

# PRESTIGE

UNDERWRITING

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## MULTI-VEHICLE INSURANCE

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**Prestige Multi-Vehicle insurance product, underwritten by Aviva, has been designed to help Brokers find suitable cover for their Mid-Net Worth customers. This Multi-Vehicle insurance policy provides cover for at least 2 vehicles from the same address for clients and their immediate families.**

Each vehicle is covered for commuting and business use for the respective member of the family who is the Vehicle policyholder.



# PRESTIGE UNDERWRITING MULTI-VEHICLE PRODUCT SUMMARY

## ELIGIBILITY

- The age range for a Policyholder is 25-79, and the age range for an additional driver is 17-79.
- The policyholder must be entitled to 4 or more years bonus on at least one Private Car insured under the motor section. Main users of vehicles can also earn no claims bonus.

## EXTENT OF COVER

- This policy covers use for social, domestic and pleasure including use for travel to and from a place of paid employment; and use by the Vehicle policyholder or their spouse/domestic/civil partner if named on this policy in connection with their occupation.
- All vehicles are covered on a Named Driver basis.
- Younger drivers in the family are limited to lower group cars, and will be subject to age and length they have held their full driving licence.
- The maximum value of any one vehicle is £175,000, across a single or multiple locations up to a maximum of 7 vehicles and/or a total accumulation value of £400,000. Vehicle Security terms will apply to certain vehicles.
- An overall premium is charged according to the total value of all the cars proposed. If there are more cars than drivers, the extra vehicles are covered for a modest premium - sufficient to offset the theft risk. Otherwise, cars are rated according to how they pair with Vehicle policyholders and according to the ages of additional drivers.
- The occasional Commercial Vehicle up to 3.5 tons and a maximum of 6 seats can be accommodated, use will be restricted to SDP only, although the product is designed as a Private Car Multi vehicle insurance.
- Motorcycles are not covered.
- Vehicles over 20 years old and restricted to no more than 5000 miles per year can be added. (Please note they are NOT covered on an agreed value basis)
- The cover given is Comprehensive and the below excesses apply to all drivers: Age 25 and over £350 ADF&T excess applied; Age 17-24 £750 ADF&T excess applies.
- If the Policyholder or Main User of a vehicle has earned 4 or more years no claim bonus, they can pay an extra premium to protect it.

## KEY BENEFITS

- New for old replacement, we will replace your vehicle within 12 months of buying it from new if any repair cost or damage in respect of one claim is more than 60% of the vehicle's UK list price.
- Courtesy car provided.
- Unlimited windscreen cover if an approved repair is used.
- Medical expenses up to £500.
- Audio Equipment up to £500.
- £500 for replacement locks if keys/lock transmitter stolen.
- Foreign use, max 90 days in the year.
- PA Benefits up to £5000.
- Personal Belongings up to £100.
- Third Party Property Limit up to £20,000,000 including costs.
- 24 hour accident reporting line.

### BUSINESS ENQUIRIES

Andrea Kerr - NI Underwriting and Agency Manager  
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### CLAIMS ENQUIRIES

T. 0800 404 9958

### WEBSITE

W. [www.prestigeunderwriting.co.uk](http://www.prestigeunderwriting.co.uk)

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