

This is for broker information only. Full cover details can be found in the policy wording.

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. 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. Covers named drivers.
Courtesy vehicle	Similar to the insured vehicle. £4,000 maximum. 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. 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. 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.