

COMBINED GUARANTEED

ASSET PROTECTION

When purchasing a vehicle you need to consider protecting yourself against probably the single biggest financial risk associated with ownership: your vehicle being declared a write-off.

Your comprehensive motor insurance does not cover everything. In the event of your vehicle being declared a write-off, you could be left with a significant difference between your motor insurance payout and what you paid for the vehicle or owe your finance company.



PROTECT YOURSELF
AGAINST POSSIBLY
THE SINGLE BICCEST
FINANCIAL RISK WHEN
PURCHASING A BIKE

Motor insurance only covers you for the market value of your vehicle at the time it is declared a write-off. Combined Guaranteed Asset Protection is subject to the terms and conditions contained in the policy schedule. You should note that there are certain limitations in terms of the maximum amount you may claim. Please ask your sales executive for further details.

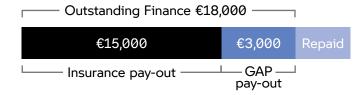


HOW IT WORKS

If you bought your vehicle for €26,500 and your motor insurance pay-out is €16,500 RTI can pay up to the difference of €10,000 to top it up to the original value.



If you financed your vehicle for €18,000 and your motor insurance pay-out is €15,000 while your outstanding finance payment is €18,000 Guaranteed Asset Protection insurance may payout the difference of up to €3,000.



Cover is available for varying durations, depending on your requirements and according to the terms of your finance agreement. Cover ends earlier in the event of a paid claim or if the vehicle is no longer in your possession.

Excess

Provides a contribution of up to €250 towards your motor insurance policy excess.

Claim

A range of claim limits are available depending on the premium paid and the purchase price of your vehicle. Vehicle accessories covered

As long as accessories are fitted by the dealer and are manufacturer approved, we will cover up to €1,500 of extras. Manufacturer fitted accessories are covered.

Transferable

If during the first year of cover, the vehicle is written off and you get a replacement vehicle on a "new for old" basis, you can transfer the remaining duration of the policy to your replacement vehicle free of charge. You may then subsequently, at any time, transfer any remaining period of insurance on the policy due to a further change of vehicle, on payment of an administration fee of €35, as long as the replacement vehicle falls within the price range specified in your policy schedule.

Cancellable

If, for any reason, you wish to cancel your policy and you do so within 30 days, and no claim has been registered with AutoProtect during this time, we will give you a full refund. After that, you may still cancel at any point, subject to a €35 administration fee. You will receive a pro-rata refund reflecting the length of the term remaining.

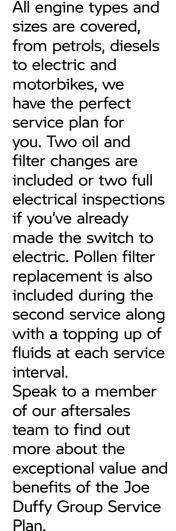
Simple to arrange

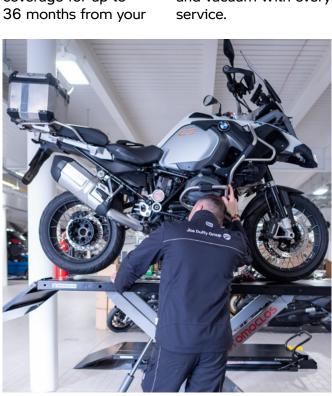
Your sales executive will be happy to answer any questions you may have and confirm your eligibility for Combined Guaranteed Asset Protection.

JOE DUFFY SERVICE PLAN

At Joe Duffy Group, we strive to make servicing as convenient and hassle free for our customers as possible. Our tailored service plans provide peace of mind about your servicing costs with comprehensive coverage for up to 36 months from your

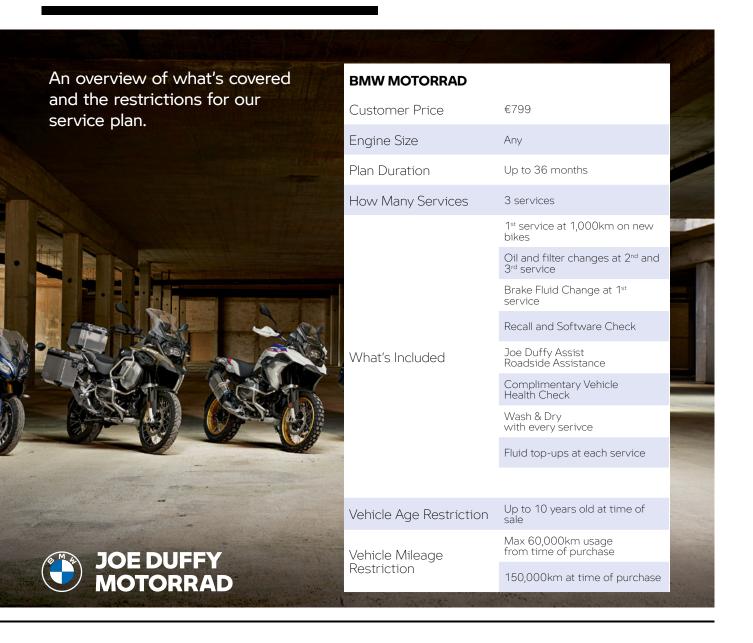
date of purchase. In addition, all service plans include complimentary roadside assistance, complimentary vehicle health checks any time you need an inspection, along with a complimentary wash and vacuum with every service.







SERVICE PLAN COVER



JOE DUFFY ASSIST RECOVERY SERVICE

AVAILABLE 24/7 - 0818 297 027

Joe Duffy Assist Recovery Service is an emergency assistance service designed to suit you. Joe Duffy Assist operates 24 hours a day, 365 days a year for you to contact, should your vehicle experience a breakdown.

Joe Duffy Assist are trained to the highest standard and backed by the latest computer technology and mapping facilities together with a fully trained network of Recovery Operators throughout Ireland.

ROADSIDE ASSISTANCE AND RECOVERY

If your vehicle suffers a breakdown:

- An electrical or mechanical failure which immediately renders the vehicle immobilised.
- Running out of fuel
- Flat tyres
- · Locking your key in the vehicle

Help will be sent to the scene of the breakdown and we will pay call-out fees and mileage charges needed to repair or assist with the vehicle.

If, in the opinion of the Recovery Operator, they are unable to repair the vehicle at the roadside, the Recovery Controller will assist in the following way:

Arrange for your vehicle, you and up to five passengers to be recovered to the nearest garage able to undertake the repair, or;

If the above is not possible at the time of the breakdown they will arrange for your vehicle, you and up to five passengers to be transported to your home address or original destination.

HOME ASSIST

A Recovery Operator will be despatched to your home address or within a 2km radius. Attempts will be made to repair your vehicle on the spot. If a repair is not possible they will transport your vehicle to the nearest repairing garage.

