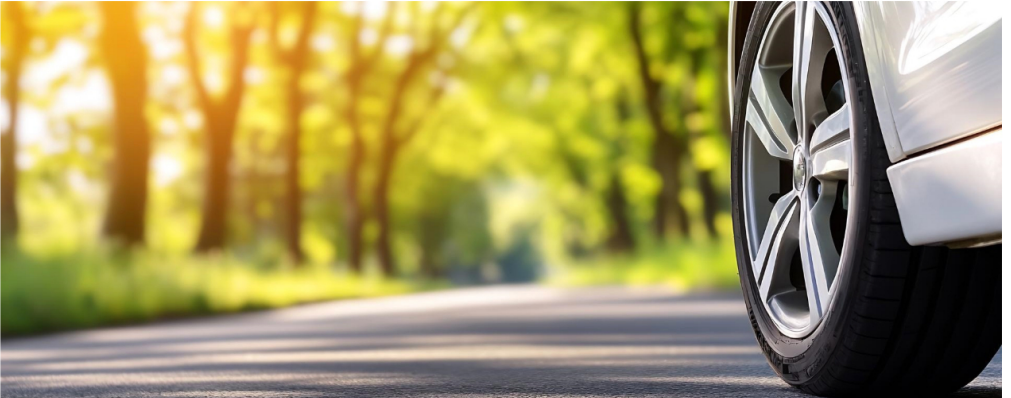




Welcome to Darwin's August Newsletter

School may be out for the Summer, but it isn't time to hang up the blazer and tie just yet. Because we've got a little bit of homework for you – a chance to refresh your knowledge on your car insurance! After all, insurance is often known for its complicated language, confusing acronyms and baffling jargon. So, we've created this handy cheat sheet, to help you understand everything you need to know.



Comprehensive Cover - a quick explanation

Let's start with the essentials. At Darwin, we keep things simple: we only offer comprehensive car insurance. That means your policy includes cover against damage to your own car, including incidents caused by others and events outside your control—like theft or fire. We offer three levels of comprehensive cover: Standard, Gold and Platinum.

Please check your policy booklet to understand what you're covered for. [Darwin Policy Booklet](#)

Common Insurance Terms—Made Simple

We've already covered what "comprehensive" means—so let's break down some of the other terms you might come across in your policy. No jargon, no fuss.

Courtesy Car

This is a temporary car you can use while your own is being repaired by one of our approved garages. It's usually a small hatchback or similar, and it's subject to availability. A Courtesy Car is included as standard on the policy, remember to check your policy booklet to understand what you're covered for.

Motor Legal Protection

If you're involved in an accident that wasn't your fault, this cover helps with the legal costs of trying to recover money from the person responsible. It's included with our Gold and Platinum policies, or you can add it to our Standard cover.

Liability

Being "liable" means you're the one who must take responsibility—usually because the law says so. In insurance terms, it means you're considered at fault and may need to cover costs related to the incident.

Personal Belongings

If your clothes or other personal items are damaged or stolen from your car during an accident, fire, or theft, we'll pay up to a set amount to help replace them. The exact limit depends on your level of cover.

Excess

This is the amount you'll need to pay towards a claim. For example, if your car is being repaired, you'll usually pay the excess directly to the garage. You can find your excess amount in your policy documents.

No Claims Discount

If you haven't made any claims during your policy year, you'll get a discount when you renew. The longer you go without claiming—up to a certain number of years—the bigger the discount. Just keep in mind, even with a discount, your renewal price might still change.

Coverage Limit

The maximum amount your insurer will pay for a claim. Anything above this limit would not be covered by your policy.

Exclusions

These are specific situations or types of damage that your policy doesn't cover. Always check your policy booklet to see what's excluded. Terms and conditions will apply to any insurance policy, so always check your policy documents to see what is, and what isn't, covered.



Our uninsured driver promise

What's an uninsured driver? Put simply, it's a driver who doesn't have insurance.

If an uninsured driver hits you, try not to panic. Our uninsured driver promise means that if you make a claim for an accident that is not your fault and the driver that hits your car is not insured, you will not lose your No Claims Discount with us and we'll cover your excess.

All we'll need from you is the registration number, make and model of the other car, plus the other driver's details (if possible) so you can make a claim.

It also helps us to confirm who is at fault if you can get the names and addresses of any independent witnesses, if available!

