

# SUMMARY OF COVER - HSBC/MSL

<b>COMPREHENSIVE INSURANCE COVER</b> subject to a <b>£150 excess</b> <b>FOR ALL DRIVERS</b> A <b>£100 excess</b> applies to fire, theft, attempted theft, malicious damage and vandalism claims	<b>Included</b>
<b>UNLIMITED</b> use of a dual controlled replacement car - delivered to the instructor either on the same day or within 24 hours (Monday to Friday) following a non-fault accident	<b>Included</b>
<b>Up TO 28 DAYS</b> use of a dual controlled replacement car - delivered to the instructor either on the same day or within 24 hours (Monday to Friday) following a fault accident, fire, theft, attempted theft, malicious damage or vandalism loss	<b>Included</b>
<b>GUARANTEED BONUS</b> - particularly important for driving instructors and trainees..... Available to driving instructors and trainees aged 25+ with 4 or more years no claims bonus where by paying an additional premium, your hard-earned no claims bonus <b>WILL NEVER BE LOST</b>	<b>Available</b>
<b>MSL Total Claims Management</b> - fully manages your claim and <b>REMOVES YOUR EXCESS</b> if you have a non-fault accident and one of MSL's approved repairers carries out the work	<b>Included</b>
<b>MSL legal expenses</b> - <b>£100,000</b> cover to pursue a claim against a third party for uninsured losses sustained following a non-fault accident - such as your policy excess, loss of earnings, injuries, damaged clothing, sundry expenses etc - please see attached	<b>Included</b>
Any driver aged 17+ with an appropriate driving licence undergoing driving instruction	<b>Included</b>
Any driver aged 16+ with an appropriate mobility licence undergoing driving instruction	<b>Included</b>
Any driver aged 16+ undergoing 'off road' driving instruction	<b>Included</b>
Any driver aged 21+ with a full driving licence for 3+ years undergoing instructor training	<b>Included</b>
Any driver aged 17-20 <b>FOR OCCASSIONAL SOCIAL, DOMESTIC &amp; PLEASURE USE</b>	<b>Included</b>
Any driver aged 21+ for social, domestic, pleasure, driving instruction, instructor training, and use in connection with your business as a driving instructor	<b>Included</b>
Cover for mock tests to be carried out on your behalf by other ADI's aged 21+	<b>Included</b>
Drivers requiring driving instruction with accidents, claims, conviction records and/or disabilities	<b>Included</b>
Post-test training - Pass Plus, ROSPA, IAM and any other 'driver refresher' course	<b>Included</b>
Banned driver re-testing, police speed awareness, NDIS (National Driver Improvement Scheme)	<b>Included</b>
Fleet 'driver development' training (fleet 'risk management' training)	<b>Included</b>
Driving instructor training (trainees to part 2 and 3 / PDI's to part 3)	<b>Included</b>
Full windscreen, rear and side windows cover subject to a £60 excess <b>NO EXCESS APPLIES</b> if a windscreen, rear or side window is repaired	<b>Included</b>
New-for-old cover if your car is within one year of registration as new in your name, and is stolen and not recovered, or is damaged and the repair cost exceeds 60% of the manufacturers list value	<b>Included</b>
Driving other cars and motorcycles (third party benefits) subject to you being aged 25+	<b>Included</b>
Personal effects cover - <b>£100</b> following an accident, fire, theft or attempted theft	<b>Included</b>
NB - This cover is increased to <b>£200</b> if you have chosen to include <b>GUARANTEED BONUS</b>	
Permanently fitted audio/visual/telecommunication/navigation equipment - <b>£500</b>	<b>Included</b>
Personal accident cover - <b>£5,000</b> following your death, loss of sight or loss of limb	<b>Included</b>
Free foreign motoring abroad - up to <b>90 days</b> in any one insurance year	<b>Included</b>
Public liability - <b>£20 million</b> cover for third party property damage and/or third party injuries	<b>Included</b>
Extended public liability cover to meet the DSA's 'show me and tell me' requirements	<b>Included</b>
Driving instructor liability - protects you against injury claims made by pupils undergoing driving instruction who consider that there is negligence on the part of an instructor following an accident	<b>Included</b>
<b>Please always refer to your various insurance policies for full details of cover, terms, conditions &amp; exclusions</b>	