



# PRESTIGE MOTOR

A high quality motor insurance policy designed for those who require a specialist level of cover. Offering benefits and features to assure policyholders that all of the vehicles in their household are in safe hands. **Prestige Motor – for those who demand quality.**

*& home  
legacy*



# PRESTIGE MOTOR

Here at Home & Legacy, we understand that if you own a prestige vehicle or have a fleet of vehicles in your family, you require a high standard of cover.

With this in mind, Prestige Motor has been developed to offer a level of cover, that can be individually tailored to meet your specific needs, at a competitive price.

Our experienced staff offer a quality service, and if it becomes necessary for you to make a claim it will be handled to the highest standards.

The following pages outline the comprehensive benefits offered by our Prestige Motor insurance. For more information please visit [www.homeandlegacy.co.uk](http://www.homeandlegacy.co.uk)

# key features & benefits

PRESTIGE 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 car**

Following a validated claim, we will provide a temporary replacement car whilst yours is being repaired, or for up to 14 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.

## **Driving other cars**

Your spouse/common law/civil partner named driver 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.

## **Trailers and horse trailers**

Covered up to £1,000 when attached to the insured vehicle.

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

Optional breakdown assistance and vehicle recovery within the UK and the EU is offered.





# 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 car**  
Any temporary replacement car is only for use within the UK, and not outside of the UK, regardless of where the incident occurred.
- **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 prestige motor?



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

- no minimum value or type of vehicle to qualify
- one or more vehicles
- all of the vehicles in the household including private cars, motorcycles, light commercial vehicles, motor homes, horseboxes and specialist vehicles such as classic cars, vintage cars, kits or modified cars and 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 Prestige Motor and some of the exclusions conditions. Full details are shown in the policy wording, a copy of which is available on request or can be downloaded from our website.

**contact** For further information about Home and Legacy Prestige 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 Prestige 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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