



## Family Marque Cover Level Comparison

### Expect

### Enhance

### Exceed

<b>Driving Other Cars</b>	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.
<b>Trailer</b>	£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
<b>Future Disability</b>	£5,000	£5,000	£10,000
<b>New Vehicle Replacement</b>	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
<b>Courtesy Car</b>	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
<b>Non-use courtesy car</b>	Cover not included	Cover not included	Excess waived up to £1,000 if a courtesy car is not taken
<b>Total loss excess</b>	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
<b>Multiple vehicle excess</b>	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
<b>Uninsured driver (Comprehensive cover only)</b>	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
<b>Motor trade or valet parking</b>	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
<b>Permanently fitted in-car entertainment &amp; navigation equipment</b>	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
<b>Keys &amp; locks</b>	Following loss, theft or breakage of keys, up to £1,000 (subject to excess) to replace <ul style="list-style-type: none"> <li>• vehicle keys or fob</li> <li>• door locks or boot lock or</li> <li>• ignition or steering lock or</li> <li>• to re-code or replace alarm system</li> </ul>	Following loss, theft or breakage of keys, up to £1,000 (subject to excess) to replace <ul style="list-style-type: none"> <li>• vehicle keys or fob</li> <li>• door locks or boot lock or</li> <li>• ignition or steering lock or</li> <li>• to re-code or replace alarm system</li> </ul>	Following loss, theft or breakage of keys, up to £1,000 (subject to excess) to replace <ul style="list-style-type: none"> <li>• vehicle keys or fob</li> <li>• door locks or boot lock or</li> <li>• ignition or steering lock or</li> <li>• to re-code or replace alarm system</li> </ul>
<b>Personal belongings</b>	£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
<b>Medical expenses</b>	£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
<b>Emergency overnight/travel expenses</b>	Maximum £100 per person £250 per incident	Maximum £100 per person £250 per incident	Maximum £150 per person £1,200 per incident
<b>Foreign travel</b>	90 days per vehicle, per year	90 days per vehicle, per year	365 days per year maximum 90 days per trip
<b>Car jacking</b>	£5,000 in UK	£5,000 in UK	£7,500 in UK
<b>Road rage</b>	£5,000 in UK	£5,000 in UK	£7,500 in UK
<b>Cherished number plates</b>	Cover not included	Cover not included	£500 towards cost of retaining & transferring plates
<b>Inappropriate fuel</b>	£2,500	£2,500	Included – up to market value