

## OUR RISK PROFILE

We have two motor products aimed at mid and high net worth individuals, Ultimate Motor and Premier Motor. All are individually underwritten by our experienced team who welcome enquiries in line with the following:

	Single vehicle policies	Multi-vehicle policies
Minimum premium (including IPT)	£600 (Although classic cars may be considerably lower)	£800
Age limits	Minimum age – 25 years (subject to appropriate experience) Maximum age – 80	Minimum age – 25 years (subject to appropriate experience) Maximum age – 80
Types of vehicle	Prestige and performance marques	Any vehicle owned by members of the same household kept at the same address (includes motor homes, horseboxes, light commercial vehicles (for pleasure use only) and classic cars)
Driver to vehicle ratio	Not applicable	Rating more competitive if there are more vehicles than drivers
Vehicle values	No minimum or maximum vehicle value Our only criteria is clients must be mid to high net worth	No minimum or maximum vehicle value Our only criteria is clients must be mid to high net worth

All policies	
Proposer type	Individuals only, no company (commercial) policies.
Driving experience	All drivers must have at least 12 months, provable experience of driving vehicles with a similar performance.
High profile occupations	Actors, actresses, professional sports people, politicians etc. – can be considered subject to meeting the age and driving experience criteria.
Mileage and use	Rating is more competitive where mileage can be restricted and Class of Use limited to social, domestic and pleasure.

Please submit your motor quotations via our portal: [broker.homeandlegacy.co.uk/login](https://broker.homeandlegacy.co.uk/login)

For any queries please email: [motorquotations@homeandlegacy.co.uk](mailto:motorquotations@homeandlegacy.co.uk) or call 0344 893 8370.

**For broker use only.**

[WWW.HOMEANDLEGACY.CO.UK](http://WWW.HOMEANDLEGACY.CO.UK)

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