



Rated by Experts

Leading the market in
clarity and transparency



Contents

Overview	3
Red Line Criteria	4
Contact Fairer Finance	8

Overview

Our product ratings use a set of 'red line' criteria to calculate an underlying score for each product, which translates to a star rating.

Products can achieve between one and five stars. The more comprehensive the product, the more likely it is to be rated highly.

To achieve a five-star rating, products must meet all of our red line criteria. We focus on core product features, and don't give extra marks for unnecessary features or optional extras.

Our current red line criteria are contained in the following pages.

We do not consider price when calculating these ratings.

Product features included

Red Line 1 – Uninsured Loss recovery

Uninsured Loss recovery limit must be £100,000 or above. This is the core of all policies and what customers are seeking from these policies, so it is a vital red line. The £100,000 limit is the modal value for the sector.

Red Line 2 – Personal Injury

Personal Injury cover limit must be £100,000 or above. The vast majority of policies covers legal cover for Personal Injury. The £100,000 limit is the modal value for the sector.

Red Line 3 – Motor Prosecution Defence

Motor Prosecution defence limit must be £100,000 or above. The majority of policies cover customers for motor prosecution defence, and £100,000 is the modal value for this section of cover.

Red Line 4 – Consumer Disputes

The consumer disputes cover limit must be £100,000 or above. A large minority of policies cover consumer disputes and will give customers further legal protection that they might require. The red line is set at a standard limit type for this cover.

Red Line 5 – Vehicle Cloning

Vehicle Cloning limit must be £100,000 or above. A large minority of policies cover vehicle cloning, giving customers further legal protection that they might require. The redline is set at a standard limit type for this cover.

Red Line 6 – Uninsured Driver Benefit

Policies must offer an uninsured driver benefit. Getting hit by an uninsured driver can be problematic, even if your car insurance has an uninsured driver promise; this feature allows a monetary sum to smooth over any issues that might arise.

Red Line 7 – Database disputes

Database disputes limit must be £100,000 or above. A large minority of policies cover database disputes and will give customers further legal protection that they might require. The red line is set at a standard limit type for this cover.

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