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Part of the Connexus Group

*different  
from the rest*

Product Rate Card

# Ancillary Products

Motor Legal Expenses		Rate
<p><b>Motor Elite</b> - £100,000 Motor Legal Expenses and £10,000 Motor Prosecution Defence Cover. The individual unit cost per policy will be quoted on volume of sale and service required.</p>		
<p><b>Motor Elite Extra</b> - As above with additional cover for a 14 day hire vehicle in the event of a motor accident or theft resulting in the vehicle being un-roadworthy or unavailable.</p>	Small Hatch	£5.95
	Panel Van	£12.95
<p><b>Taxi Elite</b> - £100,000 Motor Legal Expenses and £10,000 Motor Prosecution Defence Cover.</p>		£2.00
<p><b>Taxi Elite Extra</b> - £100,000 Motor Legal Expenses and £10,000 Motor Prosecution Defence Cover with additional cover for a 14 day Hire and Reward replacement vehicle or cash option up to £350 in the event of a motor accident or theft resulting in the vehicle being un-roadworthy or unavailable.</p>	Hire and Reward	£43.45

Family Legal Expenses /Home Protection	Rate
Family Select (£50,000 Legal Expenses Insurance)	£6.45
Home Emergency Cover £1,000 level of claim including Roofing	£37.20

# Motor Breakdown Cover

Vehicle Type	Cover	Rate (per vehicle)
Personal Motor Breakdown (single vehicles up to 16 years old and no more than 3.5 tonnes)	UK Roadside Assistance, National Recovery, Homestart	£38.72
Personal Motor Breakdown (single vehicles up to 16 years old and no more than 3.5 tonnes)	UK & EU Roadside Assistance, National Recovery, Homestart	£46.94
Commercial Vehicle Breakdown (single vehicle up to 16 years old and no more than 3.5 tonnes)	UK Roadside Assistance, National Recovery	£79.92
Commercial Vehicle Breakdown (single vehicle up to 16 years old and no more than 7 tonnes)	UK Roadside Assistance, National Recovery	£135.02
Fleet (up to 16 years old, multiple vehicles no more than 3.5 tonnes)	UK Roadside Assistance, National Recovery, Homestart	£72.00
Fleet (up to 16 years old, multiple vehicles no more than 3.5 tonnes)	UK & EU Roadside Assistance, National Recovery, Homestart	£84.00

*Fleet pro rata rates are calculated using the table below and are based on the Fleet net rates shown above*

Fleet pro rata rate, percentage of premium due (months left on policy)			
10 – 12 months	7-9 months	4 – 6 months	1 – 3 months
100%	75%	50%	25%

# Return to Invoice GAP

Following a Total Loss, GAP Insurance (RTI) will pay the difference between the settlement amount and the purchase price or the amount of your finance agreement early settlement figure if greater.

Vehicle Purchase Price	Maximum Claim Limit	12 month	24 month	36 month	48 month
£0 - £15,000	£10,000	£23.51	£42.14	£64.69	£89.69
£15,000 - £25,000	£15,000	£25.72	£49.00	£77.19	£108.44
£25,000 – £50,000	£15,000	£29.69	£61.35	£99.69	£142.19
£50,000 - £85,000	£25,000	£35.65	£79.88	£133.44	£192.81

Lost and Stolen Keys	Rate
Keycare Protection - £1,500 limit	£7.00

# Landlord Cover

Landlord Rent Guarantee		
Policy Term Number of Properties/Tenancy agreement	6 Month Rates Net rate to Broker	12 Month Rates Net rate to Broker
Single Property	£59.14	£90.94
3 to 5	£156.60	£245.63
6 to 10	£351.50	£555.00
11 to 15	£568.06	£898.75
16 to 20	£784.63	£1,242.50
Landlord Legal Expenses ( £50,000 cover)		£25.00 per policy dwelling

Landlord Home Emergency	
Opt in Sales – offered with every landlord buildings policy	£44.00
Stand Alone Sales – offered ad hoc	£119.38

# Excess Insurance

## Level of Indemnity

Cover Type	£250	£300	£350	£400	£500	£750	£1,000	£1,500	£2,000
Personal Motor	£14.40	£14.85	£15.40	£17.22	£20.44	£26.46	£29.22	£31.99	£37.52
Motorcycle	£14.40	£14.85	£15.40	£17.22	£20.44	£26.46	£29.22	£31.99	£37.52
Driving Instructor	£16.27	£16.78	£17.40	£19.45	£23.09	£29.90	£33.02	£36.16	£42.40
Commercial Motor (<3.5tonnes) / Fleet Single	£16.88	£17.33	£17.88	£19.70	£22.92	£28.95	£41.64	£44.41	£51.09
Commercial Motor (<3.5tonnes) / Fleet Single plus hire car	£19.39	£19.84	£20.39	£22.21	£25.54	£31.45	£44.15	£46.92	£53.60
Caravan & Motor Homes	£16.27	£16.78	£17.40	£19.45	£23.09	£29.90	£33.02	£36.16	£42.40
Commercial Motor (>3.5tonnes < 44 tonnes)	£19.41	£19.77	£20.28	£23.42	£26.74	£32.04	£41.45	£43.96	£49.05
Minibus	£16.88	£17.33	£17.88	£19.70	£22.92	£28.95	£41.64	£44.41	£51.09
Taxi	£16.27	£16.78	£17.40	£19.45	£23.09	£29.90	£33.02	£36.16	£42.40
Motor Traders	£19.41	£19.77	£20.28	£23.42	£26.74	£32.04	£41.45	£43.96	£49.05
Business Car (SME's using cars for business)	£16.88	£17.33	£17.88	£19.70	£22.92	£28.95	£41.64	£44.41	£51.09
<b>Fleet Aggregator Cover Level</b>	<b>£1,000</b>	<b>£3,000</b>	<b>£5,000</b>	<b>£6,500</b>					
<b>Fleet Size</b>	<b>1&lt;5</b>	<b>1&lt;10</b>	<b>1&lt;15</b>	<b>1&lt;20</b>					
Rate	£96.60	£193.20	£293.25	£383.81					

# Excess Insurance

## Level of Indemnity

Cover Type	£250	£300	£350	£400	£500	£750	£1,000	£1,500	£2,000
Buildings & Contents/ Landlords Buildings Rate	£14.53	£14.89	£15.37	£16.94	£20.74	£28.08	£31.59	£35.17	£41.75
<b>Commercial Combined Cover Level</b>	<b>£250</b>	<b>£300</b>	<b>£500</b>	<b>£1,000</b>	<b>£2,500</b>				
Commercial Combined Rate	£42.76	£45.37	£71.50	£144.23	£214.91				
<b>Tradesman Cover Level</b>	<b>£250</b>	<b>£300</b>	<b>£500</b>	<b>£1,000</b>	<b>£2,500</b>				
Tradesman	£31.05	£33.81	£40.25	£78.84	£126.16				
<b>Lifestyle Derivatives</b>	<b>£250</b>	<b>£300</b>	<b>£350</b>	<b>£400</b>	<b>£500</b>	<b>£750</b>	<b>£1,000</b>	<b>£1,500</b>	<b>£2,000</b>
Motor & Home Rate	£23.61	£24.68	£25.76	£31.17	£36.57	£49.54	£55.49	£61.43	£73.32
Motor + Home + Travel Rate	£24.79	£25.93	£27.07	£32.78	£38.49	£52.18	£58.44	£64.71	£77.26
Motor + Home + Travel, Medical Rate	£44.24	£46.36	£48.47	£59.03	£69.59	£94.94	£106.57	£118.20	£141.43

*\*All rates in this brochure do not include Insurance Premium Tax*

# Sales and Administration

## Ecommerce via DSP (Digital Sales Platform) and product integration

The challenge for both insurance providers and distributors is to find an efficient and cost effective way to integrate new products into their existing sales platform. We understand that a top priority to Brokers and Insurers is to operate efficiently and to be profitable. In view of this, we have a skilled Digital Services team dedicated to providing a personal service to assist with product integration into leading software providers including; OpenGI, CDL, Acturis, SSP and TGSL Transactor.

Alternatively, we can provide a secure product transactional facility using **DSP** (Digital Sales Platform) which is straightforward and easy to use. **DSP** enables you to speedily quote and buy policies, with the additional benefits of information; FCA compliance tips and policy cover visible throughout the process. The user journey is seamlessly swift with functions for address and vehicle look up and only relevant questions are required.



# Contact information

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