

# MOTOR INSURANCE KEY FACTS



## ELIGIBILITY

- All drivers must live and work in the UK
- All drivers must hold a valid full UK driving licence, a full EU, EEA licence, or one of the following countries:
  - Andorra, Australia, Barbados, British Virgin Islands, Canada, Falkland Islands, Faroe Islands, Hong Kong, Japan, Monaco, New Zealand, Republic of Korea, Singapore, South Africa, Switzerland, USA or Zimbabwe
- All drivers must be aged between 18 and 75 years old (maximum of 78 at the end of the lease term)
- Any driver with a non-motoring conviction which is unspent under the Rehabilitation of Offenders act will not be eligible
- Any driver who has been banned from driving will not be eligible for this insurance until 5 years after the ban was put in place
- Any driver with more than 2 Category A convictions in the last 3 years will be referred to the insurer.
- Any driver with more than 1 fault claim in the last 3 years will be referred to the insurer

## DRIVING CONVICTIONS

- Any driver with conviction codes CD10, CD20, CD30, DR, DG, TT99, XX99, NE99 and IN10 with or without a ban, will be referred to the insurer for acceptance.
- Any conviction listed below which is under 3 years old will be a decline, regardless of circumstances
  - BA
  - CD40 to CD90
  - DD10 to DD90
  - MS50 and MS60

## WHAT'S COVERED

- Accidental damage cover for vehicle
- Glass repair or replacement
- Personal belongings limit of £350
- Child seat cover limit of £100 following accident, fire or theft
- Personal accident cover up to £5000 per claim (£10,000 per insurance year)
- Medical expenses up to £350 for each person injured in the vehicle
- Cover for charging cables whilst in or connected to the vehicle

## WHAT'S NOT COVERED

- Any accident, injury, loss or damage while any car is being used for purposes not described on your certificate.
- Loss or damage if the vehicle is left with ignition keys left in or on your vehicle or if your vehicle is left unattended with the engine running.
- Loss of value following a repair
- Any consequence as a result of war or terrorism – except where cover must be provided under the Road Traffic Act.
- Any damage arising from wear and tear
- No cover for depreciation in the vehicle value if the vehicle is handed back following employee leaving the company.

## EXCESSES

### FOR ANY POLICY WITH A START DATE UPTO AND INCLUDING 30TH APRIL 2026

- £250 Accidental Damage excess
- £250 Fire, Theft and Malicious damage excess
- Additional £200 young driver excess
- £75 Windscreen excess, no excess if the windscreen is repaired.

### FOR ANY POLICY WITH A START DATE ON OR AFTER 1ST MAY 2026

- £350 Accidental Damage excess
- £350 Fire, Theft and Malicious damage excess
- Additional £200 young driver excess
- £150 Windscreen excess, no excess if the windscreen is repaired.

## UNACCEPTABLE TRADES

Business use is provided as standard for the employee, provided that the salary sacrifice vehicle is not being used for the main business activities in the below industries:

- Emergency services
- Labour supply businesses within the scope of the Gangmasters Licensing Act (2004)
- Professional sports clubs
- Hazardous goods
- Passenger carriers (Hire and Reward)
- New ventures / Phoenix risks / management buyouts
- Trades where passengers could knowingly be high earners (e.g., in excess of £500k & £1m pa)
- Professional sportspeople, pop stars, film & TV stars, professional entertainers and professional models.

If there is a requirement for the vehicle to be used for the business activities related to the above, a referral to the insurer will be required.

## DRIVING LICENCES

All drivers must hold a full valid licence from the UK, EU, EEA or one of the following countries; Andorra, Australia, Barbados, British Virgin Islands, Canada, Falkland Islands, Faroe Islands, Hong Kong, Japan, Monaco, New Zealand, Republic of Korea, Singapore, South Africa, Switzerland, USA or Zimbabwe.

If an employee has a driving licence from a non-EU country at inception, they can only legally drive on that licence in the UK for a maximum of 12 months. They would need to obtain a provisional driving licence, take a UK driving test, including theory test, and obtain a full UK driving licence to remain eligible for the insurance.

## EXTENSIONS OF COVER

We can extend the period of cover for a maximum of 6 months based on the below criteria:

- A new vehicle is on order with Lloyd Latchford under the salary sacrifice scheme
- All drivers continue to meet the scheme eligibility.

## CLASSES OF USE

Employee and spouse or domestic/civil partner – social, domestic and pleasure with business use as standard in line with employers' industry, commuting included.

Business use for spouse or domestic/civil partner to be agreed with insurer on a referral basis based on occupation/industry.

Named additional drivers – social, domestic and pleasure use with commuting to a single place of work (business use not available).

## DRIVING ABROAD

Driving within the territorial limits allowed up to 182 days a year.

Territorial limits - Great Britain, Northern Ireland, the Isle of Man, the Channel Islands, the Republic of Ireland, Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France (including Monaco), Germany, Gibraltar, Greece, Hungary, Iceland, Italy (including San Marino and the Vatican City), Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, and Switzerland (including Liechtenstein).

## YOUNGER DRIVERS

Additional premium may be required to add any younger drivers after the start date of the insurance.

## LANDROVER/RANGEROVER

All quotes for Landrover's and Range Rover's will be referred to the insurer for consideration, additional premium and excesses may be applied.