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Five Crazy But Common Car Insurance Exclusions

You buy your car insurance, you glance at the policy documents, and you assume you're covered for all eventualities where your car is stolen or damaged. Think again.

Go through every detail of your policy documents. Some motor insurers will not pay out for injuries to passengers over the age of seventy-five. Often, car thieves may operate by persuading you to give them your keys of your own free will; beware, as some companies will not pay out if this has happened. A few insurers will not provide cover for damage inflicted on your vehicle as a result of "road rage". You should always consider buying gap insurance cover for your car to protect you financially should you have an accident in which your car becomes "written-off", or if you are unlucky enough to have your car stolen: this is not something which is provided as standard in the motor insurance industry.

Each and every policy will include a list of exclusions. If anything happened to you or your car which you later found out you were not covered for it would be extremely frustrating. Some of them are downright crazy. Five of the most crazy but common car insurance exclusions are:

1. Nuclear Fallout

If Britain was wiped out by a nuclear bomb and you managed to survive, you wouldn't receive a pay out from your insurer for the damage caused to your car. Standard practice amongst motor insurers is to exclude any damage caused by nuclear fallout.

This also applies to damage or destruction caused by nuclear explosion and also radioactive contamination - you will not be covered for these.

Currently this exclusion applies to policies bought from almost all the major motor insurance firms, including Admiral, Direct Line, Aviva, Churchill, Saga, Prudential, Sheila's Wheels, and Co-operative Insurance to name a few.

2. UFOs

Most car insurance firms will not pay out if your car is damaged by pressure waves from aircraft travelling at or beyond the speed of sound. Included in this is damage caused by UFOs from outer space whether sonic or supersonic.

It is unlikely that you will be covered in the event of an alien invasion causing damage to your vehicle. Aggression such as this could be deemed an act of war. Car insurance firms usually exclude cover for damage caused by war, civil war, acts of a foreign enemy, or revolution.

Currently this exclusion applies to policies bought from almost all major car insurance firms, including Direct Line, Aviva, Admiral, Churchill, Saga, Prudential, Sheila's Wheels, and LV=.

3. Car Stolen by Jealous Husband or Wife

Motor insurers will not provide cover if your car is taken without your permission by any member of your household or family. This includes your spouse or partner, your children, your parents or a lodger in your home. The exception to this rule would be if your car was reported stolen and you went to court to prosecute.

Most car insurance companies will include this exclusion in their policies.

4. Earthquakes

Fortunately for us Brits, the UK is not prone to earthquakes or tremors. However, were the worst to happen and the ground opened up and swallowed your car, or even if a less violent earthquake shattered your windscreen, it's

probable that your insurer would refuse to pay out.

A small but significant number of [car insurance](#) firms do not cover for damage caused by earthquakes. One insurer with this exception which comes to mind is the famous sea-farer. Other insurers who refuse cover for earthquakes include Saga, Prudential, and Sheila's Wheels.

Remember that it's not only earthquakes which could be deemed an "act of God", so do check your insurance policy wording. Breakdown insurance can be great - just as long as you are not there because of an "act of God", as specified by one particular Ladies breakdown service.

5. Blind Drivers

Unsurprisingly, there is not a single insurance firm who will provide cover for drivers who can't see. This is never stated explicitly in insurance policy documents, but insurance companies cover their backs by saying they won't pay out for claims resulting from damage caused by "unlicensed drivers".

In one instance, a blind driver with not a licence nor insurance (surprisingly!) was found to be behind the wheel of a car. In 2006, 31-year-old Omed Aziz was banned from driving for three years and given a suspended jail sentence after police caught him driving on the wrong side of the road.

This exclusion seems to apply to policies bought from almost all motor insurance firms.

It can be hard to ensure that you have the best possible cover available?Car insurance policies need to be compared for more factors than just their price. Research what's covered and what's excluded by each company you're considering. Secondly, if the level of cover you want isn't available from standard car insurance firms, consider taking out extra insurance, such as gap insurance, from a specialist insurer.

To find the exclusions to your car insurance is not too hard if you read the policy documents.

To be sure you're not hit by a nasty surprise when you need to make a claim, make some time to read through policy documents when choosing your car insurance. Check to see if there is a policy document available for you to download.

For peace of mind, you can always choose to take out extra cover such as [gap insurance](#), which will ensure you receive the full amount you paid for your vehicle if it's stolen or written off. Please note that the exclusions mentioned in this article are subject to change at any time and may no longer apply. This article is not intended to advise or recommend and should not be taken as a statement of fact. Ensure that you request all the details.