

Hiscox Motor Insurance and Hiscox Classic Motor Insurance have both been designed for drivers of higher-value cars but, as you would expect, each cover has a number of added features that apply specifically to those different types of vehicles.

**Both policies include the following benefits as standard:**

- fully comprehensive cover;
- European breakdown assistance;
- an unlimited number of foreign trips
- repairs by the garage of your client's choice;
- an agreed value for your client's car in the event of it being written off;
- lock replacement and audio cover;
- personal accident cover up to the value of £30,000;
- personal registration plate cover;
- motor legal expenses.

**Hiscox Motor Insurance benefits**

- Cover includes named household residents and students.
- You or a named person are insured on a fully comprehensive basis whilst driving any other vehicle not owned by you.
- Personal effects cover.
- Inability to drive due to ill health cover.
- Similar courtesy car.

**Hiscox Classic Motor Insurance benefits**

- Spare parts and accessories cover up to £10,000.
- Option to buy back salvage following an incident.
- Option to add extended value cover to the policy, meaning that we will pay up to 25% (max £100,000), on top the agreed value, should the cost of repair be greater than the sum insured.

Remember, you can combine either of the above policies with a Hiscox 606 Home Insurance policy, giving your client the benefit of a single policy to protect their home and cars, reducing administration time and costs.

**Get a quote**

Contact your local underwriter.

**Appetite**

- each driver should have no more than one 'no blame' claim in the last three years
- the main driver should be over 30 years old
- each driver should have no more than two minor convictions in the last three years
- one vehicle on the schedule should have a current value of £30,000 or more
- all vehicles should be kept in a garage or private secure driveway overnight.

