



# Return to Invoice GAP Insurance

Protect yourself against a potential financial shortfall  
in case of total loss of your vehicle

## Why GAP insurance?

In case of a total loss, the money you will get from your Full or Light Casco insurer might be much lower than the purchase price of your car.

A vehicle usually loses value over time. If your vehicle is written off because of a total loss or theft, your Full or Light Casco Insurer might indemnify you based on the current value of the car and also apply a deductible.



Illustrative example assuming a total loss after 36 months and a casco pay-out based on a monthly depreciation rate of 1.5% from the 1st month applied on the purchase price of the car, with a fixed deductible of 1,000 €.

## You can protect yourself against this potential financial shortfall

With the Qover Return to Invoice GAP Insurance, you can protect the difference between the net invoice price you paid for your vehicle and your Full or Light Casco insurance settlement.

## Be Qovered and enjoy the ride!

Read carefully the General Policy Conditions on [www.qover.be](http://www.qover.be) to discover the list of exclusions.

# Build your own Qover



100% DIGITAL



REAL TIME



MADE-TO-MEASURE



FLEXIBLE START DATE

1

## Choose the **start date**

First, determine when you want your contract to start. In this way, if your comprehensive motor insurance already protects the value of your vehicle at 100% for a certain period, you can still subscribe to a Qover GAP Insurance today and have it start when your 100% protection ends.

2

## Choose your **GAP protection** from 1 year up to 5 years

3

## Instant coverage

Like our quote? Pay online and be covered on the spot.

## Be Warned

- ❗ You must have a Full or Light Casco insurance in place to buy Qover GAP insurance. To avoid overinsurance, you must verify that your casco insurer does not offer you a 100% protection for the same period.
- ❗ The settlement by the GAP is based on the invoice value of your car, you must be aware that the discounts you might have received on the purchase price of your car might not be available anymore.

## What if I have a claim?

All claims are settled by an independent professional administrator offering you fair treatment.

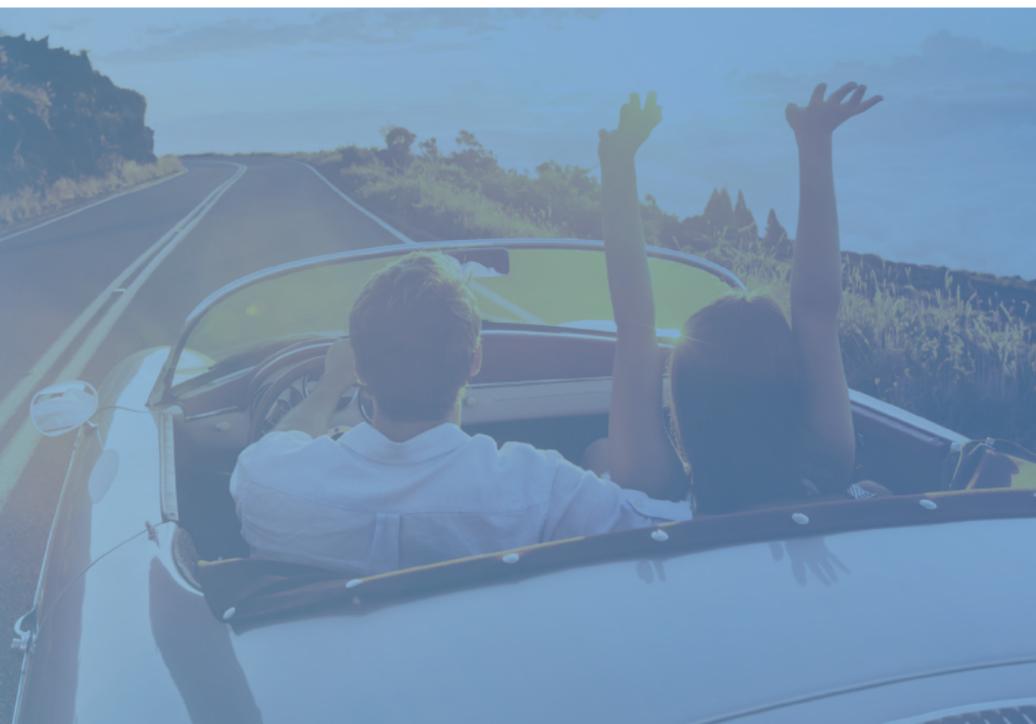
**If there is an event that could result in a total loss claim, you must contact us as soon as possible.**

Please be digital when contacting us!

### You can reach us by:

- ✉ Sending us an email to [claims@gover.be](mailto:claims@gover.be) with all relevant and required documents in an attachment
- 💻 Visiting our website [www.gover.be](http://www.gover.be) and use the contact form
- ☎ Calling us on (+32) 2 588 25 50

**Important:** Do not accept any settlement from your Full or Light Casco insurer without contacting first the administrator or the claim adjuster.



# We care about you



## Cancel anytime

You can cancel your contract at any time.  
You will be refund on pro rata basis.



## New & recent used cars

Available for new and used cars, which are a maximum of 3 years old, have covered less than 100,000 km at the start date and have been bought in the last 6 months or are still be protected by a Full or Light Casco Insurance covering 100% of its invoice value at the start date of your GAP Insurance.



## GAP up to 5 years

You can protect the GAP up to the fifth anniversary of your car. The contract is concluded for one year and is tacitly renewable.



## Deferred start date

You can defer the start date of your contract for up to 3 years. This would be useful if your casco insurer guarantees 100% of your vehicle value for a certain period.

# Qover, insurance arranged at Lloyd's

## About QOVER SA/NV

QOVER SA/NV (RPM 0650.939.878) is an untied insurance agent authorised and regulated by the Financial Services and Markets Authority (FSMA - BELGIUM - registration number 115284A).

## About Lloyd's

Lloyd's is the world's specialist insurance and reinsurance market, bringing together an outstanding concentration of underwriting expertise and talent. It is often the first to insure emerging, unusual and complex risks.

About 80 syndicates are underwriting insurance at Lloyd's, covering all classes of business. Together they interact with thousands of brokers daily to create insurance solutions for businesses in over 200 countries and territories around the world. Lloyd's insures the majority of FTSE 100 and Dow Jones industrial average companies.

Lloyd's enjoys strong financial security supported by excellent ratings.

Visit [www.lloyds.com](http://www.lloyds.com) for more information.

Get your quote and all (pre)contractual information on [www.qover.be](http://www.qover.be)

**Questions? Don't hesitate to contact us (preferably digitally)**

### Qover SA

- ✉ [contact@qover.be](mailto:contact@qover.be)
- 🌐 [www.qover.be/contact](http://www.qover.be/contact)
- ☎ (+32) 2 588 25 50

### Postal mail

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Qover Insurance contracts are subjected to Belgian Law. The GAP insurance is underwritten by Lloyd's Syndicate 1861, AmTrust Syndicates Limited which is registered in England and Wales under company registration number 04434499.

This document provides general information without any contractual obligations.  
All documents are available in French, Dutch or English.