Mainline cover		
Car cover	 Comprehensive Chilli Theft & write-off Third party, fire & theft Third party only 	
Motorbike cover	 Comprehensive Third party & theft Third party only Theft only 	
Home contents cover	ComprehensiveFire & fury	
Buildings cover	Comprehensive	





Insurance that can be taken on its own. Non-mainline insurance = can be added to it.

Mainline cover

Non-mainline cover	
Trailer cover	Comprehensive
Caravan cover	Comprehensive
Watercraft cover	Comprehensive
Portable possessions cover	Comprehensive
Personal accident cover	Comprehensive



Insurance that can't be taken on its own, but can be added to mainline insurance.

= Not-mainline cover

Stand-alone cover		
Car warranty cover	Cover limit depends on car value	
Bling cellphone cover	Brand-newLike-newScreen-fix	
Bicycle cover (only applicable to bicycles bought at Cycle Lab) - R1 insurance		
Code red cover		



Insurance that can be taken on its own, but can't be added to non-mainline insurance.

= Stand-alone cover

Car cover					
Optional cover	Comprehensive	Chilli	Theft & write-off	Third party, fire & theft	Third party only
Car hire	~	~	×	~	×
Credit shortfall	If financed	If financed	×	×	×
King's cab	~	~	×	~	~
Tyre & rim	~	~	×	~	~
Scratch & dent	~	~	×	×	×
Little dings & tyre things	~	~	×	×	×
Specified accessories	~	~	\checkmark	~	×
Specified radio	~	~	~	~	×
R1 insurance for your bike, golf clubs or hearing aid	~	×	×	×	×
Assist	Comprehensive	Chilli	Theft & write-off	Third party, fire & theft	Third party only
Roadside assist	~	~	×	×	×
Medical assist	~	~	~	×	×
Accident assist	~	~	~	×	×

Motorbike cover				
Optional cover	Comprehensive	Third party & theft	Third party only	Theft only
Car hire	\checkmark	~	×	~
Credit shortfall	If financed	×	×	×
Specified accessories	~	~	×	\checkmark
R1 riding gear	~	×	×	×
Assist	Comprehensive	Third party & theft	Third party only	Theft only
Roadside assist	~	×	×	×
Medical assist	~	×	×	×
Accident assist	~	×	×	×

Home contents & buildings cover				
Assist Comprehensive		Fire & fury (home contents only)		
Home assist	✓	~		