Retail Price Protection Insurance

Bridge the gap: extra protection for you and your new motorcycle



ingeni

Specialist Insurance Protection for Motorcyclists

Retail Price Protection Insurance, often described as 'gap' insurance, starts where your normal motor insurance ends.

How it works

If your motorcycle is stolen or written off in an accident, your motor insurance company will offer you a 'total loss' payment based on the current market valuation for your bike. However, this may be considerably less than the price you originally paid.

Retail Price Protection (RPP) Insurance 'bridges the gap' between the original retail price of your motorcycle, and the amount your motor insurers will pay out. RPP is supplementary insurance that pays you the difference between the original invoiced price of the motorcycle and a lower insurance pay-out, in the event of the theft or write-off.

Why take out RPP?

- It covers you for the full invoiced price of your motorcycle, including both factory and dealer fitted extras.
- It pays off any outstanding finance on your motorcycle, so that you are not personally liable to make up the gap between the normal motor insurance payout and the outstanding finance.
- It also contributes to your insurance excess, up to the agreed amount.
- If your stolen/written off motorcycle is replaced by your insurers, the cover can be transferred to your new motorcycle*
- Talk to your dealer for more details.
 - *Administration fees may apply

Retail Price Protection Insurance (RPP) is optional, and it is available from other Insurance suppliers. Please note that the cost of RPP insurance may vary depending on differing levels of cover, and variable terms and conditions. Please ask for an Insurance Product Information Document which summarises all terms and conditions. Do check carefully when making comparisons.

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