

# BDCarCare Standard & Non Standard



<b>POLICY FEATURES – 10% COMMISSION</b>	<b>COMP</b>	<b>TPF&amp;T</b>	<b>TPO</b>
Cover for legal liability for death, bodily injury	Unlimited	Unlimited	Unlimited
Damage to third party property	Up to £20M	Up to £20M	Up to £20M
Emergency medical treatment	Included	Included	Included
European cover (Foreign Use)	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
Replacement Locks	Up to £1000	Up to £1000	Excluded
Fire or theft damage (Section 2)	Market value	Market value	Excluded
Accidental damage (Section 1)	Market value	Excluded	Excluded
Glass in windscreen (Section 1) – when using an authorised repairer	Unlimited	Excluded	Excluded
Medical expenses	Up to £250	Excluded	Excluded
Child seat cover	Up to £300	Excluded	Excluded
New car replacement	Included	Excluded	Excluded
Personal accident	Insured & Spouse up to £5000	Excluded	Excluded
Driving other cars	Included	Excluded	Excluded
Personal belongings	Up to £100	Up to £100	Excluded

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<b>OTHER FEATURES – 10% COMMISSION</b>	<b>COMP</b>	<b>TPF&amp;T</b>	<b>TPO</b>
<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
<b>24 hour emergency helpline following an accident</b>	Included	Included	Included
<b>Courtesy car during repair (when using authorised repairer)</b>	Included	Included	Excluded
<b>Travel expenses following claim</b>	Excluded	Excluded	Excluded
<b>Overnight accommodation following claim</b>	Excluded	Excluded	Excluded
<b>24 hour vehicle recovery after an insured incident to nearest approved repairer</b>	Included	Included	Excluded
<b>Misfuelling</b>	Excluded	Excluded	Excluded
<b>Vandalism promise</b>	Excluded	Excluded	Excluded
<b>Uninsured driver promise</b>	Included	Excluded	Excluded

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