
PRODUCT BENEFITS

- Finance shortfall for up to 60 months from policy start date*
- £500 towards your insurance excess
- Cancellable with a pro rata refund after 30 days
- Instant Cover
- Covers vehicles up to £150,000
- Terms from 24 to 48 months
- All factory fitted and factory approved dealer fitted accessories covered
- Available for new and used vehicles up to 10 years old or 100,000 miles

HOW TO MAKE A CLAIM

Please call the Gen-3 claims team on 0191 258 8134 providing policy number and vehicle details

*The need for financial shortfall cover after month 36 is significantly reduced due to the reducing balance of your finance and the depreciation to your vehicle. Therefore, cover provided after this period is at no additional cost.



Paintseal Europe Ltd.
0191 258 8134
93-97 Whitby Road, Slough, Berks SL1 3DR
Email: admin@gen-3glasscoat.com

As a data processor, and in order to comply with GDPR rules, we only keep clients data up to a maximum of 5 years.
Paintseal Europe Ltd trading as Gen-3 insure are governed and regulated by the financial conduct authority FCA no 798161

BOWKER PROTECT RTI GAP PLUS

COMPLETE INSURANCE FOR YOUR VEHICLE



BOWKER



BOWKER

PROTECTING YOUR VEHICLE PURCHASE

We believe you should not lose out financially in the unfortunate event that your Vehicle is written-off or stolen. Return to invoice Guaranteed Asset Protection (GAP) Insurance is a way to give you peace of mind.

Gen-3 GAP Insurance will cover you for the difference between your vehicle's insurance company's valuation in the open market and the price you paid for it, plus up to £2,000 negative equity from a previous finance agreement. As a result, you don't lose out and you are in a position to replace your Vehicle with one of an equivalent value or, pay off the outstanding balance of your finance agreement, whichever is the greater amount.

WHY YOU NEED GAP COVER INSURANCE

Most motor insurers only pay out the current market value of your vehicle when an accident or theft occurs that can give rise to a "total loss claim".

This could leave a shortfall of several thousand pounds compared to the value of your vehicle either when you bought it or when you took out our GAP Cover Insurance.

WITHOUT GEN-3 GAP INSURANCE HERE'S WHAT COULD HAPPEN

Let's say you buy your vehicle for £30,000. A year later, it gets written off by the insurance company following an accident or theft. In this event, you would normally be sent a cheque for the current market value: call it £20,000. Which means either finding another £10,000 to buy another vehicle, or settling for something not quite as good. What's worse, with every passing year, that shortfall's just going to get bigger.



WHEN YOU HAVE GEN-3 GAP INSURANCE

You buy your vehicle for £30,000 and the same misfortune strikes, but as well as the cheque for £20,000 from the insurance company, you also get a cheque for up to £10,000 from us, helping you to afford another vehicle for the original purchase price. With cover for up to four years it doesn't matter how much the value of your vehicle reduces by, we'll help you to cover the gap.*



* Certain extras are excluded from the purchase price of the vehicle when we calculate our payment to you. See the policy of cover for details.