

NISSAN FINANCE GAP COVER

One less thing to worry about



NISSAN FINANCE

We never know what's around the corner so it makes sense to be prepared for the unexpected.

GAP COVER

A sensible solution in an uncertain world

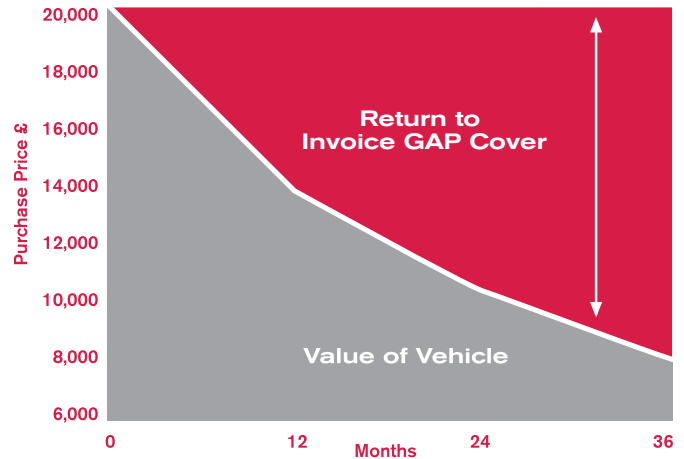
Here are two great ways to make sure you don't lose out if your car is stolen and not recovered, or written-off in an accident – Return to Invoice GAP Cover or Shortfall GAP Cover. Simply pick the one that suits you best.

Nissan Finance is a trading style of RCI Financial Services Limited and is authorised and regulated by the Financial Services Authority for insurance mediation activities.



Return to Invoice GAP Cover

Return to Invoice GAP Cover bridges the gap between the insurance company valuation and purchase price of your vehicle up to a maximum payment of £15,000 for a full 3 years after the vehicle has been purchased.



The red shaded area represents the potential benefit of Return to Invoice GAP Cover.

Key Points

- Covers up to a maximum payment of £15,000
- Covers factory fitted options and motor insurance excess up to £250

Eligibility

- Your vehicle must be covered by a comprehensive motor insurance policy
- Your vehicle must not be more than 7 years old at the date the GAP Cover commences

Cover

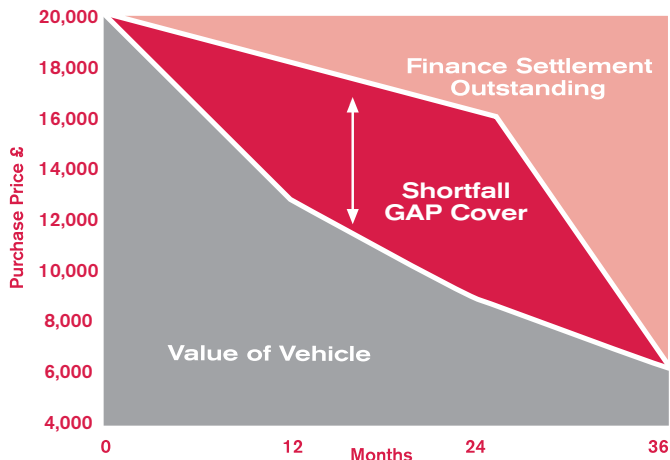
Return to Invoice GAP Cover pays the difference between the original invoice price and the current value of the vehicle in the event of the vehicle being stolen and not recovered, or written off in an accident, including motor insurance excess of up to £250. Cover includes factory fitted options. Maximum benefit payable of £15,000.

For all details and full terms and conditions please read the policy document available at your local Nissan dealer.



Shortfall GAP Cover

Shortfall GAP Cover allows you to bridge the gap between the insurance company valuation and any amount outstanding on your Nissan Finance agreement, helping you to get straight back into a brand new or used Nissan.



The red shaded area represents the potential benefit of Shortfall GAP Cover.

Key Points

- Cover worth up to £6,000
- Covers factory fitted options and motor insurance excess up to £250

Eligibility

- You must have a Nissan Finance agreement
- Your vehicle must be covered by a comprehensive motor insurance policy
- Your vehicle must not be more than 7 years old at the date the GAP Cover commences

Cover

Shortfall GAP Cover pays the difference between the settlement figure and the current value of the vehicle in the event of the vehicle being stolen and not recovered, or written off in an accident, including motor insurance excess up to £250. Cover includes factory fitted options. Maximum benefit payable of £6,000.

For all details and full terms and conditions please read the policy document available at your local Nissan dealer.

Main exclusions of GAP Cover

- Dealer fitted accessories
- Cherished number transfer fees
- Road Fund Licence
- Vehicles not originally built to UK specification
- Emergency vehicles
- Motorcycles
- Taxis
- Buses
- Trucks
- Vehicles over 3.5 tonnes
- Modified vehicles
- Vehicles used for tuition or racing
- If the driver of an insured vehicle is under the influence of alcohol or drugs, or the vehicle is unlicensed



Key Facts

About GAP Cover

This policy summary does not contain the full terms and conditions of the contract. Full terms and conditions can be found in the respective policy document. A copy of the appropriate policy document will be sent to you upon acceptance, or is available for inspection earlier upon request.

Who is the insurer?

The insurance provider of this policy is Pinnacle Insurance plc. Cardif Pinnacle is a trading style of Pinnacle Insurance plc. Pinnacle Insurance plc is authorised and regulated by the Financial Services Authority.

What happens if I take out cover and then change my mind or repay my loan?

If you are unhappy with your cover you can cancel your policy within 30 days of receiving your policy and receive your full premium back providing no claims have been made against the policy. If you cancel your cover after this period no refund will be payable. Please see policy for full terms and conditions.

For cancellations, please contact Customer Services, RCI Financial Services Limited, Egale House, 78 St Albans Road, Watford, Hertfordshire WD17 1AF.
Telephone: 0870 606 0666.

How do I make a claim?

Please contact the: Claims Department, Cardif Pinnacle
 Pinnacle House, A1 Barnet Way, Borehamwood
 Hertfordshire WD6 2XX
Telephone: 0870 720 0742
Online: www.support.cardifpinnacle.com

How do I make a complaint about Pinnacle Insurance plc?

If you have a problem with the service you receive, you can write to the Customer Relations Manager, Cardif Pinnacle, Pinnacle House, A1 Barnet Way, Borehamwood, Hertfordshire WD6 2XX.

We will confirm we have received your complaint within five working days and will do our best to resolve the problem within four weeks. If we are unable to do so, we will let you know when you can expect an answer. If we have not resolved the problem within eight weeks, or if you are dissatisfied with our final response, we will give you information about referring your complaint to the Financial Ombudsman Service (if this applies to you).

Would I receive compensation if Pinnacle Insurance plc were unable to meet its liabilities?

Pinnacle Insurance plc is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and circumstances of the claim.

ABOUT OUR PARTNER CARDIF PINNACLE

Formed in 1971 as Pinnacle Insurance Company Ltd, Cardif Pinnacle is part of global banking group BNP Paribas, a European leader in global financial services and one of the strongest banks in the world.

Cardif Pinnacle has established itself as a specialist provider of financial services and investment products.



NISSAN FINANCE GAP COVER

To qualify for Nissan Finance GAP Cover, you must be between 18 and 65. As with all insurance policies, there are some exclusions. Details of the policy including all the exclusions will be provided.

Nissan Finance GAP Cover is arranged by Nissan Finance, a trading style of RCI Financial Services Limited, acting as an agent for the Insurer, Pinnacle Insurance plc (registered number 1007798) (the 'Company'), Pinnacle House, A1 Barnet Way, Borehamwood, Hertfordshire WD6 2XX.

The Company is incorporated in England and Wales and limited by shares. Cardif Pinnacle is a trading style of Pinnacle Insurance plc.

Pinnacle Insurance plc is a BNP Paribas company. The Company is authorised and regulated by the Financial Services Authority. English law will be the law which applies to the insurance (unless you ask for another law and the Company agrees to this before the commencement date). You can at any time ask for detailed information about the Company's compensation arrangements if it goes into liquidation and cannot pay its debts.



To see the latest finance offers available from Nissan, visit www.nissan-offers.co.uk

TALK TO YOUR DEALER

We hope that this brochure has given you a better understanding of the insurance products available to suit your individual needs. Before making your final decision, we recommend that you talk to your local Nissan dealer, where our specially trained staff are on hand to discuss your insurance options in more detail.

Note: The information given in this brochure is intended only as a general guide. You should refer to the terms and conditions of the finance documents for more information.

We may monitor and/or record our telephone conversations with you. This will be for your protection. It is also used to assist us in training our staff and improving the overall quality of our service.



NISSAN FINANCE

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Finance is available subject to status in the UK to persons aged 18 or over.
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