



**SEAT Gap Insurance.**

**SEAT FINANCIAL SERVICES**  
Finance. Insurance. Fleet. Mobility.



# What is SEAT Gap Insurance?

## **Protection for you against a financial shortfall**

If your SEAT is written off, your motor insurer will usually pay out based on the current market value of your vehicle. This could be a lot less than its original value and therefore may leave you with an unexpected shortfall.

Our Gap Insurance helps to cover the gap left by this shortfall to get you back in a new SEAT or help pay off any outstanding finance, lease or hire agreement. SEAT Gap Insurance can be purchased up to 100 days after you have collected your new or used vehicle.

# We have two options for you to choose from:

## 01

### **SEAT Gap Insurance**

This pays the difference between the write off settlement from your motor insurer and the price you paid for your SEAT or the outstanding balance payable to the finance company, whichever is the greater amount.

If your vehicle is leased or hired, we will cover the difference between the write off settlement from your motor insurer and the early termination charge. This includes any rentals paid in advance as a deposit up to £2,000.

Cover lasts for 36 months and the maximum claim limit is based on your vehicle purchase price.

## 02

### **SEAT Gap Insurance Plus**

In addition to all the benefits of SEAT Gap Insurance, the SEAT Gap Insurance Plus policy includes a 12-month fixed benefit. This will start once your 36-month Gap Insurance cover ends.

If your vehicle is written off during the additional 12-month fixed benefit period of insurance, we will pay a fixed sum of £2,500.



**Price you paid for your vehicle:**  
£18,000

**Write off settlement from your motor insurer:**  
£13,000

**Gap Insurance payment:**  
£5,000



In the example shown, you could receive a £5,000 payment that you could use towards the purchase of a new SEAT.

# Why choose us?

## Transparent pricing

The benefit level and cost of SEAT Gap Insurance and SEAT Gap Insurance Plus will depend on the price of your new or used SEAT.

Vehicle purchase price*	Maximum benefit level	SEAT Gap Insurance price**	SEAT Gap Insurance Plus price**
£0 - £20,000	Your vehicle purchase price	£349	£405
£20,001 - £50,000	Your vehicle purchase price	£369	£425
£50,001 - £100,000	£50,000	£599	£655

\*Includes VAT

\*\*Includes Insurance Premium Tax (IPT)

## Find out more

For more information about SEAT Gap Insurance and SEAT Gap Insurance Plus, please speak to your nearest participating SEAT Retailer or go online

[www.insurewithseat.co.uk/gap-insurance](http://www.insurewithseat.co.uk/gap-insurance)





# Why choose us?

SEAT Gap Insurance gives you the financial protection your SEAT deserves. So you can relax knowing that if you need to make a claim, we could help you get back into a replacement SEAT.

## **Key product highlights**

- European Union cover is included.
- Cover is available for any new or used vehicles provided by your SEAT Retailer.
- There are no vehicle age or mileage limitations.
- You have the option to pay upfront or in 10 monthly instalments at no extra cost.

## **Additional benefits**

We also offer the following additional benefits if your vehicle is written off during the 36-month Gap Insurance cover:

- We will pay your motor insurer's excess up to £250.
- We will cover your advance rentals up to £2,000 for lease or hire agreements.
- We will provide unlimited cover for accessories fitted by your SEAT Retailer.

Please refer to the Cover Booklet for full terms and conditions.

SEAT Financial Services is a trading name of Volkswagen Financial Services (UK) Limited ("VWFS UK"). Registered office: Brunswick Court, Yeomans Drive, Blakelands, Milton Keynes MK14 5LR.

SEAT Gap Insurance and SEAT Gap Insurance Plus are administered by Car Care Plan Limited and underwritten by Motors Insurance Company Limited.

VWFS UK is not part of the same corporate group as Car Care Plan Limited and Motors Insurance Company Limited.