

The Comprehensive Car Insurance policy from NFU Mutual provides coverage for cars and motorhomes, including liability for injury to others and damage to their property. Insured items include damage to your vehicle from accidents, fire, or theft, with new vehicle replacement for vehicles less than two years old if they are stolen or written off. For vehicles older than two years, the payout is the market value or the amount specified in the policy schedule, whichever is lower. Additional benefits include windscreen cover without affecting the no claims discount, guaranteed repair work through approved repairers, provision of a courtesy car during repairs, replacement of lost or stolen keys, coverage for personal effects up to £250, and audio/visual equipment coverage. The policy also includes breakdown cover, medical expenses for injuries in the insured vehicle, personal accident benefits, third-party liability, and motor legal protection.

Exclusions include any excess amounts, loss of value over time, damage due to wear and tear, personal possessions not secured in the vehicle, and loss or damage from cyber acts. Coverage is restricted to the purposes stated in the motor insurance certificate, and courtesy car provision is limited to the UK. Driving other cars is restricted to the specified driver in the policy schedule, and claims involving uninsured drivers require specific details to maintain the no claims discount. Coverage extends to the UK, Republic of Ireland, and several European countries, with minimum legal requirements in certain additional countries.

Policyholder obligations include maintaining the vehicle in good condition, notifying the insurer of any changes in personal circumstances, preventing accidents, timely premium payment, and providing accurate information. Premiums can be paid annually or in monthly installments without extra charges. The policy typically runs for 12 months and is renewable. Cancellation is possible at any time, with a refund for any unused premium if no claims have been made.