

# T&R Direct Insurance



## Types of Cover

### 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

These tips are for information only. They do not form part of a policy or contract of insurance.