

POLICY FEATURES	7.5% COMMISSION			10% COMMISSION			12.5% COMMISSION		
	COMP	TPF&T	TPO	COMP	TPF&T	TPO	COMP	TPF&T	TPO
<b>Cover for legal liability for death, bodily injury</b>	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
<b>Damage to third party property</b>	Up to £2M	Up to £2M	Up to £2M	Up to £5M	Up to £5M	Up to £5M	Up to £10M	Up to £10M	Up to £10M
<b>Emergency medical treatment</b>	Included	Included	Included	Included	Included	Included	Included	Included	Included
<b>European cover (Foreign Use) – social, domestic and pleasure purposes only</b>	Up to 45 days per policy period	Up to 45 days per policy period	Up to 45 days per policy period	Up to 45 days per policy period	Up to 45 days per policy period	Up to 45 days per policy period	Up to 45 days per policy period	Up to 45 days per policy period	Up to 45 days per policy period
<b>Audio equipment – unless fitted permanently to the vehicle</b>	Up to £500	Up to £500	Excluded	Up to £750	Up to £750	Excluded	Up to £1000	Up to £1000	Excluded
<b>Replacement Locks</b>	Up to £500	Up to £500	Excluded	Up to £1000	Up to £1000	Excluded	Up to £1250	Up to £1250	Excluded
<b>Fire or theft damage (Section 2)</b>	Market value	Market value	Excluded	Market value	Market value	Excluded	Market value	Market value	Excluded
<b>Accidental damage (Section 1)</b>	Market value	Excluded	Excluded	Market value	Excluded	Excluded	Market value	Excluded	Excluded
<b>Glass in windscreens (Section 1) – when using an authorised repairer</b>	Unlimited	Excluded	Excluded	Unlimited	Excluded	Excluded	Unlimited	Excluded	Excluded
<b>Medical expenses</b>	Excluded	Excluded	Excluded	Up to £100	Excluded	Excluded	Up to £250	Excluded	Excluded
<b>New car replacement</b>	Included	Included	Excluded	Included	Included	Excluded	Included	Included	Excluded
<b>Personal accident</b>	Excluded	Excluded	Excluded	Insured & Spouse up to £2000	Excluded	Excluded	Insured & Spouse up to £2500	Excluded	Excluded
<b>Driving other vans</b>	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	Included	Excluded	Excluded
<b>Personal effects and tools</b>	Excluded	Excluded	Excluded	Up to £100	Up to £100	Excluded	Up to £150	Up to £250	Excluded

OTHER FEATURES	7.5% COMMISSION			10% COMMISSION			12.5% COMMISSION		
	COMP	TPF&T	TPO	COMP	TPF&T	TPO	COMP	TPF&T	TPO
<b>Protected No Claims Bonus (optional)</b>	1 claim in 1 year 2 claims in 3 years	1 claim in 1 year 2 claims in 3 years	1 claim in 1 year 2 claims in 3 years	1 claim in 1 year 2 claims in 3 years	1 claim in 1 year 2 claims in 3 years	1 claim in 1 year 2 claims in 3 years	1 claim in 1 year 2 claims in 3 years	1 claim in 1 year 2 claims in 3 years	1 claim in 1 year 2 claims in 3 years
<b>24 hour emergency helpline following an accident</b>	Included	Included	Included	Included	Included	Included	Included	Included	Included
<b>24 hour vehicle recovery after and insured incident</b>	Included	Included	Excluded	Included	Included	Excluded	Included	Included	Excluded
<b>Indemnity for principal</b>	Included	Included	Included	Included	Included	Included	Included	Included	Included
<b>Legal appointed representatives</b>	Included	Included	Included	Included	Included	Included	Included	Included	Included
<b>Trailer cover – Under Section 3</b>	Included	Included	Included	Included	Included	Included	Included	Included	Included
<b>Trailer cover - Under Section 2</b>	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	If cover selected maximum trailer cover £5000	If cover selected maximum trailer cover £5000	Excluded
<b>Trailer cover – Under Section 1</b>	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	If cover selected maximum trailer cover £5000	Excluded	Excluded
<b>Courtesy vehicle during repair (when using an authorised repairer)</b>	Included	Excluded	Excluded	Included	Excluded	Excluded	Included	Excluded	Excluded
<b>Replacement car hire during repair of vehicle</b>	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded
<b>Travel expenses following a claim</b>	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	Up to £150	Excluded	Excluded
<b>Uninsured driver Promise</b>	Excluded	Excluded	Excluded	Included	Excluded	Excluded	Included	Excluded	Excluded
<b>Vandalism promise</b>	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	Included	Excluded	Excluded
<b>Misfuelling</b>	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	Included	Excluded	Excluded

