

HOME AND LEGACY MOTOR

Our Risk Profile



Home and Legacy has two motor contracts aimed at mid and high net worth individuals, Ultra Motor and Prestige Motor. Both products are individually underwritten by our experienced team who will welcome enquiries in line with the following requirements:

Minimum Premiums (Inc IPT)	Single vehicle £600 Multi vehicle £1000
Proposer type	Individuals only, no company (commercial) policies
Proposer minimum age	Single vehicle 25 Multi vehicle 30 Younger ages may be considered based on individual circumstances
Driver maximum age	74
Vehicle Value	No minimum value for lead vehicle. Maximum value £200,000 Higher values may be considered based on individual circumstances
Types of Vehicle	Single vehicle – High performance and prestige Multi vehicle – Any vehicle owned by members of the same household that are kept at the same address including motorhomes, horseboxes, motorcycles, light commercial vehicles (for pleasure use only) as well as classic cars, weekend cars and everyday cars
Vehicle & Drivers	For multi vehicle risks normally we are considerably more competitive where there are more vehicles than drivers
Driving experience	All drivers must have at least 12 months, proveable experience of driving vehicles with a similar performance
Mileage and Use	Normally we are considerably more competitive where mileage and use can be restricted

Please complete our Motor Quotation Enquiry Form available from www.homeandlegacy.co.uk/brokers/document-centre and email it to motorquotations@homeandlegacy.co.uk or fax it to 0844 893 8386

For Broker use only.

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Compare Our Range Of Motor Insurance Features



	Ultra	Prestige
Courtesy Car	Up to £5,000 per claim for a similar specification vehicle to the damaged vehicle	Small hatchback
Courtesy Car Period	Duration of repair or £5000 limit, whichever sooner	During repair
Total loss courtesy car period	21 days or £5000 limit, whichever sooner	14 Days
Repairer	Choice	Choice
New Car Replacement	Private cars up to 12 months old & more than 60% damage	Private cars up to 12 months old & more than 60% damage
Windscreen Cover	Unlimited if approved service used otherwise £150 limit	Unlimited if approved service used otherwise £150 limit
Audio, Entertainment, Telecommunication & Navigation Equipment	Unlimited. Permanently fitted equipment only. No excess payable	Manufacturers market value, others £750. Permanently fitted equipment only. No excess payable
Personal Belongings	£500	£250
Child Car Seat	Full replacement	Market value per seat
Loss or Theft of Vehicle & Garage Door Keys, Transmitters & Fobs	Unlimited cover. No excess	Unlimited cover. No excess to intended
Emergency Expenses Cover	Return home to intended destination in UK or overnight accommodation. £150 per person, £1200 per claim	Return home to intended destination in UK or overnight accommodation. £50 per person, £400 per claim
Cancellation	Pro-rata	Pro-rata
No Blame No Claim	Yes	No
Protected NCD Available	Yes. 2 claims in 5 years	Yes. 2 claims in 5 years
Maximum Free Foreign Days	365 (90 days per trip)	90 days per year
Non-use of courtesy car	Negotiated at time of claim	Negotiated at time of claim
Repairs Guarantee	All for 3 years	All for 3 years
ULR Cover	Standard. £100,000	Standard. £100,000
Breakdown Cover	UK Homestart & Europe as Standard	Optional UK Homestart & Europe
Agreed Value	Optional	Optional
Driving Other Cars	TPO all named drivers aged 25+ with full UK licence for at least 24 months	TPO insured & spouse/common law/civil partner aged 25+ with full UK licence for at least 24 months
Future Disability	£10,000	N/A
Loss of Licence (Through Ill Health)	Up to £3000 or for 12 months, whichever sooner	N/A
Car Jacking & Road Rage	£5,000	N/A
Cherished Number Plate	£250	£250
Trailers	Attached or Detached £2000 including horse trailers	Attached only. £1000 including horse trailers
Fire & Theft Total Loss Excess	Excess will not apply	Excess will not apply
Beyond Economical Repair Excess	Excess will apply	Excess will apply
Multiple Vehicle Excess	Lowest excesses will not apply	All excesses will apply
Uninsured Driver	NCD not affected if not at fault. Excess will not apply	NCD affected if no recovery. Excess applies
Motor Trade Excess	Excess will not apply	Excess will not apply
Valet Parking Excess	Excess will not apply	Excess will not apply
Chauffeur provided under breakdown cover excess	Excess will not apply	Excess will not apply