

Your guide to insurance terminology

It takes time to understand all the car insurance jargon used; to help you on your way here's an explanation of the most popularly used words and phrases when buying car insurance:

Act of God

How insurance companies refer to an event that isn't any individual's fault.

Additional premium

An extra amount you might have to pay, usually because of a change to your car or who's insured on it.

Annual premium

What you pay every year for your insurance.

Bonus Accelerator Policy

Bonus Accelerator gives you a year's No Claims Bonus in just 10 months. So you earn your No Claims Bonus faster and start paying less sooner.

Certificate

It's important to keep your insurance certificate safe, since it's proof that you've taken out insurance for your car. You might need to show it when you're taxing your car.

Claim

If you have an accident in your car or it gets damaged or stolen, you'll need to check it's covered by your policy, and then make a claim.

Comprehensive cover

The highest level of car insurance you can have. It not only covers you for fire, theft and damage to a Third Party or their property, but also for damage to your own vehicle.

Compulsory Excess

If you make a claim you must pay an excess, regardless of who is to blame (although you will get this back if the claim is deemed non-fault). If you have comprehensive cover and make a claim, you calculate the total excess by adding together the relevant compulsory and voluntary excesses. A compulsory excess automatically applies to your policy. This depends on the car that is covered, the age and experience of the drivers on your policy.

Concealment

If you deliberately don't tell your insurer something, for example if your car has a non-standard, high performance engine, then there's a strong chance your insurance won't pay out if you make a claim. It's best to be honest!

Fault Claim

This is a claim made on your insurance whereby the insurance provider does not receive back 100% of the costs of the claim from another party. Even if you accept 20% blame/fault in an accident or theft, this is deemed as a fault claim.

Admiral Guide To Your Cover

**United States. Congress. Senate.
Committee on Interoceanic Canals**



Admiral Guide To Your Cover:

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