

BDCarCare Standard & Non Standard

POLICY FEATURES	7.5% COMMISSION			10% COMMISSION			12.5% COMMISSION		
	COMP	TPF&T	TPO	COMP	TPF&T	TPO	COMP	TPF&T	TPO
Cover for legal liability for death, bodily injury	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Damage to third party property	Up to £20M	Up to £20M	Up to £20M	Up to £20M	Up to £20M	Up to £20M	Up to £20M	Up to £20M	Up to £20M
Emergency medical treatment	Included	Included	Included	Included	Included	Included	Included	Included	Included
European cover (Foreign Use – Green Card required)	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
Audio equipment – unless fitted permanently to the vehicle	Up to £500	Up to £500	Excluded	Up to £500	Up to £500	Excluded	Up to £500	Up to £500	Excluded
Replacement Locks	Up to £500	Up to £500	Excluded	Up to £1000	Up to £1000	Excluded	Up to £1500	Up to £1500	Excluded
Fire or theft damage (Section 2)	Market value	Market value	Excluded	Market value	Market value	Excluded	Market value	Market value	Excluded
Accidental damage (Section 1)	Market value	Excluded	Excluded	Market value	Excluded	Excluded	Market value	Excluded	Excluded
Glass in windscreen (Section 1) – when using an authorised repairer	Unlimited	Excluded	Excluded	Unlimited	Excluded	Excluded	Unlimited	Excluded	Excluded
Medical expenses	Up to £100	Excluded	Excluded	Up to £250	Excluded	Excluded	Up to £500	Excluded	Excluded
Child seat cover	Up to £300	Excluded	Excluded	Up to £300	Excluded	Excluded	Up to £300	Excluded	Excluded
New vehicle replacement	Excluded	Excluded	Excluded	Included	Excluded	Excluded	Included	Excluded	Excluded
Personal accident	Excluded	Excluded	Excluded	Insured & Spouse up to £5000	Excluded	Excluded	Insured & Spouse up to £5000	Excluded	Excluded
Driving other vehicles *subject to acceptance criteria	Excluded	Excluded	Excluded	Included	Excluded	Excluded	Included	Excluded	Excluded
Personal belongings	Up to £100	Up to £100	Excluded	Up to £100	Up to £100	Excluded	Up to £100	Up to £100	Excluded

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OTHER FEATURES	7.5% COMMISSION			10% COMMISSION			12.5% COMMISSION		
	COMP	TPF&T	TPO	COMP	TPF&T	TPO	COMP	TPF&T	TPO
Protected No Claims Bonus (optional)	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
24 hour emergency helpline following an accident	Included	Included	Included	Included	Included	Included	Included	Included	Included
Courtesy car during repair (when using authorised repairer)	Included	Included	Excluded	Included	Included	Excluded	Included	Included	Excluded
Travel expenses following claim	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	Included	Excluded	Excluded
Overnight accommodation following claim	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	Included	Excluded	Excluded
24 hour vehicle recovery after an insured incident to nearest approved repairer	Included	Included	Excluded	Included	Included	Excluded	Included	Included	Excluded
Misfuelling	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	Included	Excluded	Excluded
Vandalism promise	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	Included	Excluded	Excluded
Uninsured driver promise	Excluded	Excluded	Excluded	Included	Excluded	Excluded	Included	Excluded	Excluded

This is a summary only of the cover that applies to the policy selected. Please refer to the CarCare policy wording and the endorsements for the full details of each policy feature.