



**T&R Direct**  
Insurance services

# Types Of Motor Cover

T&R Direct Article

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## **1. Third Party Only (TPO) (Minimum Insurance Cover)**

Covers liability to third parties i.e. claims made by third parties, against you, for bodily injury or damage to their property.

## **2. Third Party Fire & Theft (TPF&T)**

This covers you if other people claim against you for injury or damage to their car or property, and if your car is stolen or damaged by fire.

## **3. Fully Comprehensive**

As Third Party Fire and Theft plus accidental damage to your personal effects, medical expenses and personal accident.

And that's not all:

- 24 Hour Accident Helpline – expert help and advice at any time
- 24 Hour Windscreen Helpline if your windscreen is smashed
- Windscreen Repair for damaged windscreens (Comprehensive only)
- Legal Protection (optional) - to recover your uninsured losses