

5 Star Car Insurance Factsheet

★ Defaqto Star Ratings – Car Insurance

Defaqto Star Ratings for car insurance are based on our **independent, expert** analysis of the 44 most important features to you the consumer, out of over 130 in total. These are grouped into five categories: policy cover, accident management, policy terms, customer helplines and add-on benefits.

Our **experts** analyse the market, which comprises of over 230 insurance policies, and then set benchmarks for a 1-5 scoring system for each of the 44 features. Usually the more comprehensive a policy is the more points it will score; the overall score is then calculated to give the product a rating from 1-5 Stars.

In addition to achieving a high number of points in all of the criteria, to achieve a 5 Star Rating the policy must exceed the benchmark for each of the 'core criteria' below. If a policy fails any core criteria test it will automatically be given a lower Star Rating.



🔍 Core criteria

Windscreen replacement cover must be included	✓	At least £150 of cover for personal belongings must be included	✓
Ability to include cover for a courtesy car must be available, and the courtesy car must be provided for the duration of any accident repairs	✓	At least £500 of cover for theft of keys must be included	✓
No Claims Discount Protection must be available	✓	Any excess for windscreen repair claims must be less than £30	✓
Must at least cover the loss of no claims discount or excess in the event of an accident with an uninsured driver	✓	Must provide a service that rescues passengers following an accident	✓
New car cover must apply for the first 12 months or longer of a car's lifetime	✓	A 24 hour emergency helpline must be provided	✓
Amount of damage before new car cover applies must be less than 60% of the car's value	✓	All repairs to your vehicle must be guaranteed , and the guarantee must last 3 years or more	✓

✔ All criteria

Criteria are given a score from 1-5, where 5 is the highest and 1 is the lowest, based on how this policy compares to the rest of the market.

Policy cover	Accident management	Policy terms	Add-ons
Limits on claims payouts	Services for when cars are damaged or stolen	Limitations/excesses applied to claims	Access to important policy add-on products
Personal belongings cover	Maximum overnight hotel expenses	Excess for inexperienced drivers	Legal expenses cover
Windscreen replacement limit	Car rescue cover	Excess for windscreen repairs	Legal expenses limit
Manufacturer fitted audio equipment	Car rescue cover service	New car cover mileage limit	Availability of breakdown cover
Manufacturer fitted satnav cover	Transport after an accident	Cancellation refunds in year 1	
Child car seat cover	Transport destination following an accident	Cancellation refunds in year 2	
Standard cover for loss of keys	Payment for alternative transport	Excess for drivers under 21	
Maximum cover for loss of keys	Courtesy car provided	Excess for drivers aged 21-24	
Standard cover for theft of keys	Type of courtesy car	Excess for windscreen replacement	
Maximum cover for theft of keys	Length of courtesy car period	New car cover period	
No claims discount protection	Courtesy car guarantee	Helplines	
Guaranteed no claim discount	Enhanced class of courtesy car	Emergency helpline	
Uninsured driver benefit	Total loss courtesy car	Legal helpline	
Vandalism promise	Total loss courtesy car period		
Annual foreign use limit	Repairs guarantee		
Min % damage for new car replacement	Repairs guarantee period		

