

ALPHERA Protect.



ALPHERA
Financial Services

A choice of products, a range of options. Tailor your protection.

ALPHERA Insurance Solutions offer a suite of insurance products, designed specifically for your vehicle.

ALPHERA Protect Services.

When you truly love your vehicle, you want to protect it in the best way. That's why we created ALPHERA Protect, our comprehensive range of insurance products designed to help provide cover if the unexpected happens, whilst protecting you from damage costs.

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Get a quote.

To find out more about our ALPHERA Protect Insurance products give your participating local ALPHERA Partner a call.

If you need further help, you can call **ALPHERA Protect Services** on **020 3971 0989**.

ALPHERA Protect Services lines are open Monday to Friday 9.00am-5.30pm.

You can also visit alphera.co.uk.

For full terms and conditions of these products, see the policy wording documents available online at alphera.co.uk or by calling ALPHERA Protect Services on **020 3971 0989**.



ALPHERA Shortfall Insurance.

Protecting you from losing out financially if your car or motorcycle is written off or stolen.

Within this suite of ALPHERA Protect products is ALPHERA Shortfall Insurance, created to protect your finances should your vehicle be written off due to an accident, theft or fire. ALPHERA Shortfall Insurance is designed to bridge the gap between the motor insurance settlement and either the amount you paid for your vehicle, or the outstanding amount due under your finance agreement if your vehicle is declared a total loss, whichever is the higher amount. ALPHERA Shortfall Insurance covers you against losing out in these unsettling situations.

Key benefits of ALPHERA Shortfall Insurance:

- Cover available for 2, 3 or 4 years
- The insurance could pay up to £500 to cover any excess you have as part of your motor insurance claim
- Pay for your policy upfront or in 12 monthly payments (at no extra cost)
- Cover for accessories listed on the original purchase invoice for the insured vehicle that are present at the date of loss
- You have up to 60 days to purchase your policy after you have collected your vehicle. Cover will start after you have purchased the policy

ALPHERA Shortfall Insurance. Explained:

You paid £23,000 for your vehicle but it gets written off following an accident. Your insurance company values your vehicle at £16,000, leaving you with a potential gap of £7,000. Should this happen, ALPHERA Shortfall Insurance will cover the difference between what you paid for your vehicle and your insurance company's pay out. However should your finance settlement figure leave you with a gap greater than £7,000, ALPHERA Shortfall Insurance would cover up to the higher amount, ensuring that you are not left out of pocket.

Motor insurers will generally pay you the market value of your vehicle at the time it is written off. With ALPHERA Shortfall Insurance, you are covered up to the invoice price.

Further benefits of ALPHERA Shortfall Insurance:

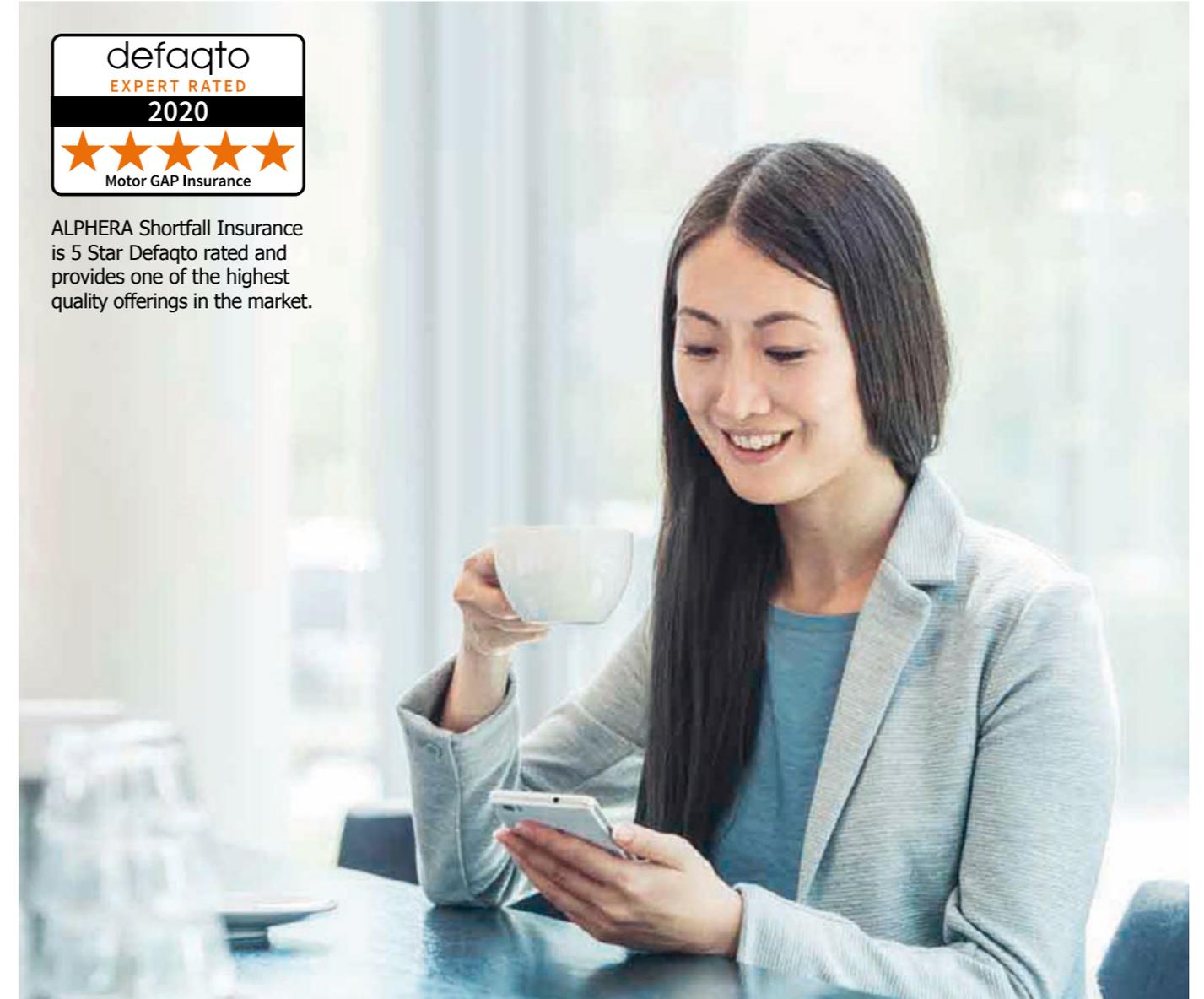
✓	No age or vehicle mileage limitations
✓	European Cover
✓	If your motor insurer declares your vehicle a total loss and you are provided with a replacement vehicle, you are able to transfer the cover that's left on your ALPHERA Shortfall Insurance to the replacement vehicle at no extra cost
✓	The ALPHERA Protect Services Team will be on hand to help if you need to make a claim and can negotiate with your motor insurer on your behalf

Policy Conditions:

- The insurance cover will be capped at a maximum amount. Therefore the amount paid out under the ALPHERA Shortfall Insurance might be lower than the gap between the motor insurance settlement and either the amount you paid for the insured vehicle or the early finance settlement balance
- Cover only applicable if a claim under your motor insurance policy is paid
- Cover for finance agreements does not include Contract Hire



ALPHERA Shortfall Insurance is 5 Star Defaqto rated and provides one of the highest quality offerings in the market.



Rest assured.
ALPHERA Shortfall Insurance is here to help.

ALPHERA Contract Hire Shortfall Insurance.

Providing you with financial protection should your car be written off or stolen.

Within this suite of ALPHERA Protect products is ALPHERA Contract Hire Shortfall Insurance, providing you with financial protection should your vehicle be written off or stolen.

ALPHERA Contract Hire Shortfall Insurance is designed to bridge the gap between the motor insurance settlement and the outstanding balance payable by you to your contract hire or leasing company. ALPHERA Contract Hire Shortfall Insurance covers you against losing out in these unsettling situations.

Key benefits of ALPHERA Contract Hire Shortfall Insurance:

- Available for agreements up to 60 months
- The insurance could pay up to £500 to cover any excess you have as part of your motor insurance claim
- Pay for your policy upfront or in 12 monthly payments (at no extra cost)
- You have up to 60 days to purchase your policy after you have collected your vehicle. Cover will start after you purchase the policy

ALPHERA Contract Hire Shortfall Insurance offers one level of cover with the following benefits:

✓	Up to 5 years
✓	If a replacement vehicle is offered by your insurance company, your policy can be transferred to your new vehicle at no cost
✓	Plus cover for up to £1,500 for Advance Rentals and Lease Deposits
✓	Up to £500 Motor excess

ALPHERA Contract Hire Insurance. Explained:

The ALPHERA Contract Hire Shortfall policy covers you following the total write off of your vehicle. Any motor insurance pay out will be calculated on its current market value potentially leaving an outstanding balance payable under your contract hire or lease agreement. If there is an outstanding balance ALPHERA Contract Hire Shortfall will provide cover for this gap and will also pay up to £1,500 for advance rentals or lease deposit paid under the contract hire or lease agreement.

Policy Conditions:

- If there is any amount still owing on the contract hire agreement after your claim has been settled, it is your responsibility to ensure that settlement of this amount is made
- Cover only applicable if a claim under the motor insurance policy is paid
- The insurance cover will be capped at a maximum amount. Therefore the amount paid out under the ALPHERA Contract Hire Shortfall Insurance might be lower than the gap between the motor insurance settlement and the outstanding balance payable under your contract hire or lease agreement

Please note you must not accept your motor insurer's settlement figure until you have contacted our claims department.

If you accept your motor insurer's write off valuation without our agreement then any ALPHERA Contract Hire Shortfall Insurance claim may be calculated and settled based on our assessment of the market value of the vehicle at the time of write off.



**Rest assured.
ALPHERA Contract Hire Shortfall Insurance is here to help.**

ALPHERA Cosmetic Repair and Alloy Wheel Repair Insurance.

Covering repair costs of minor damage so your car leaves a lasting impression.

Within this suite of ALPHERA Protect products is ALPHERA Cosmetic Repair and Alloy Wheel Repair Insurance, protecting your vehicle's bodywork and alloy wheels against the costs for repairing minor dents and scratches, enabling you to keep them in pristine condition. Enjoy peace of mind in the knowledge that should you discover unexpected, minor damage, you can get it repaired by highly skilled technicians.

How does it work?

Choose from a cover period of 2 or 3 years and if your vehicle's bodywork or alloy wheels suffer cosmetic damage you are covered for the cost of repair or a contribution if it cannot be repaired. Our mobile repairer network will carry out your repairs at a location convenient to you.

Key benefits of ALPHERA Cosmetic Repair and Alloy Wheel Repair Insurance:

- Cover available for 2 or 3 years
- Available for new and used cars up to 5 years old at point of purchase
- Repairs can be carried out by our mobile repairer network
- Pay for your policy upfront or in 12 monthly payments (at no extra cost)
- Lifetime ownership guarantee on cosmetic repairs carried out by our approved repairers
- You have up to 60 days to purchase your policy after you have collected your car. Cover will start after you have purchased the policy
- Up to £250 contribution towards a body shop repair for damage that falls within the size parameters but cannot be cosmetically repaired

What does ALPHERA Cosmetic Repair and Alloy Wheel Repair Insurance cover?

Alloy Wheel damage cover:

✓	For the Alloy wheel(s) fitted to the insured vehicle resulting in the need for repair
✓	Contribution of £110 including VAT towards a Lathe Repair when your Alloy wheel cannot be repaired
✓	Contribution of £150 including VAT towards a replacement Alloy wheel when the damage cannot be repaired

Cosmetic Repair cover:

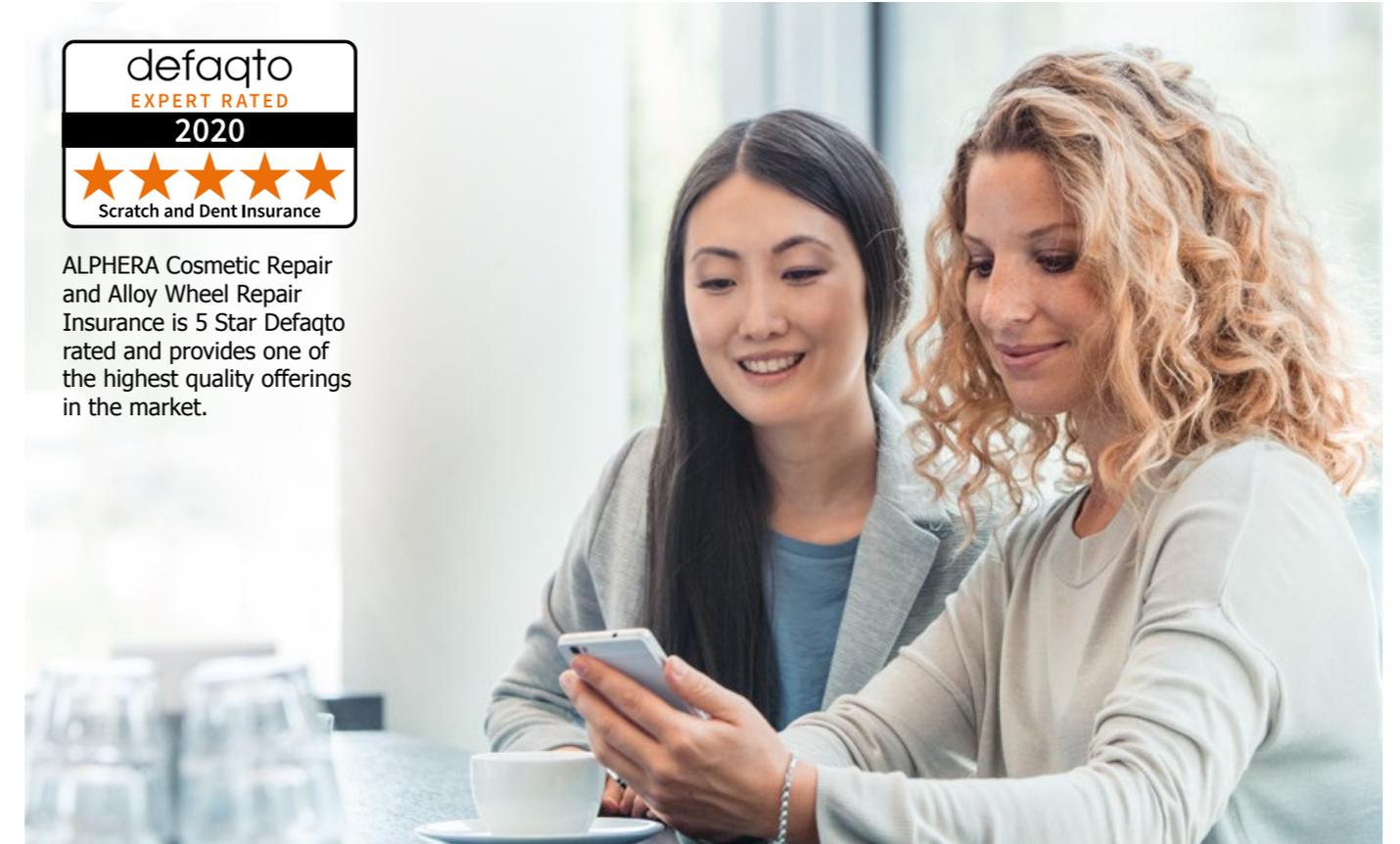
✓	Vertical surfaces are covered for: – Chips (up to 15mm in diameter and 3mm in depth) – Scratches (up to 300mm in length and 3mm in depth) – Dents (up to 300mm in diameter and 3mm in depth)
✓	Flat/horizontal surfaces are covered for: – Chips (up to 15mm in diameter and 3mm in depth) – Scratches (up to 300mm in length and 3mm in depth)
✓	Bumpers and wing mirror housings are covered for: – Scuffs (up to 300mm in diameter and 3mm in depth) – Chips (up to 15mm in diameter and 3mm in depth) – Dents (up to 300mm in diameter and 3mm in depth) (not applicable to wing mirror housing)
✓	Damage across up to two body panels is covered by this policy

Policy Conditions:

- Cover for the cost of cosmetic repair for accidental and malicious minor cosmetic damage to the bodywork and/or to contribute towards the cost of restoring alloy wheels, up to the cover limit
- Excludes damage where paint is cracked or flaked, and any pre-existing damage
- Excludes specialist bodywork finish
- The policy does not cover vehicles on Contract Hire
- Cover in the United Kingdom and Europe. Repairs can only be carried out in the UK
- Excludes any original BMW or MINI Alloy Wheels



ALPHERA Cosmetic Repair and Alloy Wheel Repair Insurance is 5 Star Defaqto rated and provides one of the highest quality offerings in the market.



**ALPHERA Cosmetic Repair and Alloy Wheel Repair Insurance.
Keeping your vehicle looking the part.**

ALPHERA Tyre Damage Insurance.

Covering tyre damage repair costs so your car or motorcycle is ready for the road.

Within this suite of ALPHERA Protect products is ALPHERA Tyre Damage Insurance, because we understand that even the most careful motorists can face unexpected damages to their tyres, leaving them with the expensive cost of repair or replacement.

Whether you suffer damage to your tyres through unexpected road defects or by a malicious act, ALPHERA Tyre Damage Insurance can protect you against the costs of repair or replacement.

Key benefits of ALPHERA Tyre Damage Insurance:

- Cover for 2 or 3 years, covering up to 5 tyres on cars and 3 tyres on motorcycles
- 3 cover levels to choose from for cars: £150, £300, £500 per tyre all including run-flat tyres
- £200 cover per motorcycle tyre
- No excess to pay
- Pay for your policy upfront or in 12 monthly payments (at no extra cost)
- You have up to 60 days to purchase your policy after you have collected your vehicle

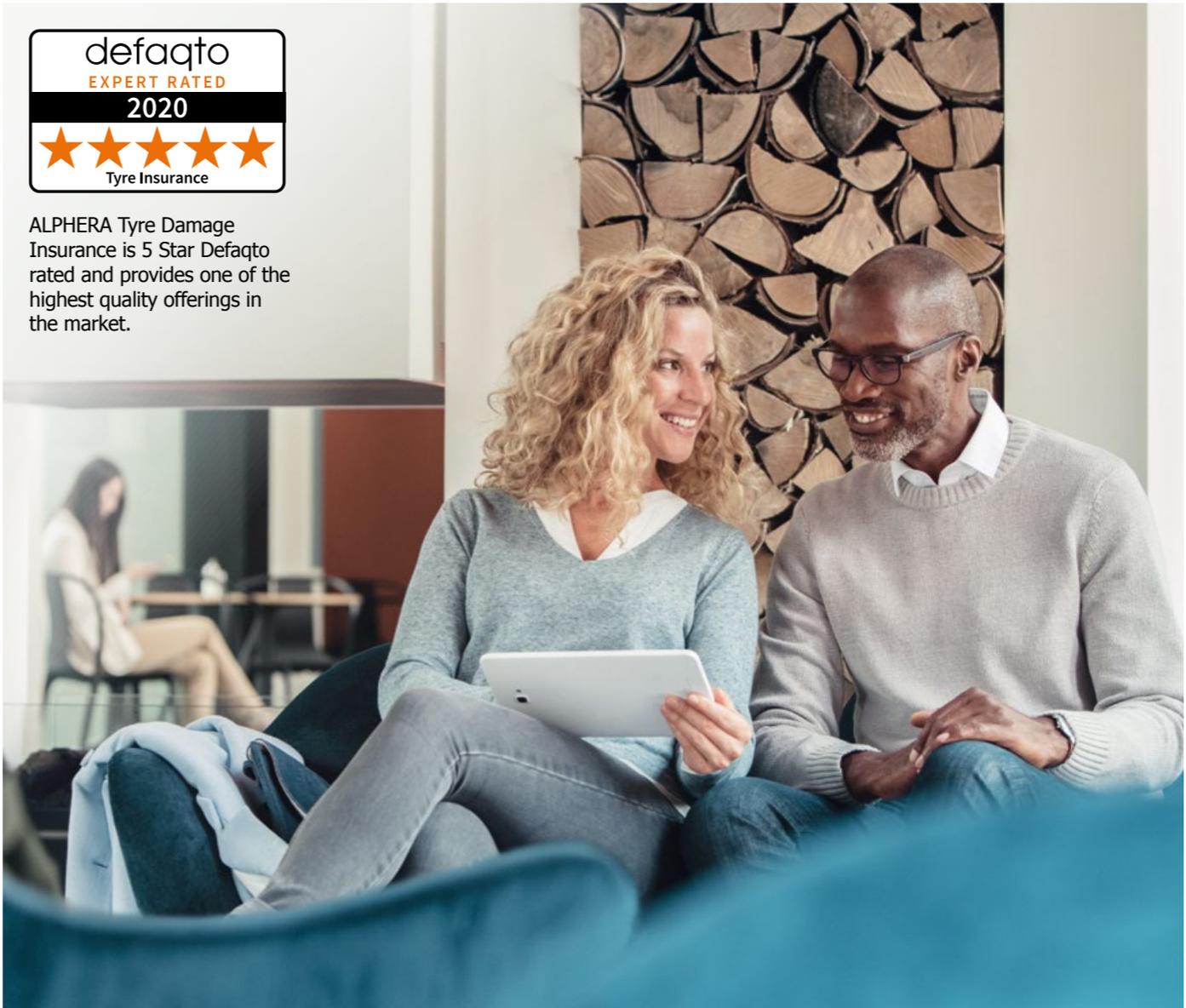
Policy Conditions:

- Cover for damage to tyres fitted to the insured vehicle only
- Cover towards the cost of repairs and, if the repair is not possible, replacement up to the cover limit
- Damage due to wear and tear is not covered

Further benefits of ALPHERA Tyre Damage Insurance:

✓	Available for new and used cars up to 100,000 miles at point of purchase or 50,000 miles for motorcycles
✓	European cover where your roadside assistance policy does not provide cover
✓	30 days to make a claim
✓	Winter tyres and Speed rated X, Y, W and Z tyres all covered
✓	The ALPHERA Protect Services Team will be on hand to help if you need to make a claim

- Covers car tyres with a tread depth of more than 2mm and motorcycle tyres with more than 1mm
- Cover will start after you have purchased the policy. If you purchase this policy after taking delivery of your vehicle a moratorium period of 13 days applies



ALPHERA Tyre Damage Insurance is 5 Star Defaqto rated and provides one of the highest quality offerings in the market.

**ALPHERA Tyre Damage Insurance.
Keeping your wheels moving.**

Get a quote.

To find out more about our ALPHERA Protect Insurance products give your participating local ALPHERA Partner a call.

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Terms, conditions and exclusions apply.

ALPHERA Shortfall Insurance, ALPHERA Contract Hire Shortfall Insurance, ALPHERA Cosmetic Repair and Alloy Wheel Insurance and ALPHERA Tyre Damage Insurance are administered by GardX Assure Limited who are registered in England under company Registration Number 9339557 and is authorised and regulated by the Financial Conduct Authority, Registration Number 711212. Their registered office is at Unit 7, Clovelly Business Park, Clovelly Road, Southbourne, Emsworth, United Kingdom, PO10 8PE.

This insurance is underwritten by Helvetia Swiss Insurance Company in Liechtenstein Ltd. Helvetia Swiss Insurance Company in Liechtenstein Ltd., whose registered office is at Aeulestrasse 60, FL-9490 Vaduz, Liechtenstein, is authorised and regulated by the Financial Market Authority of the Principality of Liechtenstein (FMA), and subject to limited regulation by the Financial Conduct Authority for the conduct of UK business. You can check this on the FCA website at **<https://register.fca.org.uk>**.