

**PROTECT YOUR FLEET IN THE EVENT OF A WRITE OFF
AND KEEP YOUR BUSINESS MOVING**



'Top Up' Fleet Gap Insurance

For fleet operators who want a flexible policy to protect the financial investment in their fleet in the event that their vehicles are written off following an accident, vandalism, fire, theft or flood.



'Top Up' Fleet GAP

► What is 'Top Up' Fleet GAP?

If a vehicle from your fleet is stolen or written off it is likely that your motor insurer will only pay the current market value for your vehicle. This amount could be less than what is needed for you to purchase a similar vehicle or cover the outstanding amount on the finance/lease agreement.

'Top Up' Fleet GAP will pay the difference between the motor insurer's settlement figure and the outstanding amount owed to the finance/lease company;

Or 25% of the motor insurer's total loss settlement figure.

Whichever calculation is the greater! *

► Key Features

- ✓ Available to Fleets of 3 or more vehicles
- ✓ Vehicles up to 10 years old at inception
- ✓ Available for cars, commercials and agriculturals up to 44 ton GVW
- ✓ Covers vehicles on Lease / Contract Hire, Finance and owned outright
- ✓ Vehicles must be insured comprehensively

Example: After a total loss, the insurance pays out £26,500, however the termination charge from the Leasing company is £27,613.71. Leaving a financial shortfall of: £1,113.71. We pay the greater of the outstanding finance/lease or 25% of the motor insurer's settlement.

In this instance we pay:- £6,625 (25% of the settlement amount).

* Subject to policy terms and conditions that are available on request. The policy will provide cover for 12 months and is annually renewable. The maximum the policy will pay in the event of a claim is £10,000 for Cars & Light Vans (Up to 3.5T GVW), £15,000 for Vans 3.5T GVW – 7.5T GVW, £20,000 for HGV's 7.5T GVW – 44T GVW, £25,000 for Agriculturals up to 44T GVW. All policies are administered by Jackson Lee Underwriting. Authorised and regulated by the Financial Conduct Authority (307038).

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