

FEATURES OF OUR MOTOR INSURANCE

	Premier Motor	Ultimate Motor
Enhanced courtesy car	✓	✓
Agreed value if car written off	Optional on classic cars only	Optional
New car replacement for cars up to 24 months old	36 months as standard	12 months as standard, 24 months optional
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	Guaranteed NCD as standard with 4 years no claims bonus (Subject to standard underwriting criteria)
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	Excess applies	✓
Personal belongings in the car	£1,000	£500
Enhanced personal belongings cover for motor homes	✗	✓
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 if car written off	✓	✓
Replacement child car seats	✓	✓
Hospital expenses for anyone injured in your car – up to £1,000	✓	✓
Legal liability for death or injury to other people, including passengers	✓	✓
Motor legal expenses – up to £100,000	✓	✓
Personal injury cover	Up to £30,000	Up to £10,000

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