



Rated by Experts

Leading the market in
clarity and transparency



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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 – cover for stolen keys

Policies must offer at least £300 to cover the cost of replacement locks if keys are stolen. This level of cover combined with the standard excess on these policies would cover the cost of replacement locks.

Red Line 2 – cover for lost keys

Policies must offer at least £300 to cover the cost of replacement locks if keys are lost. This level of cover combined with the standard excess on these policies would cover the cost of replacement locks.

Red Line 3 – 24-hour telephone helpline

Policies must provide access to a 24-hour telephone helpline. If a customer is involved in a road accident, they should be able to contact their insurance immediately. This is particularly important if their car is undriveable after the accident. Customers should not be penalised or left stranded if this happens outside office hours. Policies must provide an alternative including claims helpline and accident recovery line.

Red Line 6 – storage charges

Policies must cover storage charges whilst the customer's car is waiting to be repaired. This is a cost that all customers should reasonably expect to be covered by their insurance, and is in fact covered by a vast majority of policies. It has been included because a small minority of policies does not cover it.

Red Line 7 – original audio/visual equipment

Policies must offer at least £750 of cover for replacing original, manufacturer fitted audio/visual equipment. Most policies offer unlimited cover in this area, but £750 would be adequate in the vast majority of cases. It has been included because a small minority of policies do not cover it.

Red Line 8 – windscreen repair excess

The majority of policies do not have a separate windscreen repair excess, meaning a small chip would set them back £100s in a claim or out of pocket repair. £25 is a reasonable repair excess that some policies offer.

Red Line 9 – windscreen replacement excess

The majority of policies do not have a separate windscreen repair excess, meaning a cracked windscreen would set them back £100s in a claim or out of pocket repair. £125 is a reasonable windscreen replace excess that some policies offer.

Red Line 19 – child car seats

Policies must cover the cost of replacing child car seats if the customer's car is involved in an accident. Child safety is a hugely important consideration for any parent, and customers should have peace of mind in this regard. We believe it is reasonable for the customer to expect their insurance to cover the cost of a replacement car seat.

Red Line 11 – damage by vermin & insects

This has been included as a red line because it is an exclusion found in a very small proportion of policies. We believe it is reasonable for a customer to expect their insurance to cover, for example, damage caused by mice chewing through their car's wiring. We see no reason why this kind of damage should be excluded.

Red Line 12 – legal expenses for defending a case of death by dangerous driving

Policies must offer at least £1million cover for legal expenses when defending a case of death by dangerous driving. Although this type of claim is rare, legal costs can be incredibly expensive and it is important the customer is adequately covered. Most policies offer unlimited cover in this area.

Red Line 15 – cancellation fee

Policies must have a cancellation fee less than £30. Again, we understand that marketing and acquisition costs are relatively high in this sector. But we don't

believe cancellation fees should be so high as to appear to penalise the customer. This redline mirrors the redline for the Annual Car Insurance sector.

Red Line 16 – repairs guarantee

Policies must guarantee any repairs to your car for a minimum of 3 years or a warranty of 3 years minimum. Customers should have the peace of mind of knowing they won't be stuck with the bill if their car is not repaired to a satisfactory standard. We believe 3 years to be a reasonable length of time to expect any repairs to last and is the median for the industry.

Red Line 17 – towing costs

Policies must cover the cost of towing your car from the scene of an accident. This is another cost that all customers should reasonably expect to be covered by their insurance, and is covered by a vast majority of policies. It has been included because a small minority of policies do not cover it.

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