

Product guide

SPECIALIST VEHICLE INSURANCE

A guide to our specialist vehicle
insurance product



Highway
PART OF LIVERPOOL VICTORIA

Welcome to our specialist vehicle insurance product

Our specialist vehicle product is designed for enthusiasts who own a cherished or collectable vehicle: - 4x4, American Car, Classic Car, Classic Commercial Vehicle, Competition Car, Custom Car, Horsebox, Kit or Replica Car, Military Vehicle, Modified Car or Motorhome. We primarily offer limited mileage policies where the vehicle is used solely for pleasure purposes and can also accommodate certain higher mileage or main use vehicles.

Please note: - certain schemes are restricted to specialist brokers only.

Basic product information

- Covers drivers aged 23 - 74, who have held a full UK or EU licence for 12 months
- Covers vehicle values up to £30,000 (Comp) & £5,000 (TPF&T)
- Comprehensive, Third Party Fire & Theft and Parts Only (Kit / Replica cars) cover available
- Agreed Values available (American, Classic, Kit & Military vehicles) subject to photographs
- Limited mileage policies for second or third vehicles in the household
- Wedding use available (Classic cars only)
- Cover available for non-competitive off-road / green-lane events arranged by BORDA / GLASS (4 x 4's only)

Key features

- Windscreen cover, subject to using approved company (Comprehensive only)
- Personal Accident cover (Comprehensive only)
- Personal Belongings cover (Comprehensive only)
- Medical Expenses cover (Comprehensive only)
- Driving abroad (EU only) up to 90 days per policy term
- Lock replacement/stolen key cover (Comprehensive only)
- 24/7 claims reporting (based in UK)

Underwriting features

- Classic vehicles must be at least 15 years old
- 4x4s and American vehicles must be at least 5 years old
- All policies are 'flat-rated' and therefore no NCD is required
- Accident and convictions acceptable (subject to terms)
- No refund of premium if policy is cancelled after the first 4 months
- Driving other cars benefit is excluded
- Limited mileage discounts available
- Owners Club discount available

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