

| Feature  | Hiscox policy   |
|--|---|
| Driving entitlement  | Listed household members plus anyone 30 or over.  |
| Driving other cars   | Named drivers have comprehensive cover.   |
| Settlement basis   | Agreed value or new car replacement if preferred.   |
| Sound equipment etc.   | Unlimited (included in vehicle value).  |
| Emergency transportation   | £500 in total. Covers all named drivers on a listed or borrowed vehicle.  |
| Meals, lodgings, telephone exp's                                   | £1,000 in total. Covers all named drivers on a listed or borrowed vehicle.  |
| Glass cover  | All glass. £100 excess, nil excess if repaired. Listed vehicles only.   |
| Lock replacement   | Unlimited. Listed vehicles only.  |
| Personal effects   | £1,000 maximum. Personal effects of any household member in any listed or borrowed vehicle.                       |
| Emergency treatment  | As required by the road traffic act for named drivers.  |
| Medical expenses   | £1,000 in total. Covers all named drivers on a listed or borrowed vehicle.  |
| Foreign use  | Unlimited number of trips within territorial limits. (Notify of trips exceeding 90 days).                         |
| Personal accident cover  | £30,000. Covers all named drivers whilst driving a listed or borrowed vehicle.                                    |
| Future disability  | £10,000. Covers named drivers for necessary vehicle modification to a listed vehicle.                             |
| Luggage trailers   | £2,000 for trailers owned by a named driver.  |
| Revocation of driving licence through ill health                   | £2,000 for travel costs for maximum of one year.<br>Covers named drivers.   |
| Child car seats  | All seats owned by a named driver in a listed or borrowed car will be replaced following a loss or an accident.   |
| Loss of road fund licence  | Unexpired portion on listed vehicles following a loss.  |
| Inability to drive due to injury following a road traffic accident | £2,000 for travel costs for maximum of one year.<br>Covers named drivers.   |
| Courtesy vehicle   | Similar to the insured vehicle. £4,000 maximum.<br>Opt out compensation, excess waiver etc. (specific scenarios). |
| Courtesy vehicle in the event of a fire/theft                      | Similar to the insured vehicle. £4,000 maximum.<br>Opt out compensation, excess waiver etc. (specific scenarios). |
| Choice of repairer   | Yes, or approved repairer if preferred.   |
| Road rage  | £5,000. Covers named drivers on a listed or borrowed vehicle for legal and medical expenses.                      |
| Car jacking  | £5,000. Covers named drivers on a listed or borrowed vehicle for legal and medical expenses.                      |
| Trauma   | £5,000. Covers named drivers on a listed or borrowed vehicle for legal and medical expenses.                      |
| Personalised registration plate                                    | £5,000. Listed vehicles.  |
| Motor prosecution defence costs                                    | £50,000. Covers named drivers.  |
| Loss of licence due to penalty points limit exceeded               | £150 per week for travel costs for 52 weeks.<br>Covers named drivers.   |
| Identity fraud expenses  | £12,500. Covers named drivers.  |
| Legal expenses   | £100,000. Covers named drivers.   |
| European motor assistance  | Full EU cover plus home start. Named drivers whilst driving listed or borrowed vehicles.                          |