

Add On Policies



Information & Guidance

The different types of stand-alone / Add on policies are explained below :-

Replacement vehicle cover

This policy provides cover for you and any other person covered under your motor insurance policy for a replacement vehicle for a hire period of 14 / 21 / 28 days in the event that your own vehicle is, as the result of an accident, fire, attempted theft or an act of malicious damage, if the vehicle is beyond economical repair, deemed legally unroadworthy; or the theft of the insured vehicle where it remains unrecovered.

Excess Protection

This Insurance will reimburse the value of your excess for various policies (Motor/Home/Fleet) upto an agreed amount in respect of each claim paid under your insurance policy which occurs within the territorial limits where you have been unable to recover your excess from a liable third party within a six month period of the date of claim.

Breakdown cover

If your car suffers a mechanical breakdown, this cover could help to get your car back on the road, recovery to a local garage or a destination of your choice. Breakdown cover can vary between providers.

Key cover

This cover is for loss, theft or damage of vehicle, home or office keys up to a certain amount. This includes locksmith charges, new locks and replacement keys (including immobiliser, infra-red handset and/or alarm which is integral to an insured key). Car hire available up to 1600cc (max 3 days) and onward travel costs (max £100 per day up to 3 days). For damage to keys in lock or ignition, a £50 limit applies. Not suitable for motor traders. For lost or stolen keys a 3 day waiting period exists (unless we are satisfied that a delay would cause undue hardship or significant expense). Incidents occurring within the first 24 hours of cover are excluded unless previous comparable and continuous cover was in place. Stolen keys must be reported to the police and a valid crime reference obtained. All claims must be reported within 30 days of occurrence.

Tools in transit

This Tools in Transit Roadside & Employee insurance policy provides cover for a private individual, company or firm, partnership or trading individual in respect of portable tools and equipment owned by them and used in the course of their business activities whilst being loaded on or into, carried or transported by, temporarily stored in or unloaded from the vehicle owned by you or driven by an employee within the territorial limits.

Gadget cover

Repair of your gadget if accidentally damaged or, if your gadget cannot be economically repaired, replacement of your gadget up to the maximum limit for your policy which is shown on your policy schedule. } Replacement of your gadget in the event of theft or accidental loss up to the maximum limit for your policy which is shown on your policy schedule. } Fraudulent usage cover in the event of theft or accidental loss up to a maximum value of £2500 for calls and £500 for data.

Add On Policies cont.



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The different types of stand-alone / Add on policies are explained below :-

Home emergency cover

Provides up to an agreed limit (usually £1,000 of cover) for home owners of a domestic residential property situated within the UK. Cover for external water supply pipe, plumbing, drainage, domestic central heating systems, electrical emergency and breakdown, emergency gas pipe supply, security/lost keys, roofing and pest infestation. If the boiler is declared beyond economic repair this policy will contribute £500 towards its replacement. This policy will not cover day-to-day maintenance or any matter that is not an emergency. Non gas boilers are not covered. Boiler must be serviced as per manufacturers recommendations. Incidents that occur within the first 28 days will not be covered unless comparable continuous cover is in place. Properties unoccupied for more than 30 days are not covered. The policyholder must have buildings or contents insurance throughout the duration of the Home Emergency policy.

Tenants liability insurance

If you are a tenant you may be able to take out a standard contents policy for your own personal possessions but this cover would not typically include items that you do not own. This Tenants Liability Insurance policy provides cover for items that you do not own but are responsible for as a result of a tenancy arrangement. This covers you or any member of your family permanently residing with you in a rented property as tenants you could utilise in the event of accidental damage to your landlord's property arising from any single insured event.

NEED MORE HELP ? - G. Moore & Co.'s service & support does not stop here. We have more information on our website - www.gmco.co.uk or give us a call on 01535 643262 and we can answer any question or queries you may have.