



Family Fleet

Family-Marque

Family-Marque is designed for clients who have multiple vehicles and would like the convenience of a single policy.

It provides a one stop motor insurance solution for medium to high net worth households covering vehicles valued up to £200,000 each and offering three levels of cover to suit everybody's requirements.

We understand that not everyone's insurance expires at the same time, which is why we allow individual vehicles to be added to the Family-Marque policy as they come up for renewal. All you have to do is collect the policy information for the quote and the vehicles will be added incrementally. In this way your clients ultimately benefit from having one renewal date and far less paperwork.

Family-Marque will cover all vehicles kept at the policyholder's address:

- Private cars
- Motorcycles
- Commercial vehicles up to 3.5t GVW
- Classic cars, kit cars, American cars and modified cars
- Motorhomes and horseboxes

Three levels of cover – Expect, Enhance, Exceed

Available with three levels of cover, you can find the one which is right for your customer. A full comparison table for Expect, Enhance and Exceed is available overleaf. All three include breakdown recovery and motor legal protection.

Exceed

Our premium product Exceed provides additional benefits for those who demand more. Upgrading to our Exceed product entitles your clients to all the features and benefits of Enhance and Expect plus many more attractive extras.

Exceed Key Features

- Comprehensive cover for policyholder and spouse/ common-law/civil partner up to £150,000 with an excess of £1,500
- Class A courtesy car if an approved repairer is used or up to £5,000 for a hire car of similar specification to the damaged vehicle
- Excess waived up to £1,000 if a courtesy car is not taken.
- New vehicle replacement for private cars less than 24 months old or for commercial vehicles less than 12 months old with more than 60% damage
- Deletion of policy excess if the third party involved in a claim is uninsured, if the vehicle was in custody of a member of the motor trade for maintenance and repair, being driven by a valet as part of valet parking
- Unlimited cover for replacement of keys, or key fob, door locks including boot lock or the ignition or steering lock with no excess or loss of NCB
- Up to £1,000 personal belongings cover if the vehicle is stolen or damaged with no loss of NCB
- Up to £2,000 of cover for damage to any trailer, attached or detached
- Inappropriate fuel – unlimited cover
- Extended travel cover - 365 days per year. Maximum of 90 days per trip

For further information please contact your Broker Management Team.

T: 01227 284747

www.zenithmarque.com



Family Marque Cover Level Comparison

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, 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, 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 |
| 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 |