

# Private Motor Excess Insurance

## WHAT IS COVERED?

Subject to payment of the premium, we will pay the costs, where you make a claim under your private motor insurance policy and as part of that claim, you incur an excess.

We will cover the lower of either the claim limit selected or the excess due on your motor insurance policy, subject to:

- (a) The vehicle repairs in connection with the claim under your motor insurance policy being completed by our approved repairers, or;
- (b) In the event of your vehicle being declared a total loss by your motor insurer, the replacement vehicle being purchased by you is from our approved dealer network.

## COURTESY / LOAN VEHICLE COVER

This Private Motor Excess Insurance can be used to cover a courtesy vehicle owned by the approved body shop repairer or service department whilst your own vehicle is being repaired or serviced. The courtesy / loan car must be insured on your own motor insurance policy.



T 0161 505 1314  
W [drive-assured.com](http://drive-assured.com)

## SIGNIFICANT BENEFITS OVER COMPETITOR PRODUCTS

- Periods of 30 days, 12, 24, 36, 48 or 60 months.
- Choose between 1 claim per annum or 1 claim per term.
- Highly competitive pricing.
- Wider vehicle eligibility criteria and more flexible cover than competitors.
- Simple on-line claims process.
- Cover for all vehicle types under 7.5 tonnes GVW.
- Premium financing available over 10/12 months.
- Claim limits of £100 to £2,000 per claim.
- Covers courtesy / loan vehicles for up to 30 days per annum.
- We pay the repairer direct – no need for you to reclaim after paying first.
- No policy excess.
- Transferable to a replacement vehicle that meets the eligibility criteria.

## ELIGIBILITY CRITERIA

- The invoice price / current market value of the insured vehicle does not exceed £125,000.
- The insured vehicle is less than 12 years old at inception of the policy.
- The insured vehicle has a maximum GVW of 5 tonnes (7 tonnes on motorhomes)
- The insured vehicle has covered less than 100,000 miles at inception of the policy.