

The MORE THAN car insurance policy offers coverage in exchange for a premium, with terms outlined in conjunction with the Schedule and Certificate of Motor Insurance. Policyholders are encouraged to review the conditions and exclusions applicable to the policy, which includes optional coverages such as extended driving abroad, breakdown assistance, No Claim Bonus protection, legal assistance for up to £100,000 in expenses, and a guaranteed hire car option if the insured vehicle is written off or stolen. To initiate a claim, policyholders must gather necessary information, contact the police if there are injuries or theft, and document the accident scene. Claims can be made through a 24/7 helpline or online, and it is important not to admit fault or respond to correspondence without notifying the insurer.

Policyholders must inform MORE THAN of any changes to their vehicle or personal circumstances, including ownership, usage, driver details, health conditions, and driving offenses, to ensure appropriate coverage. The policy specifies obligations such as disclosing relevant information, including past insurance refusals and changes in the main driver. Failure to provide accurate information may result in the policy being voided or claims being rejected. Coverage includes windscreen damage, vehicle theft, and legal responsibilities to third parties, with exclusions for negligence, such as leaving the car unlocked. The policy defines key terms like "excess" and "market value," and includes a No Claim Bonus that rewards claim-free years.

Coverage extends to the car's market value or replacement cost, including child safety seats and emergency accommodation costs. Claims are settled by repairing the car or paying for the loss, with ownership transferring to the insurer if the car is lost or deemed unrepairable. The policy covers recovery and redelivery costs for undriveable vehicles and provides onward transportation for passengers. When using recommended repairers, the insurer guarantees repairs and provides a hire car; however, if a non-recommended repairer is chosen, the policyholder must obtain an estimate.

Legal responsibility coverage is included for injury or damage to third parties, with exclusions for damage to the insured's own vehicle and legal liabilities related to employment. Emergency treatment fees are covered without affecting the No Claim Bonus. The policy also covers personal accident benefits for injuries sustained while in or entering/exiting any car, with exclusions for injuries resulting from illegal activities. Medical expenses and replacement locks for theft or loss of keys are covered, along with costs for wrong fuel incidents.

Coverage extends to the British Isles and provides minimum legal cover for driving in EU member countries, with additional premium required for extended coverage abroad. The legal assistance plan covers expenses for recovering uninsured losses from motor accidents, with exclusions for claims already covered under the policy and those deemed unreasonable to pursue. Legal expenses must be reported within 180 days, and the insurer will assess the reasonableness of claims based on the likelihood of success.

The policy outlines obligations for the policyholder, including reporting incidents immediately, notifying the police for theft, and forwarding legal documents without response. Fraudulent activities can lead to policy cancellation and claim rejection. The policyholder must maintain the vehicle's roadworthiness and ensure security devices are operational. The insurer reserves the right to cancel the policy for valid reasons, including non-payment of premiums, with at least seven days' notice.

Exclusions include unauthorized vehicle use, driving without a valid license, and losses due to government actions. The policy does not cover losses during competitions or trials, and claims related to driving under the influence are limited to the insurer's legal liability. The insurer is committed to addressing complaints promptly, with a process for escalation to the Financial Ombudsman Service if unresolved. The insurer is a member of the Financial Services Compensation Scheme, providing compensation if unable to meet valid claims due to insolvency. Personal data collected is used for policy management and claims processing, with confidentiality

maintained and rights under the General Data Protection Regulation detailed in the privacy notice.