



MINI SHORTFALL INSURANCE.



MINI SHORTFALL INSURANCE.

ENSURING YOU'RE NOT OUT OF POCKET IF YOUR MINI IS WRITTEN OFF OR STOLEN.

When you truly love your MINI, you want to protect it in the best way. That's why we created MINI Protect, our comprehensive range of insurance products designed to help maintain that sense of adventure, whilst protecting you from damage costs.

Within this suite of MINI Protect products is MINI Shortfall Insurance, ensuring you're not out of pocket if your MINI is written off due to an accident, theft or fire. MINI Shortfall Insurance is designed to bridge the gap between the motor insurance settlement and either the amount you paid for your MINI, or the outstanding amount due under your finance agreement if your MINI is declared a total loss, whichever is the higher amount. MINI Shortfall Insurance covers you against losing out in these tricky situations.

MINI Shortfall Insurance: Explained.

You paid £24,000 for your MINI but it gets written off following an accident. Your insurance company values your vehicle at £18,000, leaving you with a potential gap of £6,000. Should this happen, MINI Shortfall Insurance will cover the difference between what you paid for your MINI and your insurance company's pay out. However should your finance settlement figure leave you with a gap greater than £6,000, MINI Shortfall Insurance would cover up to the higher amount, ensuring that whatever the scenario you are not left out of pocket.

- 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 car. Cover will start after you have purchased the policy

Key benefits of MINI Shortfall Insurance:

- Cover available for 2, 3 or 4 years
- Additional limited cover (only for your finance agreement) between the end of your MINI Shortfall Insurance policy and up to the end of year 5, where your vehicle is financed for longer than the duration of the policy

Did you know...?

That vehicles are written off in circumstances outside of road traffic accidents? MINI Shortfall Insurance could protect you in the event that your MINI is written off following a fire, theft or flood event, ensuring you're not out of pocket.

Further Benefits of MINI 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 MINI Shortfall Insurance to the replacement vehicle at no extra cost	✓
Paint and fabric protection products included on the original vehicle invoice are covered	✓
The MINI 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	✓

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 MINI 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.

Policy conditions:

- The insurance cover will be capped at a maximum amount. Therefore the amount paid out under the MINI 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

REST ASSURED, MINI SHORTFALL INSURANCE IS HERE TO HELP.

SO WHY NOT GET A QUOTE?

To find out more about MINI Shortfall Insurance, give your participating local MINI Retailer a call. If you need further help, you can call **MINI Protect Services** on **0330 400 1516**.

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

You can also visit mini.co.uk/insurance

For full terms and conditions see the policy wording document available online at mini.co.uk/insurance or by calling MINI Protect Services on **0330 400 1516**.



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



Terms, conditions and exclusions apply. MINI Shortfall Insurance is administered by Abraxas Insurance Administration Services Limited, registered in England and Wales with company number 02928787 and its registered office is at One Victoria Street, Bristol Bridge, Bristol, BS1 6AA. Abraxas Insurance Administration Services Limited is authorised and regulated by the Financial Conduct Authority. **The Insurance is underwritten by MAPFRE Asistencia Compañia Internacional de Seguros y Reaseguros S.A.**, Dixon House, 72-75 Fenchurch Street, London, EC3M 4BR. Company Number: FC021974. Branch Number BR008042. MAPFRE Asistencia Compañia Internacional de Seguros y Reaseguros S.A. is authorised by Direccion General de Seguros y Fondos De Pensiones and is subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority. Details about the extent of regulation by the Financial Conduct Authority and the Prudential Regulation Authority are available on request.

MINI CENTRE NUMBER

QUOTE REFERENCE