

Auto Top-Up with Deposit Protector

This is a finance shortfall policy which pays out the difference between the vehicle's comprehensive insurance payout and its outstanding finance amount.

Deposit Protector cover can also be added at an additional cost.

No excess applicable.

The deposit claim that will be paid out is either the deposit paid or 10% of the insured value of the vehicle, whichever is the smaller amount.



What are the limitations?

- Perils Covered under the Auto Top-Up:
- Vehicle stolen and not recovered.
- Or vehicle stolen and recovered but damaged and not economical to repair.
- Or vehicle accidentally damaged but not economical to repair and written off.



How do I claim?

Contact 0860 104 789 from Monday to Friday, between 08:00 and 17:00.



The following qualifying criteria apply:

- the vehicle must be comprehensively insured.
- the vehicle must be financed.



We will only indemnify you for a claim if you:

- inform us and give us full details of your claim within 60 days from the date on which your supporting motor policy claim was settled.
- give us any documents that you receive in connection with any claim, within 31 days; and
- give us all the information and documentation that we may ask for, within 31 days.

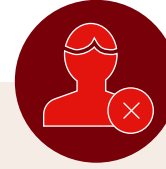
Deposit Protector

You can upgrade your Auto Top Up policy by adding Deposit Protector, at an additional premium



The following qualifying criteria apply:

- the vehicle must be comprehensively insured.
- the vehicle must be financed.
- a deposit has been paid on the vehicle.



We will not indemnify you if:

- the claim against your comprehensive motor insurance policy is rejected for any reason.
- your vehicle is stolen and recovered, but is economical to repair and is not written off.
- your vehicle is accidentally damaged, but is economical to repair and is not written off.

See your policy schedule for a full list of exclusions.



What am I indemnified for?

If the full sum insured, as stated on your supporting, fully comprehensive policy schedule, has been paid out for the same financed vehicle stated on this schedule because it was:

- stolen and not recovered.
- stolen and recovered but damaged and not economical to repair, and written off.

Or

- accidentally damaged but not economical to repair, and written off, and there is a shortfall between the claim payment amount and the settlement balance of the credit agreement with your finance institution.

The most we will pay is either:

- the settlement balance of the credit agreement, minus:
 - the excess you paid on your supporting insurance claim.
 - the amount paid out for your supporting insurance claim.
 - the value of any sound equipment or accessories not paid out with your supporting insurance claim and that did not form part of your principal debt when the credit agreement commenced.
 - any amounts refundable to you at the time of loss, such as, but not limited to, motor warranty, short-term policy or credit life assurance fees or premiums.
 - any further or additional amounts that were added to the principal debt of your credit agreement after it commenced.
 - any finance charges and interest on these.

Or

- the amount stated on your schedule – whichever is the lesser.

For Deposit Protector claims, the amount covered is either the deposit paid (at the time of purchasing the vehicle) or 10% of the insured value of the vehicle at the time of the claim, whichever is less.

Contact Us:
0860 104 789

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Auto&General is a licenced non-life insurer and FSP. Ts&C's online.