

A white sports car is shown from a front-quarter perspective, driving on a road. The background is heavily blurred, suggesting high speed. The car's headlights and front grille are visible.

# OAK

PART OF THE RSA GROUP

PRIVATE CLIENT  
FAMILY MOTOR FLEET INSURANCE  
PRODUCT DIFFERENCES

# FAMILY MOTOR FLEET INSURANCE PRODUCT DIFFERENCES

Oak's Family Motor Fleet Collection consists of three different products: **Symphony**, **Evolution** and **Simplicity**. The table below provides the differences between the three and should be read in conjunction with the policy wording.

SECTION OF COVER	SYMPHONY	EVOLUTION	SIMPLICITY
<b>SECTION 2 – DRIVING OTHER CARS</b>			
Cover – comprehensive	✓	✗	✗
Cover – third party only	✓	✓	✓
<b>SECTION 4 – DAMAGE TO YOUR VEHICLE AND SECTION 5 – LOSS OR DAMAGE TO YOUR VEHICLE BY FIRE OR THEFT</b>			
New replacement – private car – up to 24 months old	✓	✗	✗
New replacement – private car – up to 12 months old	✓	✓	✓
New replacement – commercial vehicle – up to 12 months old	✓	✗	✗
New replacement – commercial vehicle – up to 6 months old	✓	✓	✗
Incorrect grade of fuel – unlimited	✓	✓	✗
Incorrect grade of fuel – up to £2,500	✓	✓	✓
Private registration – costs incurred to replace or transfer	✓	✗	✗
Damage to trailer – up to £2,000	✓	✗	✗
Damage to trailer – up to £1,000	✓	✓	✗
Damage to trailer – up to £250	✓	✓	✓
Excess waiver for claims:			
– involving two of client's vehicles (lowest excess waived)	✓	✓	✗
– involving an uninsured third party	✓	✓	✗
– whilst vehicle in control of the motor trade	✓	✓	✗
– whilst vehicle in control of valet parking service	✓	✓	✗
– where vehicle is a total loss by fire or theft	✓	✓	✗
– where vehicle is beyond economical repair	✓	✗	✗
– where courtesy car is not utilised (up to £1,000)	✓	✗	✗
Cover for special alterations following disability – up to £10,000	✓	✗	✗
Cover for special alterations following disability – up to £5,000	✓	✓	✓
<b>SECTION 6 – COURTESY CAR</b>			
Hire car upgrade – up to £5,000	✓	✗	✗
Hire car upgrade – up to £4,000	✓	✓	✗
Small hatchback as standard	✓	✓	✓
<b>SECTION 8 – LOSS, THEFT OR BREAKAGE OF KEYS</b>			
Cover – unlimited	✓	✓	✗
Cover – up to £1,000	✓	✓	✓
Cover for electronic garage door key	✓	✗	✗
Excess waiver	✓	✓	✗
<b>SECTION 10 – PERSONAL BELONGINGS</b>			
Cover – up to £1,000	✓	✓	✗
Cover – up to £500	✓	✓	✓

## SECTION OF COVER

## SYMPHONY

## EVOLUTION

## SIMPLICITY

## SECTION 11 – MEDICAL EXPENSES

Hospital expenses – up to £100 per day

✓

✓

✗

Hospital expenses – up to £50 per day

✓

✓

✓

## SECTION 13 – EMERGENCY OVERNIGHT / TRAVEL EXPENSES

Overall limit – up to £1,200 per incident

✓

✗

✗

Overall limit – up to £250 per incident

✓

✓

✓

Costs per person – up to £150

✓

✗

✗

Costs per person – up to £100

✓

✓

✗

Costs per person – up to £50

✓

✓

✓

Limit for being away from home – 25 miles

✓

✗

✗

Limit for being away from home – 20 miles

✗

✓

✓

## SECTION 14 – FOREIGN TRAVEL

Cover – unlimited within territorial limits

✓

✗

✗

Cover – 90 days per policy period

✓

✓

✓

## SECTION 18 – CAR JACKING

Cover – territorial limits

✓

✗

✗

Cover – UK

✓

✓

✓

Limit – up to £7,500

✓

✗

✗

Limit – up to £5,000

✓

✓

✓

## SECTION 20 – NO CLAIM BONUS

No claim bonus unaffected by claim for:

– in-vehicle entertainment and navigation equipment

✓

✗

✗

– loss, theft or breakage of keys

✓

✗

✗

## SECTION 24 – MOTOR LEGAL PROTECTION

Limit – up to £100,000

✓

✗

✗

Limit – up to £50,000

✓

✓

✓

## GENERAL CONDITIONS

Cancellation of policy – pro-rata refund

✓

✗

✗

Cancellation of policy – short period rates

✗

✓

✓

Should you have any queries about this or any other aspect of the Family Motor Fleet Collection, please contact one of our Portfolio underwriters on **0333 4567 002** or email [motor@oak-underwriting.com](mailto:motor@oak-underwriting.com).



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