

How accident management features compare

Provider	Product	Helplines	Rescue cover	Rescue cover basis	Accident transport	Maximum hotel expenses	Courtesy	Class of	Courtesy	Enhanced	Total loss	Total loss car	Repairs	Repairs G'te
AA	Car Insurance (Non Members)	yes	service	repairer/home	yes	£0	standard	small hatchback	during repair	no	no	0	no	0
Admiral	Motor Insurance	yes	service	repairer	no	£0	standard	not defined	during repair	no	optional	21	all	3
Advantage Insurance Company	Car Insurance	yes	no	not applicable	no	£0	optional	small hatchback	during repair	no	no	0	no	0
Age Concern	Private Car Insurance	yes	service	repairer	yes	£75	standard	small hatchback	during repair	no	no	0	all	3
AIG Direct	Motor Insurance	yes	cost	repairer	yes	£0	standard	small hatchback	during repair	no	no	0	all	3
Alfa Romeo Motor Insurance	Motor Insurance	yes	cost	cost	no	£0	standard	not defined	during repair	no	no	0	no	0
Allianz	Horizon	yes	cost	cost	no	£0	standard	small hatchback	during repair	no	no	0	all	3
American Express	Motor Insurance	no	cost	cost	no	£0	standard	not defined	during repair	no	no	0	no	0
Ansva	Private Car	yes	cost	cost	no	£150	standard	not defined	during repair	no	no	0	no	0
Argos	Car Insurance	yes	cost	cost	no	£0	standard	not defined	during repair	no	no	0	no	0
ASDA	Car Insurance	yes	cost	repairer	no	£0	optional	small hatchback	14 days	no	optional	14	no	0
Audi Insurance	Annual Car Insurance	yes	cost	repairer	yes	unlimited	standard	medium hatchback	during repair	no	standard	14	all	3
AXA Insurance	Convy	yes	cost	cost	no	£0	standard	not defined	during repair	no	no	0	all	3
Barclays	Motor Insurance	yes	service	repairer	yes	£0	optional	small hatchback	during repair	optional	no	14	all	3
Bell	Motor Insurance	yes	service	repairer/home	no	£0	standard	not defined	during repair	no	optional	21	no	0
BMW Insurance	Motor Insurance	yes	service	repairer	no	£0	standard	not defined	during repair	no	no	0	all	3
Brit Insurance	Private Car Insurance	yes	no	not applicable	no	£0	standard	small hatchback	during repair	no	no	0	all	1
Budget Insurance Services	Private Car Policy	yes	cost	cost	no	£0	standard	not defined	during repair	no	optional	7	all	3
Chaucer Insurance	Mota-Marque	yes	cost	cost	no	£0	standard	small hatchback	during repair	no	no	0	all	3
Chrysler	Motor Insurance	yes	service	repairer	no	£150	standard	small hatchback	during repair	no	no	0	no	0
Churchill	Car Insurance	yes	service	repairer	yes	£90	standard	small hatchback	during repair	optional	optional	28	all	5
CIS	Motor Car Insurance	yes	service	repairer/home	yes	£280	standard	not defined	during repair	no	no	0	no	0
Cornhill Direct	Motor Insurance	yes	service	repairer	yes	£250	standard	small hatchback	during repair	no	optional	14	all	2
Debenhams	Motor Insurance	yes	cost	cost	no	£0	standard	not defined	during repair	no	optional	2	all	3
Dial Direct	Private Car Policy	yes	cost	cost	no	£0	standard	not defined	during repair	no	optional	7	all	3
Diamond	Motor Insurance	yes	service	repairer/home	no	£0	standard	not defined	during repair	no	optional	21	all	3
Direct Line	Private Car Policy	yes	service	repairer	yes	£250	optional	small hatchback	14 days	no	optional	14	all	5
easyMoney.com	Motor Insurance	yes	no	not applicable	no	£0	cost	not applicable	no	no	0	0	0	0
Ecar	Car Insurance	yes	cost	cost	no	£0	standard	not defined	during repair	no	no	0	no	0
Elephant.co.uk	Private Car Insurance	yes	service	repairer	no	£0	standard	not defined	during repair	no	optional	21	all	3
Endsleigh	Motor Insurance	yes	service	repairer	yes	£0	standard	medium hatchback	during repair	no	no	0	all	5
Ensign	Private Car	yes	cost	cost	no	£0	standard	small hatchback	during repair	no	no	0	no	0
Equity Red Star	Private Car	yes	cost	cost	no	£0	standard	not defined	during repair	no	no	0	all	3
Equity Red Star	Sapphire	yes	cost	cost	no	£0	standard	not defined	during repair	no	no	0	all	3
Eura	Motor Insurance	yes	service	repairer	no	£100	standard	small hatchback	during repair	no	no	0	all	3
First Alternative	Standard Car Insurance	yes	cost	cost	no	£100	standard	small hatchback	during repair	no	no	0	all	5
First Direct	Motor Insurance	yes	cost	cost	no	£0	standard	small hatchback	during repair	no	optional	21	all	3
Ford Insure	Motor Insurance Policy	yes	service	repairer	yes	£150	standard	small hatchback	during repair	no	standard	21	all	3
Fortis	Motor Guard	yes	service	repairer	yes	£250	standard	small hatchback	during repair	no	no	0	all	3
Groupama	Optima Car	yes	cost	cost	no	£100	standard	small hatchback	during repair	no	no	0	all	3
Hallifax	Car Insurance	yes	cost	cost	no	£80	standard	small hatchback	during repair	no	no	0	all	5
Haslings Direct	Car Insurance (Advantage)	yes	no	not applicable	no	£0	no	not applicable	no	no	0	0	0	0
Highway Insurance	Choice Private Car	yes	cost	cost	no	£0	standard	small hatchback	during repair	no	optional	14	all	3
Honda	Hondacare Insurance	yes	cost	repairer	no	unlimited	standard	medium hatchback	during repair	no	standard	4	all	3
HSBC	Car Insurance	yes	cost	repairer	no	£0	standard	not defined	during repair	no	no	0	all	2
HSBC Insurance (UK) Ltd	Corinthian	yes	service	repairer	no	£0	standard	not defined	during repair	no	no	0	all	2
ibuyeco	Car Insurance	yes	cost	repairer	no	£0	standard	not defined	during repair	no	optional	2	all	3
Insure.co.uk	Motor Insurance	yes	cost	cost	no	£0	standard	not defined	during repair	no	no	0	all	1
Jaguar Insurance	Motor Insurance	yes	service	repairer	yes	£150	standard	small hatchback	during repair	optional	standard	21	all	3
KGM Motor Insurance	Private Car Insurance	yes	cost	cost	no	£0	standard	small hatchback	during repair	no	no	0	all	3
Kwik-Fit	Private Motor	yes	service	repairer	no	£0	standard	not defined	during repair	no	no	0	all	3
Land Rover Insurance	Motor Insurance	yes	cost	cost	yes	£150	standard	not defined	during repair	no	standard	2	all	3
Landmark Insurance	Motor Insurance	no	cost	cost	no	£0	no	not applicable	none	no	no	0	no	0
Lexus Insurance	Motor Insurance	yes	service	repairer	yes	£150	standard	not defined	during repair	no	standard	2	bodywork	unlimited
Link Insurance	Standard	yes	cost	cost	no	£0	standard	small hatchback	during repair	no	no	0	all	3
Lloyds TSB	Car Insurance	yes	cost	cost	no	£80	standard	not defined	during repair	no	no	0	all	5
Liv	Motor Insurance	yes	service	repairer	yes	£400	optional	small hatchback	during repair	no	optional	14	all	3
Markerstudy	Motor Insurance	yes	cost	cost	no	£200	standard	not defined	during repair	no	no	0	all	5
Marks & Spencer	Car Insurance	yes	service	repairer	yes	£500	standard	not defined	during repair	no	standard	2	all	3
Masterquote	Car Insurance	yes	cost	cost	no	£0	standard	not defined	during repair	no	no	0	all	3
Mazda Motor Insurance	Motor Insurance	yes	no	not applicable	yes	unlimited	standard	small hatchback	during repair	no	standard	5	all	3
Mercedes Benz Insurance	Motor Insurance	yes	service	repairer	no	£150	standard	small hatchback	during repair	optional	optional	18	all	3
Mini Insurance	Mini Cover	yes	cost	cost	no	£0	standard	not defined	during repair	no	no	0	all	3
Mitsubishi Insurance	Motor Insurance	yes	cost	cost	no	£0	standard	not defined	during repair	no	no	0	all	0
MMA Insurance	Standard Motor	yes	service	repairer	yes	£250	standard	not defined	during repair	no	no	0	all	3
More Th>n	Car Insurance	yes	cost	cost	no	£250	standard	small hatchback	during repair	no	no	0	bodywork	unlimited
MRL Insurance Direct	Car Insurance	yes	cost	cost	no	£0	standard	small hatchback	during repair	no	no	0	all	unlimited
Nationwide Building Society	Motor Insurance	yes	cost	cost	no	£100	standard	not defined	during repair	no	no	0	all	5
NatWest	Car Insurance	yes	cost	cost	yes	£0	standard	not defined	during repair	no	no	0	all	3
NFU Mutual	Car Policy	yes	cost	cost	no	£200	standard	small hatchback	during repair	optional	standard	14	all	3
NIG	Sovereign	yes	cost	cost	no	£0	standard	not defined	during repair	no	no	0	all	5
Norwich Union	Private Car	yes	service	repairer	yes	£0	standard	small hatchback	during repair	optional	standard	14	all	3
Norwich Union Direct	Motor Insurance	yes	service	repairer	yes	£0	optional	small hatchback	during repair	optional	optional	14	all	3
Pearl	Car Insurance	yes	cost	cost	no	£0	standard	not defined	during repair	no	no	0	no	0
Peugeot Insurance	Motor Insurance	yes	cost	cost	no	£0	standard	not defined	during repair	no	no	0	all	3
Post Office Ltd	Private Car Policy	yes	cost	cost	no	£0	standard	not defined	during repair	no	optional	2	all	3
Privilege	Motor Insurance	yes	service	repairer	no	£250	standard	small hatchback	during repair	optional	optional	14	all	5
Provident Insurance	Standard	yes	cost	cost	no	£0	standard	not defined	during repair	no	no	0	all	3
Prudential	Car Insurance	yes	cost	cost	no	£80	standard	not defined	during repair	no	no	0	all	5
Quinn-Direct	Car Insurance	yes	cost	cost	no	£100	standard	not defined	during repair	no	no	0	no	0
RAC Direct Insurance	Car Insurance	yes	service	repairer	yes	£0	optional	small hatchback	during repair	optional	optional	14	all	3
Renault Insurance	Motor Insurance	yes	cost	cost	no	£0	standard	not defined	during repair	no	no	0	no	0
Roland Smith Ltd	Motor Insurance	yes	service	repairer	yes	£150	standard	small hatchback	during repair	optional	standard	14	bodywork	unlimited
Royal & SunAlliance	Drive	yes	service	repairer	yes	£100	standard	not defined	during repair	no	standard	2	all	unlimited
Royal Bank of Scotland	Car Insurance	yes	cost	cost	no	£0	standard	not defined	during repair	no	no	0	all	3
Sabre	Car Insurance	yes	cost	cost	no	£0	standard	not defined	during repair	no	no	0	no	0
Saga	Private Motor Insurance	no	cost	cost	no	£300	standard	not defined	14 days	no	optional	21	all	3
Sainsbury's Bank	Standard Car Insurance	yes	cost	cost	no	£200	standard	small hatchback	during repair	no	no	0	all	5
Screentrade	Car Insurance	yes	cost	cost	no	£80	standard	not defined	during repair	no	no	0	all	0
Seat	Annual Car Insurance	yes	cost	repairer	yes	unlimited	standard	medium hatchback	during repair	no	standard	14	all	3
Service	Motor Insurance	no	cost	cost	no	£0	no	not applicable	none	no	no	0	no	0
Shelias Wheels	Standard Car Insurance	yes	cost	cost	no	£200	standard	small hatchback	during repair	no	no	0	all	3
Simple Cover	Car Insurance	yes	service	repairer	no	£0	optional	small hatchback	during repair	no	optional	14	all	3
Swiftcover.com	Car Insurance	yes	no	not applicable	no	£0	optional	small hatchback	14 days	optional	optional	14	all	5
Tesco	Motor Insurance	yes	service	repairer	no	£0	optional	small hatchback	14 days	no	optional	14	all	3
Tesco	Value Motor Insurance	yes	service	repairer	no	£0	no	not applicable	none	no	no	0	all	1
The Green Insurance Company	Motor Insurance	yes	service	repairer	yes	£250	standard	small hatchback	during repair	no	optional	14	all	3
Towergate Risk Solutions	Wheels Private Car	yes	service	repairer	no	£0	standard	not defined	during repair	no	no	0	all	3
Toyota Insurance	Motor Insurance	yes	service	repairer	yes	£150	standard	not defined	during repair	no	standard	2	all	3
Vauxhall Motors	Motor Insurance	yes	cost	cost	no	£0	standard	not defined	during repair	no	no	0	all	3
Virgin	Car Insurance	yes	cost	cost	no	£0	standard	small hatchback	during repair	no	no	0	all	3
Volkswagen Insurance	Annual Car Insurance	yes	cost	repairer	yes	unlimited	standard	small hatchback	during repair	no	standard	14	all	3
Volvo Owners Insurance	Motor Insurance	yes	cost	cost	yes	£250	standard	not defined	during repair	no	standard	2	all	3
yesinsurance.co.uk	Car Insurance	yes	cost	cost	no	£0	standard	not defined	during repair	no	optional	2	all	3
Yorkshire Building Society	Private Car Policy	yes	service	repairer	yes	£150	standard	not defined	during repair	no	standard	2	all	3
Zenith Insurance Plc	Private Car Insurance	yes	cost	cost	no	£0	standard	not defined	during repair	no	no	0	all	3
Zurich	Car Solutions	yes	service	repairer	yes	unlimited	standard	small hatchback	during repair	no	standard	4	all	3