



The RAC's Top-up Loss Insurance product is the culmination of extensive market research and listening to customers' feedback.

It provides a simpler alternative to the more traditional GAP products currently on the market and allows for added peace of mind for your customers and their vehicle.

Features	
Easy to understand	Our Top-up product is easy to understand and offers a real alternative to the more traditional GAP product.
No age limit	With our offering there is no age limit for vehicles. This can't be said for similar GAP products which have restrictions
No mileage limit	We simply have no mileage limit for your vehicle, which is perfect if you cover a lot of miles per year
European trip duration not limited	Some competitor products have a limit for trips. For us whatever the duration of your trip, we've got you covered, meaning you can focus on enjoying your holiday (subject to motor insurance allowances).
Simple and efficient claims process	Our claims process is simple, clear and efficient. Take a look at the four easy steps for how to make a claim next to this page

Claims process	
Step 1: Contact us	Using the claims number Call us to make us aware you'd like to make a claim using your Top-up product
Step 2: Send us some information	Documents to support the claim Send us your Motor Insurance Certificate, Insurer's Settlement Confirmation, Finance Settlement, Bank Details
Step 3: We'll review your claim	Using the information you've sent We'll take a look at your claim along with your documents and make a decision
Step 4: Payment	Simply sent to your bank Following a successful claim, we'll simply send you the money via a bank transfer

Customer Messaging

With RAC Top-up Loss Insurance, in the event that your vehicle's written off, you could be paid 25% on top of your insurer's settlement figure. This means you'll have more money to buy your next vehicle.

Keychoice broker support

Contact the Keychoice broker support team **0121 227 5500** or email info@keychoice.com

Exclusive Keychoice member benefits

- ✓ Discounted net-rated products that are exclusive to Keychoice members

Key highlights

- ✓ No age or mileage limit
- ✓ Cover all Cars, LCV's and Motorcycles
- ✗ Where the total loss is not covered by your motor insurance provider
- ✗ Vehicles used for road racing, track days (timed or untimed), rallying, pace-making, speed testing or any other competitive event, hire and reward, such as private hire, daily rental, breakdown and recovery, driving school tuition and chauffeuring

In partnership with



Whether it's breakdown cover with roadside assistance, buying a used car, vehicle inspections and checks, legal services or up-to-the-minute traffic and travel information – the RAC offers a solution for all motoring needs.

The RAC is committed to making motoring easier, safer, more affordable and more enjoyable for drivers and road users.

RAC contact details

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How to get access?

To gain access to this product you will firstly need to complete the online TOBA with the RAC by going to this website: www.rac.co.uk/keychoice
Once completed and confirmed by the RAC, Keychoice will ensure the product is activated in your next monthly SSP system software release.