of one of Europe's largest Motor Finance companies providing financial services to millions of customers everyday.

Renault Finance is a trading name of RCI Banque Branch Ireland, a wholly owned subsidiary of the Renault Group. RCI Banque Branch Ireland is authorized and regulated by the French Banking Authority and supervised by the Central Bank of Ireland for conduct of business purposes.

Renault Finance Return to Invoice GAP Insurance is underwritten by AXA Insurance UK.



www.renault.ie

This leaflet contains a brief overview of the cover. Terms, conditions, exclusions and limitations 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.

AXA Insurance UK plc is registered in England No 78950. Registered Office: 5 Old Broad Street, London EC2N 1AD A member of the AXA Group of Companies. AXA Insurance UK plc is authorised and regulated by the Financial Services Authority.



RENAULT FINANCE

RETURN TO INVOICE GAP INSURANCE

Your Information 2012 Edition



DRIVE THE CHANGE



RETURN TO INVOICE GAP INSURANCE

If you become one of the unfortunate motorists to have their vehicle stolen where the vehicle is not recovered or 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 they originally paid for their vehicle.

This leaves you to find the shortfall between the amount the insurers pay out and the amount you originally paid for the vehicle.

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 Insurance**. We pay out the difference between what the Insurer gives you and the price you originally paid for your vehicle.

At a time when you have all the problems of having no car, **Return to Invoice Insurance** bridges the financial gap between the total loss payment that you receive from your motor insurers and the amount you originally paid for your vehicle.

Return to Invoice Insurance covers you for the difference between the amount your Motor Insurer pays out and the Net Invoice Price you paid for your vehicle, up to the maximum shown on your policy schedule.

TYPICAL EXAMPLE

Without GAP RTI	
Invoice Price NEW Vehicle	€20,000
Motor Insurance Payout	€15,000
No GAP RTI	€0
SHORTFALL	€5,000

With GAP RTI	
Invoice Price NEW Vehicle	€20,000
Motor Insurance Payout	€15,000
GAP RTI Payout	€5,000
SHORTFALL	€0

OTHER 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 motor insurance policy provides a replacement vehicle in the event of total loss, this policy will be transferred to your replacement vehicle for the remainder of the period of Insurance.

If your vehicle is sold by you within two calendar years of the inception date of the policy, we may at our option agree to transfer the cover under this policy to a different vehicle of the same value, make and model for the remainder of the period of insurance.

Take out **Return to Invoice Insurance** today!

Speak to one of our Renault Finance specialists today to find out how Renault Finance can make your new Renault a reality.

