

Frequently Asked Questions

OracleShortfall

If I take out the cover, will my partner be covered in the event of an accident?	Yes, provided that they are covered under your comprehensive motor insurance policy as a named driver.
Am I covered to drive the vehicle in the European Union?	Subject to your motor insurance providing cover within the European Union.
Does OracleShortfall cover my vehicle against theft?	Yes. As soon as your insurance company declares your vehicle as a 'total loss' we will consider the claim under your OracleShortfall policy.
What is a 'total loss'?	Total loss' means your insured vehicle has been deemed: by your motor insurer to be beyond economic repair as a result of a covered loss under your motor insurance policy; or stolen and not recovered under your motor insurance policy
If I am over 65 can I take out cover?	Yes. Provided you are still legally entitled to drive, and you meet the eligibility criteria within the OracleShortfall Policy Wording.
How do I view the full Terms and Conditions of the policy?	Terms and Conditions can be viewed and downloaded at any time from the website. On completion of purchase the Confirmation of Cover and the Policy Document can be dispatched by email or by post.
If I sell my vehicle will the cover be transferred to the new owner?	No. The cover will cease with the sale of the vehicle. You may be entitled to a refund of premium for any unused period of cover. You should contact Oracle Finance to arrange how to cancel your policy and arrange a refund.
What is meant by "Invoice Price"?	Invoice price means the price you paid for your insured

	vehicle (including any factory fitted options at time of purchase). It also includes dealer fitted options, up to the value of £2000 (£1,000 for a Mini). It does not include any amount above the market value of your insured vehicle on the date of purchase, insurance premiums, warranty costs, fuel, paint work and fabric protection applications or any other amounts included in the invoice.
If my vehicle is a total loss and I order a new vehicle from an Oracle approved dealer would I have to pay delivery charges, new vehicle registration fees, road tax, number plates and factory-fitted options?	For new vehicles we will not deduct any amount due under the agreement relating to delivery charges, new vehicle registration fees, road tax, number plates and factory-fitted options.
How long can I cover the vehicle for?	Cover can be taken out for 24, 36 or 48 months from the start date.
In the event of a claim, what supporting documentation needs to be sent?	As well as the claim form, written confirmation of the motor insurance settlement offer following your claim for total loss, copies of the original sales invoice or receipt relating to the insured vehicle, a copy of any applicable finance agreement, written confirmation from the finance company of the early settlement amount and how it has been calculated will be required.
How long after taking delivery of the vehicle can I purchase the cover?	Cover must be purchased for the vehicle within 120 days of the registration of delivery date of the vehicle.
What happens if I claim using a New vehicle Replacement under my Comprehensive Motor Insurance?	The remaining period of the Shortfall policy will be applied to your new replacement vehicle, provided the replacement vehicle is purchased from an approved Oracle Dealer.
Do I need to inform you if I am travelling abroad?	No, just ensure motor insurance cover is in place. No cover if outside European Union.
Is there a maximum limit on the benefit I can choose?	Yes. Maximum cover level is 100% of the vehicle value, not exceeding £35,000. Cover levels differ for Mini.
How do I claim?	Go to www.AlpheraProtect.co.uk and download the

	<p>relevant claims form.</p> <p>Alternatively, telephone 0845 641 9755 and request a claim form. Simply fill in the form and return it, together with any other supporting documents that we may reasonably require, to the following address:</p> <p>Claims Department Alphera Protect Services PO Box 1852 Croydon CR9 1PW</p>
<p>Is there a minimum vehicle value required to be eligible for cover?</p>	<p>No. Minimum OracleShortfall cover purchase value is £5000 irrespective of vehicle invoice price. The cover will only pay the difference between the motor insurance settlement and the greater amount of the invoice price originally paid for the insured vehicle or the early settlement amount or the level of cover chosen if a lesser amount.</p>
<p>Can I purchase cover in my company name?</p>	<p>Yes. As long as the vehicle has been purchased in the company name. The shortfall settlement amount will be returned to the company, not the driver.</p>
<p>What happens if I want to cancel my policy?</p>	<p>You can cancel your policy within 14 days of receiving the policy documents and providing you have not made a claim, you will be refunded the premiums you have paid.</p> <p>After 14 days and providing you have not made a claim, you will be refunded any premium you have paid pro-rata to the unexpired period of cover remaining. You will be charged an administration fee of £15.</p> <p>If you have made a successful claim, you will not be refunded any premium and any outstanding premium or instalment will be deducted from the claims settlement.</p> <p>In all circumstances please call Oracle Finance and we will</p>

	give you the appropriate contacts to confirm cancellation and discuss any potential refund.
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Oracle Tyre Insurance

Can I buy tyre insurance if the vehicle is owned by a finance, contract hire or leasing company?	Yes, tyre insurance is available to drivers of vehicles owned by a finance, contract hire or leasing company.
Does the policy cover wear and tear?	No. We consider wear and tear to be a normal expense of running a vehicle. Your policy only provides cover for tyres damaged accidentally or maliciously.
I have run-flat tyres. Are they covered?	Yes, run-flat tyres are included. If your run-flat tyre gets a puncture or is damaged it will be replaced. Run-flat tyre and car manufacturers do not recommend puncture repair.
How many claims can I make on my tyre insurance?	You can make a total of five claims in the chosen period of insurance. This includes claims for the repair or replacement of the tyres. A claim refers to a replacement or repair of a single tyre. If your claim is for two or more tyres, it will count as two or more claims up to a maximum of five claims during the chosen period of insurance.
Who decides whether to repair or replace the tyre?	The tyre fitter will make the decision whether the tyre can be repaired safely. They will check that the tyre has the minimum legal tread and that the damage is covered by the policy. The policy limit for a tyre repair is £50 per tyre. The policy limit for a tyre replacement is £300 per tyre.
Can I have my tyres repaired anywhere?	If your dealer is closed and you need a tyre replaced urgently, you will need to call the Alpha Protect

	Services Team for authorisation and how to proceed with your claim.
My tyres cost more than £300 each and the policy limit is £1500. Can't I just claim to the policy limit?	The policy limit is £300 per tyre to provide maximum cover for all tyres on the vehicle.
Am I covered while driving abroad?	No, there are no arrangements for claims outside of the UK.
Can I transfer the policy if I sell the vehicle or buy another vehicle?	Our policies are specific to the vehicle and cannot be transferred to another person or another vehicle. If your vehicle is replaced under the new for old benefit of your motor insurance policy we will transfer the unexpired term of your tyre policy to the replacement vehicle.
Can I renew the policy?	Our policies are for specific periods and not renewable.
If I suffer a puncture, will I be entitled to vehicle recovery or roadside assistance under this policy?	There is no provision for this service within this policy.
I have a mobility kit for my vehicle that includes liquid sealant. If I use the sealant to repair the tyre, will you replace the sealant?	Replacement of the liquid sealant is included in the repair or replacement cost of the tyre.