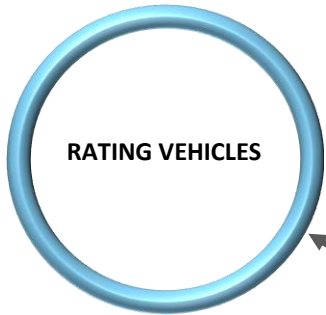
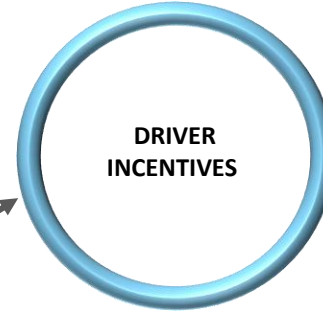


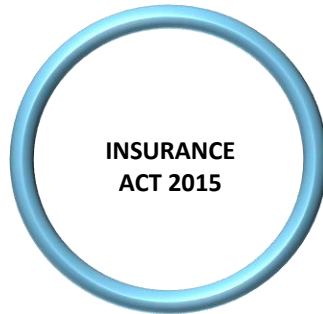
- ✓ Costs of repairs
- ✓ Value
- ✓ Performance
- ✓ Level of security
- ✓ Type of vehicle
- ✓ Modifications
- ✓ Theft risk
- ✓ The age of the vehicle



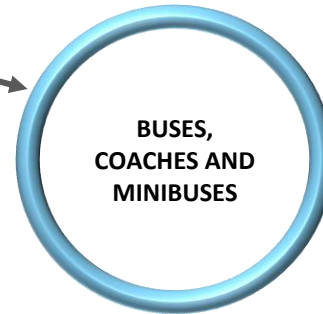
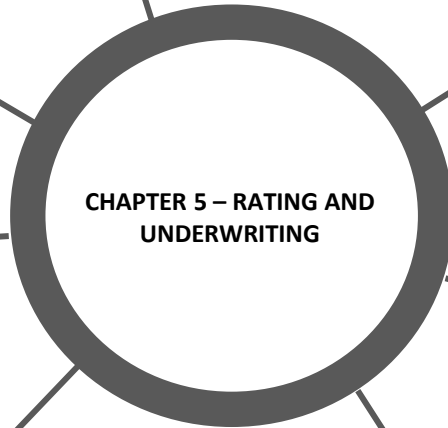
- ✓ Pay-as-you-drive policies
- ✓ Usage-based insurance (UBI)
- ✓ Connected vehicles
- ✓ Advanced Driver Assistance Systems (ADAS)
- ✓ Automated vehicles



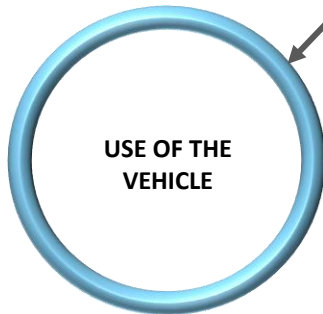
- ✓ No claim discount
- ✓ Initial or starter discount
- ✓ Protected or guaranteed discount
- ✓ Accelerated NCD



- ✓ Duty to make a fair presentation of the risk
- ✓ Breach of warranties
- ✓ Fraudulent acts



- ✓ Type and radius of uses
- ✓ Seating capacity and passenger risk
- ✓ Vehicle damage and replacement
- ✓ Acceptance terms
- ✓ Small buses and coaches



- ✓ Social, domestic and pleasure (SDP) use
- ✓ Class 1 or Class A
- ✓ Class 2 or Class B
- ✓ Class 3 or Class C
- ✓ Motor trade use



- ✓ Use
- ✓ Drivers
- ✓ District
- ✓ Type/size of vehicle
- ✓ Policy cover

