

# DEMANDS AND NEEDS / COVER OPTIONS

Non-Advised



We help you identify your needs by providing appropriate information and may ask you some questions to help you make an informed choice. You make your own decision on how to proceed. We will not provide advice or a recommendation for any of the products we offer, including optional additional cover.

Your **Policy Schedule** confirms the level of cover you have chosen for your vehicle and your **Statement of Cover** details of additional cover selected or included as standard. Also refer to your **Certificate of Motor Insurance** (if applicable) and your **Statement of Fact**. *The Statement of Cover includes links to the Insurance Product Information Documents and full Policy Documents.*

## Accidental Damage, Fire & Theft (for SORN or Unregistered Vehicles Only)

An Accidental Damage, Fire & Theft policy meets the demands and needs of those who want to insure their laid up and SORN vehicle for Loss or damage as a result of fire, theft, attempted theft, malicious and accidental damage when at the declared storage facility. *This type of policy does not meet the requirements of the Road Traffic Acts.*

## Third Party Only (TPO)

A Third Party Only policy meets the demands and needs of those who want to be insured against third party claims that arise from the use of their vehicle. This is the minimum insurance required by law to use or park your vehicle on the public highways. It provides liability insurance for injury to other people or damage to their property caused by the insured vehicle.

## Third Party Fire and Theft (TPFT)

A Third Party, Fire and Theft policy meets the demands and needs of those who want to be insured against third party claims that arise from the use of their vehicle and for damage caused by fire or theft. It provides the same liability cover required by law as TPO, but also benefits from fire and theft cover too, however it does NOT provide cover for accidental damage.

## Comprehensive

A Comprehensive policy meets the demands and needs of those who want to be insured against third party claims that arise from the use of their vehicle, for accidental damage and damage caused by fire and theft. It covers everything provided by TPO and TPFT, as well as accidental damage to the insured vehicle.

## Legal Expenses Insurance

(Up to £100,000)

**Included as Standard in all Road Insurance Policies**

This product meets the demands and needs of those who wish to have assistance to recover compensation following injury or other uninsured losses from the person who caused the accident. Claims must be notified within 180 days. This policy also includes a helpline offering advice relating to motor legal problems.

## Motorcycle Personal Accident Cover

(Up to £15,000)

**Included as Standard in Titanium Cover Policies**

Add for £25 on Carbon Cover

This product meets the demands and needs of those who wish to receive a payment for specific types of bodily injury as outlined in the policy wording, or death following a motorcycle road accident. It does not provide cover for pillion passengers.

## Motorcycle Helmet & Leathers Cover

(Up to £1,500)

**Included as Standard in Titanium Cover Policies**

Add for £30 on Carbon Cover

This product meets the demands and needs of those who wish to repair damage to their helmet & motorcycle clothing or replace helmet and motorcycle clothing where the damage is beyond repair as a result of a motorcycle road accident. Claims are subject to a £50 excess.

## Motorcycle Breakdown

(Roadside, Recovery, At Home, Onward Travel and European)

**Included as Standard in Titanium Cover Policies**

(Not Available with Carbon Cover)

This product meets the demands and needs of those who wish to have assistance at the roadside or home address, including recovery to a destination in the UK or a contribution to onward transportation costs. Includes European assistance and repatriation cover if the insured vehicle cannot be repaired by the time planned to go home. Only applicable to insured vehicles listed on a Titanium Cover policy (it is not a personal membership). Roadside only cover for the first 24 hours.

**Excess Contribution Insurance****(Not Applicable to Third Party Only Policies)****Add for £25 (up to £500 cover)**

Add for £20 (up to £250 cover)

This product meets the demands and needs of those who wish to reclaim up to £500 towards their excess costs following a successful claim on this vehicle insurance policy. The maximum claim is the lowest of either the amount of excess paid, or the level of cover chosen (e.g. £250 or £500). Only one claim per policy period.

**Licence Defence Cover****(Up to £25,000)****Add for £25**

This product meets the demands and needs of those who wish to have legal assistance from motor defence solicitors to represent them in a legal action in respect of a motoring offence, arising from their use of their private vehicle (cover extends to any personal vehicle insured to drive on UK roads, but excludes vehicles with a tachograph fitted). Excludes drink or drug related offences, parking fines or other civil dispute matters.