

V8 product review – classic car insurance cover for an MG RV8

Comparative quotes for an MG RV8

Vehicle: standard Factory MG RV8 with no material modifications

Cover: comprehensive cover (social and domestic use only) with limited mileage of 3,000 miles pa, agreed value of £13,500 and a requirement that the car is garaged overnight at the insured's address.

Insured: male age 69, 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: SL4 Windsor Berkshire.

Quotes from:	Excess £	W/screen glass excess £	Quote service rating	Premium pa £	Insurer	See note below
Adrian Flux	200	50	7.0	245	Equity Redstar	1
Carole Nash	150	50	9.0	391	Chaucer	2
Footman James	350	50	8.0	366	NIG	3
Heritage	100	70	9.0	268	Towergate	4
Peart	100	50	9.0	268	Chaucer	5
Peter Best	100	None	9.0	178	Ecclesiastical	6

1. **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. Quote includes MG Car Club member discount, insurance tax, VAT and all other policy and administration fees.
2. **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. Quote includes MG Car Club member discount, insurance tax, VAT and all policy and administration fees.
3. **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. 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.
4. **Heritage** - quote includes uninsured loss cover and personal accident cover the UK and Mainland Europe. 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.
5. **Peart** - includes uninsured loss cover and personal accident cover the UK and Mainland Europe. 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.
6. **Peter Best Insurance Services** - quote includes breakdown and recovery cover in the UK and Mainland Europe and uninsured loss cover. No retrospective fitting of a Thatcham rated immobiliser 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.