

# PRODUCT COMPARISON

Compare our Prestige, Premier & Ultra Motor Product benefits



Cover	Ultra Motor	Premier Motor	Prestige Motor
New Car Replacement	✓ 12 Months	✓ 24 Months	✓ 12 Months
Courtesy car	✓ Up to <b>£5,000</b> per claim for a similar specification vehicle to the damaged vehicle	✓ Up to <b>£4,000</b> per claim for a similar specification vehicle to the damaged vehicle	✓ Small hatchback
Windscreen	✓ Unlimited if approved service used - otherwise <b>£150</b>	✓ Unlimited if approved service used	✓ Unlimited if approved service used - otherwise <b>£150</b>
Permanently fitted Audio, Entertainment, Telecommunication & Navigation Equipment	✓ Unlimited No excess payable	✓ Unlimited Manufacturer's Permanently fitted accessories	✓ Manufacturer's market value - or otherwise <b>£750</b> No excess payable
Personal Belongings	✓ <b>£500</b>	✓ <b>£500</b>	✓ <b>£250</b>
No Blame No claim	✓	✓	✗
Protected No Claims Discount Available	✓ 2 claims in 5 years	✓ 2 claims in 5 years	✓ 2 claims in 5 years
Free Foreign Days	✓ <b>365 days</b> (90 days per trip)	✓ <b>365 days</b> (90 days per trip)	✓ <b>Limited to 90 days per year</b>
Uninsured Loss Recovery	✓ <b>£100,000</b>	✓ <b>£100,000</b>	✓ <b>£100,000</b>
Breakdown cover included (UK Homestart & Europe)	✓	✓	✗ Cover available optionally
Driving Other Cars (Third Party Only)	✓ <b>All named drivers</b> aged 25+ with full UK licence for at least 24 months	✓ <b>Policyholder only</b> Optional Cover Comprehensive driving other cars for policyholder and partner	✓ <b>Insured &amp; spouse/common law/civil partner</b> aged 25+ with full UK licence for at least 24 months
Future Disability	✓ <b>£10,000</b>	✗	✗
Loss of Licence (through ill health)	✓ Up to <b>£3000</b> or for <b>12 months</b> , whichever sooner	✗	✗
Car Jacking & Road Rage	✓ <b>£5,000</b>	✓ <b>£5,000</b>	✗
Cherished Number Plate	✓ <b>£250</b>	✓ <b>£250</b>	✓ <b>£250</b>
Trailers	✓ Attached or detached <b>£2000</b> including horse trailers	✓ Attached or detached <b>(subject to referral and terms)</b>	✓ Attached only <b>£1000</b> including horse trailers
Multiple Vehicle Excess	Lowest excesses will not apply	All excesses will apply	All excesses will apply
Uninsured Driver	No claims discount not affected if not at fault. Excess will not apply	No claims discount not affected if not at fault. Excess will not apply	No claims discount affected if no recovery. Excess applies