

STATEMENT OF DEMANDS AND NEEDS (Non-Advised)

We help you identify your needs by providing appropriate information and may ask you some questions to help you make an informed choice. You make your own decision on how to proceed. We will not provide advice or a recommendation for any of the products we offer, including optional additional cover.

Your **Policy Schedule** confirms the level of cover you have chosen for your vehicle and your **Statement of Cover** details of additional cover selected or included as standard. Also refer to your **Certificate of Motor Insurance** (if applicable) and your **Statement of Fact**.

Accidental Damage, Fire & Theft (for SORN or Unregistered Vehicles)

An Accidental Damage, Fire & Theft policy meets the demands and needs of those who want to insure their laid up and SORN vehicle for Loss or damage as a result of fire, theft, attempted theft, malicious and accidental damage when at the declared storage facility. This policy does not meet the requirements of the Road Traffic Acts.

Third Party Only

A Third Party Only policy meets the demands and needs of those who want to be insured against third party claims that arise from the use of their vehicle.

Third Party Fire and Theft

A Third Party, Fire and Theft policy meets the demands and needs of those who want to be insured against third party claims that arise from the use of their vehicle and for damage caused by fire or theft.

Comprehensive

A Comprehensive policy meets the demands and needs of those who want to be insured against third party claims that arise from the use of their vehicle, for accidental damage and damage caused by fire and theft.

Legal Expenses Insurance

This product meets the demands and needs of those who wish to have assistance to recover compensation for losses that result from a road traffic accident that was not their fault, such as: damage to the insured vehicle, damage to personal belongings and death or injury to the driver or passengers. This policy also includes a helpline offering advice relating to motor legal problems.

Motorcycle Personal Accident Cover

This product meets the demands and needs of those who wish to receive a payment for specific types of bodily injury as outlined in the policy wording, or death following a motorcycle accident.

Motorcycle Helmet & Leathers Cover

This product meets the demands and needs of those who wish to repair damage to their helmet & motorcycle clothing or replace helmet and motorcycle clothing where the damage is beyond repair as a result of a motorcycle accident.

Motorcycle Breakdown (Roadside, Recovery, At Home, Onward Travel and European) – Titanium Cover Only

This product meets the demands and needs of those who wish to have assistance should the insured vehicle(s) breakdown in the UK or Europe.

Excess Contribution Insurance (£250)

This product meets the demands and needs of those who wish to reclaim up to £250 of the excess they have paid following a claim.

Excess Contribution Insurance (£500)

This product meets the demands and needs of those who wish to reclaim up to £500 of the excess they have paid following a claim.

Licence Defence Cover

This product meets the demands and needs of those who wish to have legal assistance to represent them in a legal action in respect of a motoring offence, arising from their use of their private vehicle.