



# ULTRA MOTOR

Tailored to meet the needs  
of high net worth individuals

our comprehensive insurance provides outstanding cover and service to suit even the most discerning drivers. Ultra Motor – for those who demand quality.

*& home  
legacy*



# ULTRA MOTOR

Home & Legacy's Ultra Motor policy offers outstanding benefits for drivers who deserve exceptional cover and service from a provider they can trust.

We understand that high net worth individuals have more complex insurance needs. This is why our policy features enhanced benefits such as:

- Choice of repairer
- A like for like temporary replacement vehicle
- Cherished plate protection

ULTRA MOTOR offers protection and reassurance for drivers and their families, providing a level of cover that is simply not available from most motor insurance providers.

The following pages outline the high quality service and comprehensive benefits offered by ULTRA MOTOR.

For more information please visit [www.homeandlegacy.co.uk/motor](http://www.homeandlegacy.co.uk/motor).

# key features & benefits

ULTRA MOTOR is designed to provide an exceptionally high level of insurance cover. Our policy entitles drivers to all of the features and benefits you would expect from a comprehensive motor policy, plus a few more for added peace of mind.

## **Choice of repairer**

Take advantage of our approved repairer network or opt for a repairer of choice.

## **Temporary replacement vehicle**

Following a validated claim, we will provide a temporary replacement vehicle of a similar specification to the damaged vehicle while it is being repaired, or for 21 days following total loss.

## **Legal expenses**

We provide cover for up to £100,000 in legal fees when pursuing a claim for personal injury or uninsured losses.



## **Emergency expenses**

Travel costs or overnight accommodation, meals and telephone expenses for the driver and passengers will be covered by the policy if the insured vehicle cannot be driven after an incident.

## **Cherished plates protection**

We will pay for use of the DVLA retention and transfer service for up to 12 months to ensure that rights to cherished plates are kept if an insured vehicle is stolen or written-off.

## **Temporary substitutions of vehicle**

While an insured vehicle is being serviced or repaired, we automatically provide cover on a courtesy vehicle loaned by the garage, up to the same engine size as the insured vehicle (maximum 3000cc).

## **Driving other cars**

All named drivers on the policy aged over 25, holding a full UK driving licence for more than 2 years can enjoy third party cover to drive other cars.

## **Driving abroad**

We provide comprehensive cover anywhere in the EU while driving an insured vehicle for up to 90 days per trip.

## **Uninsured driver benefit**

If a vehicle is involved in an accident caused by an uninsured party, the no claims bonus will not be affected.

## **European breakdown cover – 24 hours a day, 365 days a year**

Breakdown assistance and vehicle recovery within the UK and the EU is provided. Our cover includes breakdowns at home as standard.

## **Pedal cycles**

Up to £750 to replace or repair pedal cycles if they are damaged in an accident whilst on or in the insured vehicle.

## **Car jacking and road rage cover**

Medical or counselling expenses paid up to £5,000 following an attack.

## **Trailers and horse trailers**

Covered up to £2,000 whether attached to the insured vehicle or not.



## main exclusions & conditions



- **Loss or damage to the insured vehicle**  
Loss or damage is not covered if the vehicle has been left unattended with the ignition key/card left on or in the vehicle.
- **Third Party Liability**  
Compensation for damage to other peoples' property caused by an incident involving an insured vehicle is limited to £20 million (£5 million if the insured vehicle is a commercial vehicle or a horsebox).
- **Temporary replacement vehicle**  
Any temporary replacement vehicle is only for use within the UK, unless the incident occurred outside of the UK and the replacement vehicle is registered outside of the UK.
- **Temporary substitutions of vehicle**  
There is no cover for a vehicle that is being test driven, is hired or when a charge is being made for its use.
- **Competition and Track Use**  
Loss or damage to any insured vehicle when it is being used in competitions or at a track day is not covered, although we may be able to assist on referral.

Please visit  
[www.homeandlegacy.co.uk/motor](http://www.homeandlegacy.co.uk/motor)  
for more information.

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## why ultra motor?



ULTRA MOTOR aims to make life easier by offering cover for:

- no minimum value or type of vehicle to qualify
- one or more vehicles
- family fleets including private cars, motorcycles, light commercial vehicles, motor homes, horseboxes and specialist vehicles such as classic cars, vintage cars, kits or modified cars
- vehicles used by young drivers or domestic employees
- can be bought in isolation or packaged with a Home & Legacy home policy

In addition Home and Legacy provide the following service benefits:

- one renewal date for all vehicles, simply start the policy with one vehicle and add the rest when they are due for renewal
- no proposal or claim forms to fill in
- claims service, available 24 hours a day, 365 days a year
- one helpline number to report all claims

This brochure provides a brief outline of the many features and benefits of Home & Legacy Ultra Motor and some of the exclusions and conditions. Full details are shown in the policy wording, a copy of which is available on request.

**contact** For further information about Home and Legacy Ultra Motor please contact us on **0844 893 8360** or visit our website at **[www.homeandlegacy.co.uk/motor](http://www.homeandlegacy.co.uk/motor)**

We also offer outstanding high value cover for owner-occupied homes.

Home and Legacy Ultra Motor insurance is administered by Home and Legacy Insurance Services Limited. Home and Legacy Insurance Services Limited is a wholly owned subsidiary of Allianz Holdings plc, and is registered in England Number 3007252, Registered office: 57 Ladymead, Guildford, Surrey, GU1 1DB. Home and Legacy Insurance Services Limited is authorised and regulated by the Financial Services Authority (FSA), Register number 307523 and you can check on the FSA's register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234. Please note that telephone calls may be recorded for our joint protection, training and/or monitoring purposes.

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