

ULTIMATE MOTOR PRODUCT INFORMATION



Cover is provided for:

Damage to your vehicle

- Loss or damage to your vehicle, its accessories and spare parts; or to a vehicle loaned or hired to you with the agreement of the insurer following an incident – anywhere in the United Kingdom
- Loss or damage to your vehicle while abroad (within the countries listed in the policy document) when your vehicle is being used for social domestic or pleasure purposes – for up to 90 days per trip
- Like for like loan or hire vehicle (courtesy car) following an incident – for the duration of repairs to your vehicle or up to £5,000 (£5,000 or for a max. 21 days if your vehicle is written off or stolen)
- Glass replacement/repair – £500 limit for non-approved repairers and £1,000 for motor homes/ horseboxes
- Hospital expenses for you or anyone travelling in your vehicle, if injured in your vehicle – £1,000 limit
- Guaranteed no claim discount entitlement regardless of the number of claims made where you have 4 or more years no claim discount when you first start or renew the cover for your vehicle.

Damage to your vehicle - optional cover extensions

- Agreed value – an independent valuation obtained to agree the value for your vehicle, if it is written off
- Loss or damage for named drivers when driving a car not belonging to you (if driving with the owner's permission)
- New car replacement for private motor cars less than 24 months old.

Your liability to others

- Legal liability for death or injury to other people, including passengers; and for damage to other people's property (including whilst towing) anywhere in the United Kingdom; and when abroad (within the countries listed in the policy wording) when your vehicle is being used for social domestic or pleasure purposes – up to 90 days per trip
- Legal liability for death or injury to other people for named drivers while driving a vehicle that does not belong to you (if driving with the owner's permission).

Motor legal expenses

- Legal costs and expenses to recover uninsured losses or to pursue an injury claim following a non-fault road traffic accident – up to 100,000
- Legal costs and expenses to defend your legal rights if criminal proceedings are brought against you arising from your ownership or use of your vehicle.

UK & European breakdown

- Assistance at home and the roadside following a breakdown – call out charge, up to one hour's labour and recovery to a local garage for repair. If your vehicle cannot be repaired the same day we'll take you and your passengers home or to your intended destination (if in the UK) and allow you to hire car (up to £750); or we'll pay for overnight accommodation (£75 per person/max £400) while you are waiting for repairs to be carried out.

Main exclusions & limitations

- For damage to your vehicle
 - The policy excess as shown on your policy schedule is excluded - includes any additional excess that applies if the driver is an inexperienced driver or a young driver under 25 years
 - Loss or damage while your vehicle is unattended is excluded, unless the ignition keys/cards removed and all doors locked and windows closed - this applies even for short periods, e.g. when in a petrol station.
- For motor legal expenses
 - Cover only if you are not at fault and if it is more likely than not that you will be successful in your claim against the person responsible.
- For UK & European breakdown
 - Cover outside of the United Kingdom is limited to 90 days for any one trip
 - There is no cover for vehicles aged over 20 years while outside of the UK.

Claim settlement

- New car replacement for cars less than 12 months old (24 months, if the optional cover extension is included) otherwise the market value (or if the optional extension selected the agreed value).

A copy of the Ultimate Motor policy wording with the full terms and conditions is available on request or can be downloaded from www.homeandlegacy.co.uk

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