



Eligibility

- All drivers must be between 18 and 75 years of age (a maximum age of 78 at the end of contract)
- Car must be used for the Employers business use only. Other business use can be agreed on a case by case basis for the employee or a spouse/civil partner.
- All drivers must hold a full licence from one of the following countries; UK, EU, South Africa, USA, New Zealand, Canada or Australia (any other licences must be referred)
- You must have been a permanent employee for a minimum of 6 months
- All drivers must be a UK resident
- No more than 2 category 'A' convictions disclosed and no more than 1 FAULT claim disclosed in the last 3 years. Claims or convictions over 3 years old from the car delivery date are acceptable.

Category 'A' convictions will show on your paper licence as follows:

- CU** - (Typically received for using a defective car or mobile phone)
- LC** - (Received for a variety of driving licence offences)
- MS** - (Miscellaneous offences)
- MW** - (Motorway offences)
- PC** - (Pedestrian crossing offences)
- SP** - (Speeding offences)

Please note: If you or any driver you wish to add to the policy has a conviction on a licence that does not have any of the above codes, then you are not eligible. If you are in any doubt or have a query please contact the insurance team on salsac@lloydlatchford.co.uk

Policy Excesses

- Accidental Damage excess £250
- Fire, Theft and Malicious damage excess £250
- Replacement windscreen excess £75.00. Free if the windscreen is repaired
- An additional excess of £200 to that shown above applies to drivers aged 18 to 24

What's covered

- Premium is a true fixed price for the lifetime of your agreement, up to a maximum period of 3 Years and regardless of your claims history during the contract
- Social, Domestic, Pleasure and commuting cover, including use by the Policyholder in connection with their employers business is covered as standard. Other forms of business use for the policyholder and/or spouse/civil partner may be agreed on a case by case basis but **do not order a car without checking first.**
- Unlimited cover for audio and navigation equipment that are permanently fixed to your vehicle and have no independent power source
- Personal belongings in your car up to £350
- Replacement locks covered
- Damage to your vehicle following incorrect fuelling (No cover for removal of incorrect fuel and refuelling of the car)
- Emergency medical treatment
- Medical expenses, up to £350 per person
- Accident transport/vehicle recovery
- Child car seat cover, up to £100 per seat
- Free extended use of your car in the EU, up to a period of 60 days
- Legal cover and Uninsured loss recovery (Provided free of charge by the administrators of the scheme, Lloyd Latchford Schemes)
- 24 hour accident helpline (Provided free of charge by the administrators of the scheme, Lloyd Latchford Schemes)
- Courtesy car in the event of an accident and the car is repairable
- Like for Like courtesy car (Available if a Third Party can be held responsible)

For any queries please contact the scheme administrators at: salsac@lloydlatchford.co.uk