



Rated by Experts

Leading the market in  
clarity and transparency



## Contents

Overview	3
Red Line Criteria	4
Contact Fairer Finance	7

## Overview

Our product ratings use a set of 'red line' criteria to calculate an underlying score for each product, which translates to a star rating.

Products can achieve between one and five stars. The more comprehensive the product, the more likely it is to be rated highly.

To achieve a five-star rating, products must meet all of our red line criteria. We focus on core product features, and don't give extra marks for unnecessary features or optional extras.

Our current red line criteria are contained in the following pages.

We do not consider price when calculating these ratings.

## Product features included

### Red Line 1 – Flat Tyre Cover

Policies must come out and solve the issue in the event of a flat tyre. Flat tyres are a common fault that most customers would struggle to solve themselves by replacing it with their spare. Therefore, it is perfectly reasonable to expect this to be part of coverage.

### Red Line 2 – Out of Fuel Cover

Policies must come out if the customer's vehicle has run out of fuel. This is a breakdown that is simple to fix for the provider and happens to nearly a million motorists per year so it is reasonable to expect this to be covered.

### Red Line 3 – Compulsory Callout Excess

Policies must have no excess to pass this redline. Customers have paid for breakdown cover and should not have to pay excesses to access the product, especially as many breakdowns have simple fixes.

### Red Line 4 – Callouts

Policies must offer unlimited callouts. Most customers will not require multiple callouts and as policies often exclude common fault breakdowns Majority of policies offer unlimited callouts.

### Red Line 5 – Repatriation

Policies must repatriate the car back to the UK if the car is still being repaired when customers return home by other means. If the vehicle is not repaired in time customers should not be expected to have to travel back to collect it. Most policies offer this service.

### Red Line 6– Cancellation fee with cooling off period

Policies must not charge a cancellation. We understand that marketing and acquisition costs are relatively high in this sector but within the cooling off period customers should be free to change their mind without penalty. A large minority of policies have no cancellation fee.

### Red Line 7 – Pro Rata Refund

Policies must offer a pro rata refund. If customers have cancelled their policy they should expect to get a proportionate refund, they should not have to pay for a service they no longer want.

### Red Line 8 – Travel Home

Providers must provide cover for customers to travel home in the event their car is not repaired in time for their departure home date. Without this service customers would find themselves stranded abroad.

### Red Line 9 – Passenger Limit for Onward Travel

Passenger limit must be 6 or higher for onward travel. Many family cars can hold 6 passengers so in the event of a breakdown where onward travel options are exercised no one should be left behind.

### Red Line 10 – Emergency Accommodation

Policies must offer emergency accommodation as part of onward travel. If a journey cannot be completed onward travel should offer cover for accommodation to allow customers to stop and continue their journey. Providers offer onward travel as something that can be added to cover so the highest quality products will include this feature.

### Red Line 11 – Hire Car

Policies must offer a Hire Car as an onward travel option. Many journeys are inconvenient if made by public transport, especially in rural areas. Customers should always have the option of continuing the journey via car if they want to.

### Red Line 12 – Misfuel Recover

Policies must recover the vehicle in the event of a misfuel. If customers have made this mistake their breakdown cover should be able to get them to a garage to have the problem solved. Policies do not have to provide drain and flush services to meet this redline.

### Red Line 13 – Flat Battery Cover

Policies must come out and solve the issue in the event of a flat battery. Flat batteries are a common fault that are easy to solve for breakdown providers. Therefore, it is perfectly reasonable to expect this to be part of coverage.

### Red Line 14 – Key Cover if locked in vehicle

Policies must attend the vehicle in the event of keys being locked in the vehicle. Policies should include all reasons for a customer being unable to start their vehicle.

### Red Line 15 – Key Cover if lost or stolen

Policies must attend the vehicle in the event of keys being lost or stolen. Policies should include all reasons for a customer being unable to start their vehicle.

### Red Line 16 – Pre-departure Hire Car

Policies must provide a hire car for an extended period of time if a breakdown occurs in the UK before the trip is scheduled to take place. This cover ensures the customer has a vehicle to take on the trip even if a breakdown occurs in the UK. The majority of policies provide this cover.

## Contact Fairer Finance

**James Daley**

Managing Director

**Oliver Crawford**

Head of Research

[corporate@fairerfinance.com](mailto:corporate@fairerfinance.com)