

Published based on [Top 5 Crazy Car Insurance Exclusions](#)

# Top 5 Crazy Car Insurance Exclusions

## **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.

Be sure to read your policy documents thoroughly. Some car insurance policies do not provide cover for passengers over seventy-five years of age. If your car is stolen as a result of you having been deceived into handing over your keys willingly, there is a chance that the insurer will not pay. A small number won't cover damage to your car that's caused in a road rage incident. It's common industry practice not to provide gap insurance, so if your car is written off or stolen, you won't receive the full amount you paid when you bought your car.

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. This is not only because the insurance firm will probably have been destroyed in the blast; it's because it's standard practice for motor insurance policies to exclude 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. Any damage which is caused by UFOs from outer space is included.

If you are cruising along the motorway and happen to be zapped by an alien laser beam, it is unlikely that your insurance company will pay out. As this type of aggression would be considered an act of war, this qualifies as an exclusion. 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. Spouses or partners, children, parents and lodgers are included in this. The only exception to this rule is if you report your car as stolen to the police, and prosecute the person who took your car in court.

*Most major motor insurers currently have this exclusion listed within 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.*

As well as looking out for earthquakes, remember to check your insurance policy documents for the phrase "acts of God". Sheila's Wheels breakdown service, for example, cannot be held liable if they leave you stranded by the roadside because of an "act of God".

## **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".

No licence or insurance was no obstacle for one blind driver who got behind the wheel anyway. 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.

*Policies bought from almost all of the major car insurers include this exclusion.*

How do you make sure you've got the best possible insurance cover for your car? 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.

In most policy documents, a proper read will reveal the car insurance exclusions.

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. You should be aware that the exclusions mentioned may not still be in place as insurers can change these at any time. This article is not intended to advise or recommend and should not be taken as a statement of fact. Be sure to obtain the full details from your insurer.