

The Private Car Insurance Policy from Premier Underwriting Limited offers Comprehensive cover for loss or damage to the insured vehicle due to fire, theft, accidents, or malicious acts, as well as liability for injury to others and damage to their property. Coverage includes loss or damage to the vehicle, broken glass, personal property within the vehicle, medical expenses for passengers, and personal accident benefits for the policyholder and their spouse or civil partner. However, the policy excludes coverage for driving vehicles other than the insured one, loss of use, depreciation, and damage while driving under the influence or unfit. Specific exclusions include theft by deception, intentional damage, and incidents involving unauthorized drivers. Coverage limits apply, such as a maximum of £175 for glass damage, £250 for entertainment equipment, and £100 for personal property. The policy is effective in the UK and extends to EU countries for up to 90 days. Policyholders must answer all questions truthfully, report accidents within 24 hours, and not admit fault without the insurer's consent. Premiums can be paid annually or monthly via Direct Debit, and coverage lasts for one year, with cancellation possible by notifying the insurance advisor.