



Family Marque Cover Level Comparison

Expect

Enhance

Exceed

| | Expect | Enhance | Exceed |
|---|--|--|--|
| Driving Other Cars | Third party only for members of the household age 25 and over with a full UK licence for 12 months or more (subject to underwriting criteria) | Third party only for members of the household age 25 and over with a full UK licence for 12 months or more (subject to underwriting criteria) | Comprehensive cover for policyholder and spouse/common-law/civil partner - Private Car or light commercial vehicles up to value £150,000. Third party only for all other qualifying drivers. |
| Trailer | £250 for a luggage trailer attached or detached | £1,000 for a luggage trailer attached or detached | £2,000 for any trailer attached or detached |
| Future Disability | £5,000 | £5,000 | £10,000 |
| New Vehicle Replacement | Private cars less than 12 months old with more than 60% damage | Private cars less than 12 months old or light commercial vehicles less than 6 months old with more than 60% damage | Private cars less than 24 months old or light commercial vehicles less than 12 months old with more than 60% damage |
| Courtesy Car | Class A small hatchback if approved repairer used | Class A small hatchback if approved repairer used or up to £4,000 for a hire car of similar specification to the damaged vehicle | Class A small hatchback if approved repairer used or up to £5,000 for a hire car of similar specification to the damaged vehicle |
| Non-use courtesy car | Cover not included | Cover not included | Excess waived up to £1,000 if a courtesy car is not taken |
| Total loss excess | All excesses are payable | No excess to pay if the vehicle is a total loss following theft or fire | No excess to pay if the vehicle is a total loss |
| Multiple vehicle excess | All excesses are payable | Lowest excess waived if the claim involves two or more vehicles from this policy | Lowest excess waived if the claim involves two or more vehicles from this policy |
| Uninsured driver (Comprehensive cover only) | No excess to pay or loss of no claims bonus if the vehicle is damaged by an uninsured driver | No excess to pay or loss of no claims bonus if the vehicle is damaged by an uninsured driver | No excess to pay or loss of no claims bonus if the vehicle is damaged by an uninsured driver |
| Motor trade or valet parking | All excesses are payable | No excess to pay if the vehicle is damaged by a motor trader servicing the vehicle or a valet as part of valet parking | No excess to pay if the vehicle is damaged by a motor trader servicing the vehicle or a valet as part of valet parking |
| Permanently fitted in-car entertainment & navigation equipment | Market value – private cars and light commercial vehicles only | Market value – private cars and light commercial vehicles only | Market value – private cars and light commercial vehicles only |
| Keys & locks | Following loss, theft or breakage of keys, up to £1,000 (subject to excess) to replace: <ul style="list-style-type: none"> • vehicle keys or fob • door locks or boot lock or • ignition or steering lock or • to re-code or replace alarm system | Following loss, theft or breakage of keys, unlimited cost (subject to excess) to replace: <ul style="list-style-type: none"> • vehicle keys or fob • door locks or boot lock or • ignition or steering lock or • to re-code or replace alarm system | Following loss, theft or breakage of keys, unlimited cost (subject to excess) to replace: <ul style="list-style-type: none"> • vehicle keys or fob • door locks or boot lock or • ignition or steering lock or • to re-code or replace alarm system |
| Personal belongings | £500 no excess, within a private car or light commercial vehicle only | £1,000 no excess, within a private car or light commercial vehicle only | £1,000 no excess, within a private car or light commercial vehicle only |
| Medical expenses | £500 for medical expenses & £50 per day up to 30 days for hospital benefit | £500 for medical expenses & £100 per day up to 30 days for hospital benefit | £500 for medical expenses & £100 per day up to 30 days for hospital benefit |
| Emergency overnight/travel expenses | Maximum £100 per person £250 per incident | Maximum £100 per person £250 per incident | Maximum £150 per person £1,200 per incident |
| Foreign travel | 90 days per vehicle, per year | 90 days per vehicle, per year | 365 days per year maximum 90 days per trip |
| Car jacking | £5,000 in UK | £5,000 in UK | £7,500 in UK |
| Road rage | £5,000 in UK | £5,000 in UK | £7,500 in UK |
| Cherished number plates | Cover not included | Cover not included | £500 towards cost of retaining & transferring plates |
| Inappropriate fuel | £2,500 | £2,500 | Included – up to market value |