



PRESTIGE
UNDERWRITING

NON-STANDARD
PRIVATE CAR
INSURANCE

NON STANDARD PRIVATE CAR PRODUCT SUMMARY

01: IMPORTED VEHICLES Drivers aged 25 to 70

Vehicle types accepted: The vehicle must be a model manufactured abroad and not released in the UK market.

A car which is released in the UK market, but imported from elsewhere.

The minimum age for car groups 48 - 50 is 30.

For groups 34 - 47, drivers aged 25 - 30 will only be quoted if they have owned the car for at least 1 year and they can prove that they have earned at least 1 year NCB on that vehicle.

02: CONVICTED DRIVER Drivers aged 30 to 70

Vehicle types accepted: Any vehicle less than 12 years old.

A minimum of the following convictions must be disclosed:

- 2 or more speeding offences (SP).
- 2 or more Traffic Direction or signs offences (TS).
- Any other motoring offence.
- Any driver with a history of motoring convictions, penalty points or disqualifications.
- Any driver with non-motoring (criminal) offences upon referral to Prestige.

03: HIGH PERFORMANCE Drivers aged 30 to 70

We quote for vehicles groups 34 up to 50 under this category, and up to a value of £100,000.

Vehicles with a value of £20k require an approved immobiliser. Certain vehicle models, i.e. BMW M type, with a value of £20k+ require both an immobiliser and tracker, and all vehicles over £50k require an approved tracker.

Vehicles with an ABI group of 45 - 50 are acceptable subject to a minimum ownership period of 12 months.

04: MODIFIED CAR DRIVERS AGED Drivers aged 25 to 70

We will consider any modification on any Private Car (to be submitted via our portal).

Please provide as much detail on the modifications, including date added and value.

The value of the vehicle declared should include the modifications. The Modified Vehicle scheme, in itself, should be used for Private Car risks only.

05: PREMIUM PLUS Drivers aged 25 to 70

For non standard risks outside those listed above. The risks that will most likely be quoted under this section will be low NCB, higher rated areas and unusual occupations or vehicle usage.

Our minimum premium under this scheme will be £1694

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