

V8 product review – classic car insurance cover for an MGBGTV8

Comparative quotes for an MGBGTV8

Vehicle: standard Factory MGBGTV8 with no material modifications

Cover: comprehensive cover (social and domestic use only) with limited mileage of 2,500 miles pa, an agreed value of £10,500 and a requirement that the car is garaged overnight at the insured's address.

Insured: male age 63, retired, no claims in the last five years, clean licence, 60%/9 years NCB and co-insured spouse with no claims in the last five years and a clean licence. Risk area: London SW14.

Quotes from	Excess £	W/screen glass excess £	Quote service rating	Premium pa £	Insurer	See note below
Adrian Flux	100	70	9.7	123	Chaucer	1
Carole Nash	100	70	10.0	113	Chaucer	2
Footman James	100	50	10.0	137	NIG	3
Heritage	100	70	10.0	131	Chaucer	4
Peart	100	70	8.7	133	Chaucer	5
Peter Best	50	None	9.9	143	Ecclesiastical	6

Notes to the individual quotes:

- Adrian Flux** – total premium quote includes breakdown and recovery cover in the UK and Mainland Europe, uninsured loss cover, overnight cover when not garaged whilst away from home. For the agreed value of the car, a set of photos is required and there is a £10 fee for processing the agreed value photos and documents which has been added to the quoted premium. There is an optional £14pa premium included in the quote for personal accident cover up to £20,000 in view of the nature of the vehicle, so the total premium net of the personal accident cover is £109pa including the £10 agreed valuation fee. Quote includes MG Car Club member discount, insurance tax, VAT and all other policy and administration fees. A discount was mentioned as available on premiums paid for other fully comprehensive cover taken out for normal daily car or cars when also insured through Adrian Flux.
- Carole Nash** – total premium quote includes breakdown and recovery cover in the UK and Mainland Europe, personal accident cover in view of the nature of the vehicle and overnight cover when not garaged whilst away from home. For the agreed value, a set of photos of the car is required. Quote includes MG Car Club member discount, insurance tax, VAT and all policy and administration fees. A discount was mentioned as available on premiums paid for other fully comprehensive cover taken out for normal daily car or cars when also insured through Carole Nash.
- Footman James** – total premium quote includes breakdown and recovery cover in the UK and Mainland Europe and personal accident cover in view of the nature of the vehicle. For the agreed value of the car an independent valuation and a set of photos are required. Overnight cover when not garaged whilst away from home is also included. Up to 35 days cover driving in Mainland Europe is also included. Quote includes MG Car Club member discount, insurance tax, VAT and all policy and administration fees. A discount was mentioned as available on premiums paid for other fully comprehensive cover taken out for normal daily car or cars when also insured through Footman James.
- Heritage** - quote includes uninsured loss cover and personal accident cover in view of the nature of the vehicle but not breakdown and recovery cover in the UK and Mainland Europe which is an extra £25pa. For the agreed value of the car a set of photos is required. Overnight cover when not garaged whilst away from home is also included. Quote includes MG Car Club member discount, insurance tax, VAT and all policy and administration fees. A discount was mentioned as available on premiums paid for other fully comprehensive cover taken out for normal daily car or cars when also insured through Heritage.
- Peart** - quote includes uninsured loss cover and personal accident cover in view of the nature of the vehicle and breakdown and recovery cover only in the UK. Overnight cover when not garaged whilst away from home is also included. For the agreed value of the car a set of photos is required. Quote includes MG Car Club member discount, insurance tax, VAT and all policy and administration fees. A discount was mentioned as available on premiums paid for other fully comprehensive cover taken out for normal daily car or cars when also insured through Peart.

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6. **Peter Best Insurance Services** - quote includes breakdown and recovery cover in the UK and Mainland Europe and uninsured loss cover. For the agreed value of the car a set of photos is required. Overnight cover when not garaged whilst away from home is also included. Quote includes MG Car Club member discount, insurance tax, VAT and all policy and administration fees. A discount was mentioned as available on premiums paid for other fully comprehensive cover taken out for normal daily car or cars when also insured through PBIS.