



Mango Insurance GAP FLEX protects you from financial losses in the event of total loss, vehicle theft, collision with wildlife, fire damage, and partial damage when a third party is at fault.

Coverage criteria

- **Vehicle age up to 15 years**
- **Purchase price up to 120 000 €**
- **No mileage limit**

Basic information

Insurance risks and payout limits

- Total loss:**
- Difference between market value and vehicle purchase price at total loss, up to 20 000 € (when a third party is at fault under Motor Third Party Liability Insurance)
 - In case of theft – up to 20 000 € (50% of purchase price)
- Other risks:**
- Collision with wildlife, fire damage, partial loss when a third party is at fault – up to 10 000 € (15% of purchase price)

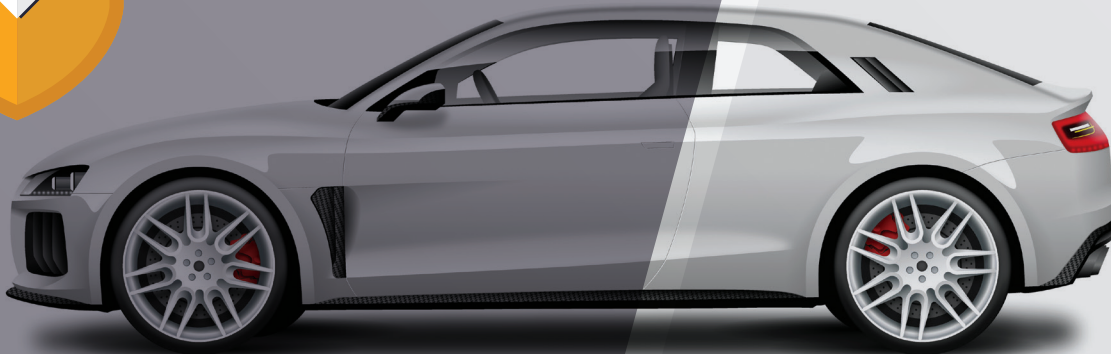
- **Coverage period**
1–5 years



Insurance can be purchased within 180 days of the vehicle purchase, up to a maximum of 10 000 €



Can be purchased within 180 days of the vehicle purchase



GAP FLEX →

← Purchase price / coverage amount

How does GAP FLEX insurance work?

GAP FLEX insurance protects you from financial losses in the event of total loss and covers the difference between purchase price and insurance payout. It also covers losses from partial damage when a third party is at fault, fire risks, wildlife damage, and vehicle theft.)

In the event of total loss, GAP FLEX insurance also covers additional expenses up to 1 000 €.

GAP FLEX insurance can also be used to insure electric vehicles, camper vans, taxis and ride-hailing service vehicles.

Example model. Vehicle purchase value:

30 000 €
New



24 000 €
After 1 year



20 000 €
After 2 years



16 000 €
After 3 years



Vehicle value loss after 3 years of use

Insurance payouts
GAP FLEX

Experience more...

Flexible coverage and investment in the vehicle



3 reasons to purchase GAP FLEX



WITHOUT EXHAUSTIVE INSURANCE

Coverage even without EXHAUSTIVE insurance, flexible period from 1 to 5 years



PROTECTION FOR VEHICLES UP TO 15 YEARS OLD

GAP FLEX can cover vehicles up to 15 years old and up to €120,000 in value. This provides optimal coverage against vehicle depreciation as well as partial damage when a third party is at fault, wildlife damage, and fire risk.



QUICK AND SMOOTH HANDLING OF CLAIMS

The claims process is fast and smooth so that you can get back on the road as quickly as possible.

Examples of GAP FLEX claims

The client purchased a vehicle 3 years ago for 30 000 € and insured it with GAP FLEX, expecting significant depreciation over three years. **After three years...**



Another driver caused an accident

The client was involved in a traffic accident that they did not cause. The vehicle was declared a total loss. The client received 16 000 € from the mandatory insurance of the guilty party.



Vehicle theft

The client did not find their car in the parking lot in the morning; the incident was reported to the police, but the car could not be located.



Collision with wildlife

The client, driving in the countryside, could not stop the vehicle and hit a wild animal.



Vehicle fire

The faulty electrical wiring caused fire in the client's vehicle damaging it.



Partial damage that you didn't cause

The client was involved in an accident causing partial damage to the vehicle. The client was not at fault and received 5 000 € from the insurance company of the guilty party.



GAP FLEX covers the remaining 14 000 € plus an additional 1 000 € for the inconvenience.



GAP FLEX paid out half the vehicle value – 15 000 €.



GAP FLEX paid out the client 4 500 € after the police report was submitted.



GAP FLEX reimburses 15% of the vehicle value, i.e., 4 500 € due to the fire, after notification to the police or fire department.



The client received an additional 4 500 €, i.e., 15% of the vehicle value, from **GAP FLEX**

Without GAP FLEX, the client would have lost 15 000 €

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Information document, insurance coverage is provided in accordance with the extended warranty insurance rules (available only in lithuanian, latvian and estonian):

[Mango Insurance Car Warranty insurance terms and conditions](#)



Or scan the QR code



Mango Insurance operates in Baltics as:

Mango Insurance, UAB (Lithuania)

Mango Insurance, SIA (Latvia)

Mango Insurance SIA Eesti Filiaal (Estonia)

Experience more...