



## Summary of limits: **Motor**

Policy Cover	Limits	Excess
Liability to other people	£20 million.	As shown in schedule, including any young driver excesses.
Loss or damage to your car	Market value at time of loss (agreed value if selected).	As shown in schedule, including any young driver excesses.
Windscreen damage	We will not pay more than the market value of your car at the time of loss.	Min £100 compulsory excess. No excess for chips and scratches.
Future disability	Up to £10,000 for essential alterations or towards new adapted vehicle.	As shown in schedule, including any young driver excesses.
Injury cover	Up to £3,000 for essential replacement travel expenses for max 12 months.	As shown in schedule, including any young driver excesses.
Lock replacement	We will pay the cost of replacing the keys and associated locks.	No excess. NCD not affected if claim is only for this section.
Loss of road fund licence	Unexpired portion of road fund licence you are unable to recover.	As shown in schedule, including any young driver excesses.
Temporary replacement car	Max 21 days. May not be of a similar specification. Up to 3 series in size.	As shown in schedule, including any young driver excesses.
New car replacement	Car has to be no more than 24 months old and stolen or over 60% damaged.	As shown in schedule, including any young driver excesses.
Permanent sound and audio equipment	No amount greater than market value of vehicle.	No excess. NCD not affected if claim is only for this section.
Personal belongings	Up to £1,000.	No excess. NCD not affected if claim is only for this section.
Trailers	Up to £3,000 for theft or physical damage.	As shown in schedule, including any young driver excesses.

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Temporary substitution of vehicle	No more than market value. Engine capacity up to 3000cc. 21 consecutive days.	As shown in schedule, including any young driver excesses.
Total loss excess promise	Car must be total loss or stolen and not recovered.	No excess.
Car jacking and road rage	Up to £7,500 up to max of £15,000 in any one period of insurance.	As shown in schedule, including any young driver excesses.
Child car seats	Will replace with one of a similar standard.	As shown in schedule, including any young driver excesses.
Hotel expenses and loss of use	Up to £500. Must be more than 25 miles from home.	As shown in schedule, including any young driver excesses.
Illness cover	Up to £3,000 for essential replacement travel expenses for max 12 months.	As shown in schedule, including any young driver excesses.
Medical expenses	Up to £500.	As shown in schedule, including any young driver excesses.
No blame promise	Covers you if the third party cannot be traced.	No excess. NCD not affected.
No claims discount protection	You can make 1 claim in 12 months, or 2 claims in 3 years.	As shown in schedule, including any young driver excesses.
Personal accident	Up to £30,000.	No excess. NCD not affected if claim is only for this section.
Personalised registration plate cover	Up to £5,000.	As shown in schedule, including any young driver excesses.
Trauma	Up to £5,000.	As shown in schedule, including any young driver excesses.
Uninsured drivers	We need: vehicle registration number of third party involved, make and model of vehicle and driver details if possible.	No excess. NCD not affected.
Multiple vehicle excess promise	If more than one insured vehicle involved in same incident.	Only highest excess applies.
Motor legal protection	Uninsured loss recovery: £100,000 Motor contract disputes: £50,000 Motor prosecution defence: £25,000	As shown in schedule, including any young driver excesses.

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<b>Optional Benefits</b>		
Agreed value	If vehicle is a total loss we will pay amount agreed with us beforehand.	As shown in schedule, including any young driver excesses.
Enhanced courtesy car	We will provide you with a vehicle of a similar specification if your car is a total loss. Max 21 days. Up to £4,000.	As shown in schedule, including any young driver excesses.
Extended Vehicle Damage	You and your partner will be covered to drive any other motor car. The maximum payable under Section B is £150,000.	Minimum excess of £1,000 or your excess, whichever is the greater.
<b>Breakdown in the UK</b>		
Self drive hire car	Up to £250.	None
Alternative Transport to complete journey or return to UK home address.	Up to £250.	None
Local overnight accommodation	Up to £500 in total max £150 per person. Must be more than 25 miles from home.	None
Rail ticket to collect vehicle following repair	Up to £250 standard class rail ticket.	None
<b>European Breakdown</b>		
Cover prior to departure	Up to £1,500 for replacement hire car or tickets for rebooking sea crossing.	None
Roadside assistance	Up to £300.	None
Replacement parts	We will pay for freight charges to dispatch necessary parts to location if cannot be sourced locally.	None
Break in	Up to £175 for emergency repairs.	None
Vehicle out of use	Up to £1,500 for hire of replacement car.	None
Camping trips	We will pay for hiring a suitable tent or up to £150 per person total of £500 for overnight accommodation.	None
Alternative driver	If you are medically unfit to drive and no passengers are able to we will provide a driver to drive back vehicle and passengers.	None

Continued overleaf...

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Policy Cover	Limits	Excess
Repatriation	Up to £1,000 to transport vehicle to home once repaired. Reimburse up to £75 for necessary travel expenses.	None
Customs regulations	If the vehicle is beyond economic repair we may arrange for it's disposal.	None
Missed motorail connection	Up to £100 for storage of the insured vehicle. Second class rail travel. Up to £1,500 for hire of replacement vehicle.	None