

Significant features and benefits of the policy

There are three levels of cover to choose from: comprehensive, third party fire and theft (most areas of the UK), or third party only cover (most areas of the UK).

Type of cover	Comprehensive	Third Party Fire & Theft	Third Party Only
Legal liability for injury to passengers, the public and their property	✓	✓	✓
Legal defence costs for manslaughter or causing death by dangerous driving	✓	✓	✓
Loss of or damage to vehicles by fire or theft	✓	✓	✗
Accidental damage, vandalism or malicious damage	✓	✗	✗

The table below shows the benefits of this policy and the maximum amounts we will pay in the event of a claim:

Description	Maximum Cover
Legal liability for death and injury to anyone including passengers	Unlimited
Legal liability for damage to other people's property	£1 million
Legal defence costs for manslaughter or causing death by dangerous driving	Unlimited
Loss and or damage to your vehicle caused by accidental damage, fire, theft or attempted theft	Minimum of: Trade Market Value Own Vehicle Indemnity Limit Chosen*
Loss and or damage to a vehicle not the property of you, your spouse or any person named on the Certificate of Motor Insurance and in your custody or control for the purpose of service, upkeep or repair, caused by damage, fire, theft or attempted theft	Minimum of: Market Value Customer Vehicle Indemnity Limit Chosen*
Audio equipment	£250

*Indemnity is based upon the vehicle value limit selected.