

Published based on [Five Crazy But Common Car Insurance Exclusions](#)

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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. Injuries to passengers over the age of seventy-five will not be covered by some motor insurers. Your insurance company may not pay out if you have willingly given your keys to a thief through deception or trickery. There are some insurers who will not cover your car for damage caused as a result of a "road rage" incident. 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. Nuclear fallout is a standard exclusion to be found in motor insurance policies.

Neither will you be compensated for damage caused by nuclear explosions or radioactive contamination.

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. Sonic and supersonic UFOs may cause damage, and this is included in the exclusion.

Don't expect your insurer to pay out in the event of your car being damaged by an alien laser beam. 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. Spouses or partners, children, parents and lodgers are included in this. If you report the car as stolen, and go on to prosecute in court, this rule does not apply.

This exclusion currently applies to motor insurance policies purchased from most of the major insurers.

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.

Almost all policies purchased from major automotive insurers carry this exclusion.

How do you go about finding the insurance cover that is best for you and your vehicle? Firstly, don't simply commit yourself to the insurer with the cheapest quote. Research what's covered and what's excluded by each company you're considering. Secondly, if the level of cover you require isn't available from your household name 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. 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. Be sure to obtain the full details from your insurer.