

# Return to Invoice

## Return to Invoice

*In the event of the total loss of your vehicle (write-off or theft) Return To Invoice (RTI) helps you to recover the depreciated value of your vehicle, helping you get back what you originally paid for the vehicle and protecting your investment.*



### Why do I need this?

The total loss of your vehicle does not need to be an untimely financial disaster. RTI covers the difference between the original invoice value of your vehicle and what your insurance company pays out (usually retail or market value). The moment you drive your vehicle off the showroom floor it loses value - as much as 30% in the first three months. Because one can't insure for the original purchase price - normally you insure for the market or retail value - RTI is the best protection for both new and pre-owned vehicle buyers and is available on both cash and finance deals.

In today's world it is most likely that the pay-out you receive from your vehicle insurance will be insufficient to purchase a replacement vehicle of the same make or type without having to substantially extend your financial commitments or take more money out of your pocket. Thus, when the unexpected happens and you are faced with an unplanned replacement of your vehicle, RTI will better position you to get back to the position when you bought your vehicle i.e. suffer NO loss!!

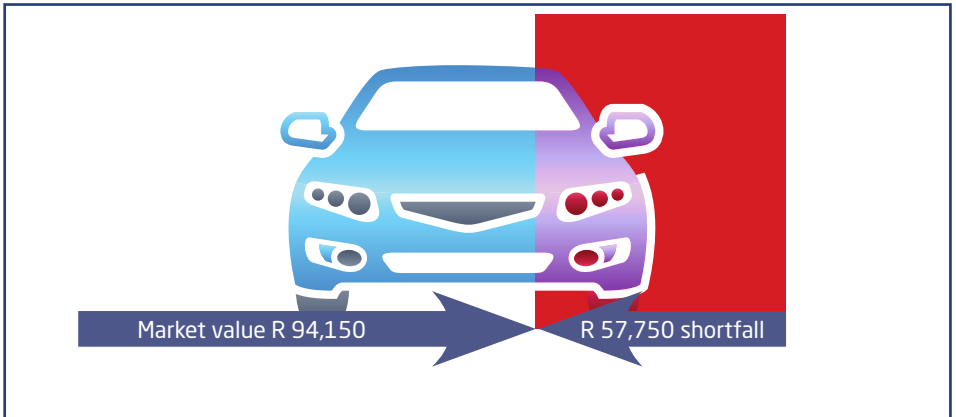
### Return to Invoice is ideal protection because...

- It's easy - all you need is a comprehensive insurance policy on your vehicle
- It makes financial sense - if you paid cash or a large deposit on your vehicle, RTI helps you replace what you lost
- It's convenient - you can either pay cash or we can set up a debit order
- It's accessible - anyone who has a valid driver's licence can get it
- It's immediate - you're covered from the moment you sign

## Benefits

- Pay the difference between your insurance and original purchase price.
- **LOYALTY BONUS** - When your vehicle is written off or stolen and you replace the vehicle, within 3 months of the loss, at the dealership (or within the dealership group) where you originally purchased the vehicle, then the loyalty bonus pays the dealership an amount towards the replacement vehicle of your choice. The loyalty bonus is:
  - 4% of Original Sum insured with a
  - minimum of R 3,000
  - maximum of R 20,000 payable
- **The EXCESS will be paid.** In the event of a claim, RTI will pay up to a maximum of R3,000 of the excess payable to the comprehensive insurer.
- **Towing & Storage** - R 750 will be paid toward the combined cost in the event of total loss.
- **Additional option - RETRENCHMENT BENEFIT.** Retrenchment Benefit pays the instalments (as defined) while you are unemployed due to retrenchment, for a maximum of 6 instalments per retrenchment.

## Example



**PLEASE ASK YOUR BUSINESS MANAGER ABOUT THE WIDE RANGE OF OPTIONS AVAILABLE.**

[www.carprotect.co.za/tts](http://www.carprotect.co.za/tts)

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