

Distinct Motor

Providing a unique level of cover for prestige cars, Distinct Motor includes:

Product cover

Legal liability for death or injury to any other person, including passengers	✓
Legal liability for damage to other people's property	£20,000,000
Legal costs incurred with our consent, in connection with a claim against you	✓
Personal accident cover	Up to £30,000
Medical expenses cover including £400 for Physiofast cover	£500
Personal belongings which are in or on your car	£500
New car replacement	24 months
Driving abroad: cover in most European countries	✓
Continental breakdown cover	✓
Motor legal protection	£100,000
Hire car provision	✓
No blame discount	✓
Child seat cover	£500

The benefits

Comparable hire car

If your car is lost, stolen or damaged and cannot legally be used, we will provide your clients with:

- a Mercedes C Class hire car, or equivalent, for the duration their car is being repaired. Where their car is stolen and not recovered or cannot be repaired, we will provide a Mercedes Benz Class hire car, or equivalent until their claim is settled, subject to a maximum of 21 days; or
- a replacement hire car as similar to the insured car as is reasonably possible, for the duration of repair subject to an overall maximum cost of £4,000 (including VAT). Where their car is stolen and not recovered or cannot be repaired, we will provide a replacement hire car as similar to the insured car as is reasonably possible until their claim is settled, subject to a maximum of 21 days and an overall maximum cost of £4,000 (including VAT).

RAC breakdown cover

Full breakdown cover from RAC provides your client with the following benefits:

- roadside assistance
- recovery to a chosen destination
- free courtesy car
- overnight accommodation for driver and passengers
- onward transportation of the car plus driver and passengers
- onward transportation if the driver falls ill
- full refund of public transport costs that enable the driver and passengers to complete their journey.

Identity protection helpline

Professional advisers are on hand to help your clients if they become a victim of identity theft, or if they would simply like more information on how to protect themselves and their vehicles.

Optional covers

- Damage cover when driving another car for insured
- Damage cover when driving another car for insured and spouse/domestic partner.

This is a summary of cover; some exclusions may apply. For further details please refer to the Distinct Motor policy.

Distinct Home 75

Designed to cater for your clients with a combined contents and art, antiques and collectables sum insured of £75,000 – £150,000.

Most Distinct clients will qualify for warranty-free cover, which frees them from the typical restrictions applied to standard policies. They can also take advantage of our Direct Debit payment option*.

*with no administration fee.

Cover options

- Buildings and Contents cover (includes accidental damage cover)
- Personal Belongings
- Art, Antiques and Collectables
- Travel
- Small Craft
- Caravan
- Second Home Abroad (France, Spain, Portugal).

The benefits

Worldwide contents

Your clients can take their belongings abroad, and buy new ones, safe in the knowledge that they're automatically covered under our Worldwide Contents cover.

The Travel Assistant

Wherever and whenever your client travels, our dedicated travel helpline service will be there to provide them with up-to-date advice and assistance, from country information to vaccination requirements, helping with lost tickets to replacing passports.

GP helpline

This free 24-hour service puts your clients in touch with fully qualified general practitioners who can help with all manner of health-related questions. The helpline also provides advice on routine diagnosis and treatment, preventative health measures and general medical information.

Independent professional valuations

Distinct Home 75 comes complete with the services of independent professional valuers at negotiated preferential rates.

Authentica can provide accurate cost estimations for rebuilding your clients' homes, and can be contacted on 01749 679 145.

Quastel Associates can provide valuations for large art or antique collections as well as general contents, and can be reached on 0870 9020 940.

Homesitting

With your clients likely to be away from home for extended holidays, Distinct Home 75 gives access to the reassuring service of Homesitters Limited, who provide a live-in caretaking service by approved and insured homesitters.

Guardian Safes

Our policyholders will benefit from preferential rates with Guardian Safes Limited, who provide and professionally install safes for the home.

Personal identity protection

Comprehensive identity protection cover to protect your customer against the implications and costs of the increasing threat of identity fraud. Cover includes:

- up to £50,000 insurance cover
- confidential advice line
- access to an identity theft expert
- valuable document registration
- passport and driving licence cover
- protective registration.

Additionally, further benefits are limited to the main policyholder and the named partner shown in the policy schedule:

- free Experian credit reports
- credit alerts.

Risk Solutions helpline

Your clients can count on our Risk Solutions helpline for expert advice on security, fire prevention, health and safety and environmental issues. If requested, they can also benefit from a free home security visit through Risk Management Solutions.

Legal and tax helplines

Your customers have 24-hour access to free advice on a number of issues:

- Legal helpline – advice on issues such as credit, consumer law and workplace matters
- Tax helpline – advice on UK tax matters.

Trauma benefit

In the unfortunate event they are a victim of crime in the home, Distinct Home 75 provides the following cover to help ease your clients' stress:

For a stay away from home, or to improve home security	£1,000
Towards private counselling	£500
To move home within three months of the incident	£15,000
To make alterations following an accident resulting in permanent disablement	£50,000
For death	£25,000
As reward if the criminals are caught and charged	£1,500

Contents

Distinct Home 75 Contents cover extends anywhere in the world and includes the following:

Rent and alternative accommodation	Up to 2 years
Students' belongings (while at university)	£5,000 per person
Parents' or grandparents' belongings while in a residential home	£5,000 per person
New acquisitions	Up to 15% of sum insured
Pairs and sets	Included
'Hole in One' cover (during an official golf competition)	£500
Visitors' property at home	£3,000 per visitor
Food in freezer (no excess applicable)	Unlimited
Loss of metered water	Unlimited
Loss of keys (no excess applicable)	Unlimited
Personal money	£2,500
Personal money in a safe at home	£5,000
Business equipment (including stock up to £1,000)	£10,000
Unrecovered court awards	£1 million
Theft from unattended vehicles	£5,000
Wedding and religious festivals provisions	10% increase in sum insured
Title Deeds, manuscripts and securities	£5,000
Credit cards	£10,000
Pedal cycles	Unlimited
Occupiers' and personal liability	£5 million
Employer's liability	£10 million
Outdoor items	Up to £10,000
Unspecified personal belongings	£5,000 per item £10,000 in total
Data replacement	Up to £5,000

Personal belongings

This section needs to be chosen for clients who want cover for items of jewellery, watches, furs or guns worth £5,000 and over per item, or over £10,000 in total.

Cover for newly acquired items advised to us within 45 days of acquisition	Up to £15,000
Theft from unattended vehicles	£5,000

Art, antiques and collectables

Worldwide cover for both unspecified and specified items. Please note that items worth £15,000 and over have to be specified.

Depreciation cover (following damage)	
Cover for newly acquired items advised to us within 45 days of acquisition	Up to £50,000
Death of an Artist cover – of the work of art if the artist dies	200% of sum insured
Theft from unattended vehicles	£5,000

Personal lawyer

Cover for the cost of legal proceedings in all European Union and many other Western European countries as a result of personal injury, contract disputes, property protection and tax protection	£100,000
Cover for the loss of salary or wages while on Jury Service	1/250th of their annual salary*

* for each working day.

Buildings

Your client's home and all the property's domestic outbuildings are covered under this policy.

Rent and alternative accommodation	Up to 2 years
Re-landscaping gardens following loss or damage	Up to £25,000
Tracing and accessing leaks	£15,000
Public liability	£5 million
Pest contamination cover	£500
150% of sum insured on buildings if the sum insured has been based on a rebuilding cost by a professional valuer or surveyor	

Home emergency service

This service includes four hours of labour charges and up to £200 for parts and materials following the failure of the primary heating system, as well as other power and heating emergencies.

Distinct Home 150

In addition to all the features of Distinct Home 75, Distinct Home 150 includes the following benefits for your clients with a combined contents and art, antiques and collectables sum insured of over £150,000.

The benefits (with Contents selected)

Trauma benefit

The 'reward if criminals are caught and charged' cover is increased to up to £5,000.

Contents

With Distinct Home 150, cover is increased across a number of benefits:

Rent and alternative accommodation	Up to sum insured
Personal money	£5,000
Personal money in a safe at home	£10,000
Business equipment (including stock up to £2,500)	£15,000
Outdoor items	Up to £25,000
Data replacement	Up to £10,000

Art, antiques and collectables

Includes Defective Title cover up to £25,000.

Buildings

Cover is increased as follows:

Rent and alternative accommodation	Up to sum insured
Tracing and accessing leaks	Up to sum insured

And your Distinct Home 150 clients will also benefit from additional cover for:

Damage following unlawful trespass	Up to £25,000
New acquisitions	Up to 15% sum insured

Home emergency service

The 'parts and materials' cover is increased to up to £500.

Optional cover for Distinct Home policies

Distinct Travel

The same first-class level of cover and service applies to Distinct Travel, where your client, their partner, family members and domestic staff are protected on trips anywhere in the world for up to 90 days. Additional cover can also be selected for winter sports enthusiasts.

Cancellation and abandonment	£15,000
Emergency medical and associated expenses	£10 million
Physiotherapy and dental expenses in the UK	£500
Hospital benefit	£1,000
Holiday disruption	£400
Personal accident	£50,000
Delayed departure	£250
Missed departure	£1,000
Legal expenses and advice	£100,000
Hijack and mugging	£5,000
Catastrophe	£1,000
Loss of passport	£750
Delayed baggage	£300
Golf cover	£500
Hired winter sports equipment*	£750
Delay due to avalanche*	£500
Piste closure*	£750
Ski pack*	£800
Inability to take part in winter sports*	£500

*Only available where Winter Sports cover has been selected.

Second home abroad

Cover, excluding subsidence, is available for your clients' second homes in the mainland of either France, Spain or Portugal, as long as their main residence is in the UK and insured under either the Distinct Home 75 or Home 150 policy.

Small craft

Cover available for sailing, powered and rowing boats, up to £10,000 in value, 16 feet in length and with a maximum speed of 50mph.

Caravan

Cover for tourer models.

This is a summary of cover; some exclusions may apply. For further details please refer to the Distinct Home 75, Home 150 and separate policy section.

Our commitment to you

We are committed to providing both you and your clients with a tailored, first-class service in keeping with their lifestyle – a service that is distinct in every way.

Dedicated service and support

Our dedicated Distinct service teams are made up of specialists who can answer all of your New Business, MTA and renewal needs. They will always be more than happy to answer any questions you may have, and can meet with you for more in-depth discussions. Our Distinct trading underwriters will also do all they can to help support your business growth.

Flexible, tailored underwriting

Your clients are individuals, with individual circumstances and needs. That's why our approach to underwriting is individual as well, created by dedicated underwriters on a case-by-case basis.

'No-quibble' claims service

Our specialist claims service is at the heart of Distinct. We can offer your clients dedicated claims handlers who are committed to providing a straightforward, first-class claims service, with claims resolved quickly and without quibbling.

Our goal is to settle the majority of claims in just one phone call, and we can provide your clients with a fast settlement through BACS payments.

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