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## KEY POLICY FEATURES AND BENEFITS

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## **FOR BROKER USE ONLY**

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FEATURE	COVER PROVIDED
Total loss settlement for accidental damage, fire, theft or malicious damage claims	Agreed value available with no excess to pay
Driving entitlement	Open driving available - where applicable all persons residing with the policyholder must be named and approved by us. Anyone else over 25 is entitled to drive.
Choice of repairer	You can decide where your vehicle is repaired or use our approved repairer network
Equivalent courtesy car	If a suitable courtesy car is not available following a covered loss, we will pay up to a maximum of £4,000 for you to hire an equivalent model
Driving other cars	If the vehicle insured under this policy has comprehensive cover, we will cover you to drive other vehicles that do not belong to you on a comprehensive basis if you are over 25
UK & European breakdown assistance	Full UK and European cover including home start and alternative accommodation if necessary
Foreign use	Unlimited number of trips, with a 90 day maximum limit for any one trip
Personal belongings	Loss or damage to your personal possessions whilst in the insured vehicle, up to a maximum of £1,000 $$
Replacement locks	Unlimited cover to replace locks if the key(s) or key transmitter(s) are stolen
Glass cover	Unlimited cover to all glass for the insured vehicle subject to a £100 excess. The excess is not applied if the damage is repaired
Car-jacking / road rage	Medical, rest and recuperation expenses up to £15,000 as a result of a car-jacking or road rage incident for you or a family member
Disability cover	Up to £10,000 towards the cost of essential vehicle modifications following serious injury to you or a family member as a result of an accident in the insured vehicle

COVED DROVIDED