

PREMIER 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 Great Britain, Northern Ireland, the Channel Islands and the Isle of Man. A hire/courtesy car will be provided by the insurer while your vehicle is being repaired – this will be a Mercedes C Class or equivalent
- 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
- Glass replacement/repair
- Hospital expenses for you or anyone travelling with you, if injured in your vehicle – £1,000 limit

Damage to your vehicle - optional cover extensions

- Loss or damage for you and your spouse, civil partner or common-law partner when driving a car not belonging to you (if driving with the owner's permission)
- Protected no claim discount entitlement - no reduction if less than two claims made in any five successive 12 monthly periods of insurance.

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 Great Britain, Northern Ireland, the Channel Islands and the Isle of Man; 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 you and your spouse, civil partner or common-law partner 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 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 36 months old, otherwise the market value.

A copy of the Premier 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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