## Motor



## FEATURES OF OUR MOTOR INSURANCE

Driving other cars – third party with option to increase to comprehensive. For policyholder, spouse, common-law and civil partner  Option to protect or guarantee no claims discount (NCD)  Option to protect or guarantee no claims discount (NCD)  Trailers – attached or detached  Subject to referral and terms  Protected no claims discount (NCD) if involved in an incident caused by an uninsured driver and excess will not apply  Unlimited windscreen cover – if approved supplier used  Permanently fitted audio, entertainment, telecommunication & navigation equipment  Personal belongings in the car  Enhanced personal belongings cover for motor homes  Driving abroad – within EU, up to 90 days per trip  Driving outside of the EU  Optional  Pull UK and EU breakdown cover  Car jacking & road rage cover – up to £5,000  Cherished number plate cover – up to £5,000  Cherished number plate cover – up to £5,000  No excess applies if car written off  Replacement child car seats  V  Car journal in the car of the cover – up to £5,000  Cherished septiment of the cover – up to £1,000  Cherished septiment of the cover – u		Premier Motor	Ultimate Motor
New car replacement for cars up to 24 months old  As standard  12 months as standard, 24 months option  Driving other cars - third party with option to increase to comprehensive. For policyholder, spouse, common-law and civil partner  Option to protect or guarantee no claims discount (NCD)  Option to protect NCD, up to 2 claims in 5 years  Option to protect or guarantee no claims discount (NCD) if involved in an incident caused by an uninsured driver and excess will not apply  Unlimited windscreen cover - if approved supplier used  V  Permanently fitted audio, entertainment, telecommunication & navigation equipment  Personal belongings in the car  Enhanced personal belongings cover for motor homes  X  Driving abroad - within EU, up to 90 days per trip  Driving outside of the EU  Optional  Pull UK and EU breakdown cover  Car jacking & road rage cover - up to £5,000  Cherished number plate cover - up to £5,000  Cherished septiment off  Replacement child car seats  Hospital expenses for anyone injured in your car - up to £1,000  As standard  12 months as standard, 24 months option  Guaranteed NCD as standard with 4 year no claims bonus (Subject to standard underwriting and calims bonus (Subject to standard underwriting or terial on claims bonus (Subject to standard underwriting or terial on claims bonus (Subject to standard underwriting or terial on claims bonus (Subject to standard underwriting or terial on claims bonus (Subject to standard underwriting or terial on claims bonus (Subject to standard underwriting or terial on claims bonus (Subject to standard underwriting or terial on claims bonus (Subject to standard underwriting or terial or claims bonus (Subject to standard underwriting or terial or claims bonus (Subject to standard underwriting or terial or claims bonus (Subject to standard underwriting or terial or claims bonus (Subject to standard underwriting or terial or cl	Enhanced courtesy car	V	<b>V</b>
Driving other cars – third party with option to increase to comprehensive. For policyholder, spouse, common-law and civil partner  Option to protect or guarantee no claims discount (NCD)  Option to protect or guarantee no claims discount (NCD)  Trailers – attached or detached  Subject to referral and terms  Protected no claims discount (NCD) if involved in an incident caused by an uninsured driver and excess will not apply  Unlimited windscreen cover – if approved supplier used  Permanently fitted audio, entertainment, telecommunication & navigation equipment  Personal belongings in the car  Enhanced personal belongings cover for motor homes  Driving abroad – within EU, up to 90 days per trip  Driving outside of the EU  Optional  Pull UK and EU breakdown cover  Car jacking & road rage cover – up to £5,000  Cherished number plate cover – up to £5,000  Cherished number plate cover – up to £5,000  No excess applies if car written off  Replacement child car seats  V  Car journal in the car of the cover – up to £5,000  Cherished septiment of the cover – up to £1,000  Cherished septiment of the cover – u	Agreed value if car written off	Optional on classic cars only	Optional
comprehensive. For policyholder, spouse, common-law and civil partner  Option to protect or guarantee no claims discount (NCD)  Option to protect NCD, up to 2 claims in 5 years  Doublet to referral and terms  Up to £2,000 including horse trailers  Protected no claims discount (NCD) if involved in an incident caused by an uninsured driver and excess will not apply  Unlimited windscreen cover – if approved supplier used  Permanently fitted audio, entertainment, telecommunication & navigation equipment  Personal belongings in the car  Enhanced personal belongings cover for motor homes  Finding abroad – within EU, up to 90 days per trip  Driving outside of the EU  Optional  Optional  Optional  Optional  Optional  Optional  Optional  Persished number plate cover – up to £5,000  Cherished number plate cover – up to £250  No excess applies if car written off  Replacement child car seats  Hospital expenses for anyone injured in your car – up to £1,000  Optional view of the car of the	New car replacement for cars up to 24 months old	As standard	12 months as standard, 24 months optional
Trailers – attached or detached  Subject to referral and terms  Up to £2,000 including horse trailers  Protected no claims discount (NCD) if involved in an incident caused by an uninsured driver and excess will not apply  Unlimited windscreen cover – if approved supplier used  Permanently fitted audio, entertainment, telecommunication & navigation equipment  Personal belongings in the car  Enhanced personal belongings cover for motor homes  Driving abroad – within EU, up to 90 days per trip  Driving outside of the EU  Optional  Full UK and EU breakdown cover  Car jacking & road rage cover – up to £5,000  Cherished number plate cover – up to £250  No excess applies if car written off  Replacement child car seats  Hospital expenses for anyone injured in your car – up to £1,000  Subject to referral and terms  Up to £2,000 including horse trailers  V  V  Curiority (NCD) if involved in an incident terms  V  V  V  Curiority (NCD) if involved in an incident terms  Up to £2,000 including horse trailers  V  V  V  Curiority (NCD) if involved in an incident terms  V  V  V  Curiority (NCD) if involved in an incident terms  V  V  V  Curiority (NCD) if involved in an incident terms  V  V  V  Curiority (NCD) if involved in an incident terms  V  V  V  Curiority (NCD) if involved in an incident terms  V  V  V  Curiority (NCD) if involved in an incident terms  V  V  V  V  Curiority (NCD) if involved in an incident terms  V  V  V  V  Curiority (NCD) including horse trailers  V  V  V  Curiority (NCD) including horse trailers  V  V  V  Curiority (NCD) including horse trailers  V  V  V  V  Curiority (NCD) including horse trailers  V  V  V  V  V  V  V  Curiority (NCD) including horse trailers  V  V  V  V  V  V  V  V  V  V  V  Curiority (NCD) including horse trailers  V  V  V  V  V  V  V  V  V  V  V  V  V	comprehensive. For policyholder, spouse, common-law	<b>V</b>	<b>V</b>
Protected no claims discount (NCD) if involved in an incident caused by an uninsured driver and excess will not apply  Unlimited windscreen cover – if approved supplier used  Permanently fitted audio, entertainment, telecommunication & navigation equipment  Excess applies  Personal belongings in the car  £1,000  £500  Enhanced personal belongings cover for motor homes  X  V  Driving abroad – within EU, up to 90 days per trip  Driving outside of the EU  Optional  Full UK and EU breakdown cover  Car jacking & road rage cover – up to £5,000  Cherished number plate cover – up to £250  No excess applies if car written off  Replacement child car seats  Hospital expenses for anyone injured in your car – up to £1,000	Option to protect or guarantee no claims discount (NCD)		, ,
incident caused by an uninsured driver and excess will not apply  Unlimited windscreen cover – if approved supplier used  Permanently fitted audio, entertainment, telecommunication & navigation equipment  Personal belongings in the car  £1,000  £500  Enhanced personal belongings cover for motor homes  X  Driving abroad – within EU, up to 90 days per trip  Driving outside of the EU  Optional  Full UK and EU breakdown cover  Car jacking & road rage cover – up to £5,000  Cherished number plate cover – up to £250  No excess applies if car written off  Replacement child car seats  Hospital expenses for anyone injured in your car – up to £1,000	Trailers – attached or detached	Subject to referral and terms	Up to £2,000 including horse trailers
Permanently fitted audio, entertainment, telecommunication & navigation equipment  Personal belongings in the car  £1,000  £500  Enhanced personal belongings cover for motor homes  X  Driving abroad – within EU, up to 90 days per trip  Driving outside of the EU  Optional  Optional  Full UK and EU breakdown cover  Car jacking & road rage cover – up to £5,000  Cherished number plate cover – up to £250  No excess applies  V  Hospital expenses for anyone injured in your car – up to £1,000  Excess applies  Y  V  V  V  V  V  V  V  V  V  V  V  V	incident caused by an uninsured driver and excess will	<b>✓</b>	<b>V</b>
telecommunication & navigation equipment  Personal belongings in the car  £1,000 £500  Enhanced personal belongings cover for motor homes  X  Driving abroad – within EU, up to 90 days per trip  Driving outside of the EU  Optional  Full UK and EU breakdown cover  Car jacking & road rage cover – up to £5,000  Cherished number plate cover – up to £250  No excess applies if car written off  Replacement child car seats  Hospital expenses for anyone injured in your car – up to £1,000	Unlimited windscreen cover – if approved supplier used	<b>V</b>	<b>✓</b>
Enhanced personal belongings cover for motor homes  X  Driving abroad – within EU, up to 90 days per trip  V  Driving outside of the EU  Optional  Full UK and EU breakdown cover  Car jacking & road rage cover – up to £5,000  Cherished number plate cover – up to £250  No excess applies if car written off  Replacement child car seats  Hospital expenses for anyone injured in your car – up to £1,000  V  V  V  V  V  V  V  V  V  V  V  V		Excess applies	<b>V</b>
Driving abroad – within EU, up to 90 days per trip  Driving outside of the EU  Optional  Optional  Optional  Full UK and EU breakdown cover  Car jacking & road rage cover – up to £5,000  Cherished number plate cover – up to £250  No excess applies if car written off  Replacement child car seats  Hospital expenses for anyone injured in your car – up to £1,000	Personal belongings in the car	£1,000	£500
Driving outside of the EU  Optional  Optional  Optional  Full UK and EU breakdown cover  Car jacking & road rage cover – up to £5,000  Cherished number plate cover – up to £250  No excess applies if car written off  Replacement child car seats  Hospital expenses for anyone injured in your car – up to £1,000  Optional  Optional  Optional   Optional	Enhanced personal belongings cover for motor homes	X	<b>✓</b>
Full UK and EU breakdown cover  Car jacking & road rage cover – up to £5,000  Cherished number plate cover – up to £250  No excess applies if car written off  Replacement child car seats  Hospital expenses for anyone injured in your car – up to £1,000	Driving abroad – within EU, up to 90 days per trip	<b>V</b>	<b>✓</b>
Car jacking & road rage cover – up to £5,000  Cherished number plate cover – up to £250  No excess applies if car written off  Replacement child car seats  Hospital expenses for anyone injured in your car – up to £1,000	Driving outside of the EU	Optional	Optional
Cherished number plate cover – up to £250  No excess applies if car written off  Replacement child car seats  Hospital expenses for anyone injured in your car – up to £1,000	Full UK and EU breakdown cover	<b>V</b>	<b>✓</b>
No excess applies if car written off  Replacement child car seats  Hospital expenses for anyone injured in your car – up to £1,000	Car jacking & road rage cover - up to £5,000	<b>~</b>	<b>V</b>
Replacement child car seats  Hospital expenses for anyone injured in your car – up to £1,000	Cherished number plate cover – up to £250	<b>v</b>	V
Hospital expenses for anyone injured in your car – up to £1,000	No excess applies if car written off	<b>v</b>	V
up to £1,000	Replacement child car seats	<b>~</b>	<b>✓</b>
Logal liability for death or injury to other people, including		<b>V</b>	<b>V</b>
passengers	Legal liability for death or injury to other people, including passengers	<b>V</b>	<b>V</b>
Motor legal expenses – up to £100,000 ✓	Motor legal expenses – up to £100,000	✓	✓
Personal injury cover Up to £30,000 Up to £10,000	Personal injury cover	Up to £30,000	Up to £10,000