About Motor Vehicle Insurance

Types of Motor Policies.

- Private Motor
- Commercial Motor Vehicle
- Motor Fleet

Use of Vehicle

You must declare the correct usage of your vehicle. A claim can be denied if you use a vehicle for business or trade when you declared its usage as private.

Choice of Cover

Depending on the type of vehicle and other factors, you can usually choose between

- Agreed Value cover (depending on the age of the vehicle and other factors)
- Market Value cover
- Third Party Only cover
- Third Party Only plus Fire and Theft cover (not widely offered by insurers)

Optional Covers / Extensions.

The following optional covers or extensions may be available and usually at extra cost.

- Excess free Windscreen or Window Glass
- Car Hire following an Accident (not just following Theft)
- Choice of Repairer

If your invoice schedule indicates that these covers have **not** been included, contact us if you require these covers.

Accessories and Modifications.

Accessories fitted to your vehicle must be listed on your policy for cover to apply. Modifications to your vehicle must be declared. A claim may be denied if your vehicle was being used in an unsafe or unroadworthy condition.

Your Duty to take Reasonable Care to Not make a Misrepresentation to an Insurer.

The following are examples of things you and anyone else insured under the policy must declare as failure to do so can result in a claim being declined.

- your motor vehicle accident history whether resulting in a claim or not
- your previous claims history
- if an insurer has refused to insure you or declined to renew a policy
- using an insured vehicle other than for private use; such as for business, trade, ride-share, hire or reward
- changes to the regular drivers and/or the address where the vehicle is parked / garaged
- the loss or suspension of any driver's motor driver's licence
- accessories or modifications added or made to an insured vehicle
- you or your business has been placed into (or is facing) administration, receivership, liquidation, or bankruptcy
- you or other insured person has been charged or convicted of any criminal offence