

## Motor

### Summary of change

Changes to the policy

The following tables show the key differences between our new policy wording and our previous wording.

This is a summary of the changes only. You should refer to the schedule and policy wording for the full description of the cover in place and for confirmation of which sections of cover apply.

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### Section: General terms and conditions

Changes to 'general conditions'

**How to make a claim.** If a crime has been committed, once you have told the police you must now also provide us with a crime reference number.

**Carelessly given information.** If you acted carelessly when giving us your information and we would have charged you more premium if you had provided accurate information, we may reduce proportionately the amount we pay for a claim.

**Fraudulent claims.** If we discover any dishonesty, exaggeration or fraud, we have the right to terminate any other products you hold with us and share information about your behaviour with other organisations to prevent further dishonesty, exaggeration or fraud, and may involve the relevant authorities who are empowered to bring criminal proceedings.

**Cooling-off.** If for any reason you feel that your policy is not right for you, you can cancel your policy within 14 days of insuring with us. This was previously 15 days.

**Renewal.** If you make a claim under your policy that occurred after we sent our renewal terms, but before your renewal date, we may adjust the terms of your insurance and your renewal premium accordingly to take the claim into account. If we are unable to renew your policy, we will let you know.

**Sanctions.** We will not provide cover where the provision of such cover, would expose us to any sanction, under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America, or of any other relevant jurisdiction.

Changes to 'what is not covered'

Area of cover	Previous policy	New policy	Improvement in cover
<p><b>Communicable disease.</b> We do not cover any claim, loss, damage or liability directly or indirectly caused by, contributed to by, resulting from or in connection with any communicable disease, or fear or threat thereof, or any action taken in controlling, preventing, suppressing, responding or in any way to relating communicable disease. However, we will cover your liability to any domestic employee.</p>	Covered	Not covered	✗
<p><b>Solar weather.</b> We do not cover any claim, loss, damage or liability directly or indirectly caused by, contributed to by, resulting from or in connection with solar weather, or fear or threat thereof, or any action taken in controlling, preventing, suppressing, responding or in any way to relating solar weather.</p>	Covered	Not covered	✗

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## Section: Motor – physical damage

Changes to 'what is covered'

Area of cover	Previous policy	New policy	Improvement in cover
<b>Personal possessions.</b> We have included additional conditions where a driver's personal possessions are lost or damaged due to theft or attempted theft.	Covered	Amended	✗

Changes to 'what is not covered'

Area of cover	Previous policy	New policy	Improvement in cover
<b>Alcohol and illegal substances.</b> We previously did not cover loss or damage caused by or resulting from any driver having a blood alcohol level exceeding the limit prescribed by the United Kingdom Road Traffic Act 1988 or any similar or successor legislation or being under the influence of any illegal substance. We also do not cover you if you fail to cooperate with any drug or alcohol test under the United Kingdom Road Traffic Act 1988 or any similar or successor legislation.	Covered	Not covered	✗
<b>Wear and tear.</b> We were previously silent in the wording on misfuelling.	Not specifically covered	Covered	✓

Other important changes

<b>Special conditions, Information.</b> You must tell us, as soon as possible, if there are any changes to the information you have given us, including prosecutions or criminal convictions for any driver and any change affecting the ownership or insurable interest of an insured vehicle.
<b>Courtesy vehicle.</b> If you decide not to hire a courtesy vehicle, we will waive the excess applicable to the damaged classic vehicle or luxury vehicle if that excess is less than £6,000. Previously this amount was £4,000.
<b>How much we will pay, Salvage.</b> We no longer give you, at our discretion, the opportunity to buy Category A and Category B salvages.

## Section: Third-party motor liability

Changes to 'what is not covered'

Area of cover	Previous policy	New policy	Improvement in cover
<b>Alcohol and illegal substances.</b> We previously did not cover loss or damage caused by or resulting from any driver having a blood alcohol level exceeding the limit prescribed by the United Kingdom Road Traffic Act 1988 or any similar or successor legislation or being under the influence of any illegal substance. We also do not cover you if you fail to cooperate with any drug or alcohol test under the United Kingdom Road Traffic Act 1988 or any similar or successor legislation.	Covered	Not covered	✗

Other important changes

<b>Special conditions, Information.</b> You must tell us, as soon as possible, if there are any changes to the information you have given us, including prosecutions or criminal convictions for any driver and any change affecting the ownership or insurable interest of an insured vehicle.
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## Section: European breakdown

Changes to  
'what is covered'

Area of cover	Previous policy	New policy	Improvement in cover
<p><b>Assistance and services.</b> We previously covered you for a maximum of six breakdowns during the period of insurance. We now provide cover for an unlimited number of breakdowns.</p>	Covered	Enhanced	✓
<p><b>Misfuelling service.</b> Following misfuelling of the insured vehicle within the United Kingdom, we will arrange and pay for the removal of the fuel from the insured vehicle and deal with any fuel which is recovered and arrange for its disposal.</p> <p>However, we will not cover damage to the insured vehicle caused by misfuelling or the cost of replacement fuel.</p>	Not covered	Covered	✓
<p><b>Getting you to your destination.</b> Previously we would pay for the cost of hiring a category A vehicle. We will now pay the cost of hiring a 3 or 5 door vehicle of 1.2cc or equivalent.</p> <p>In addition to your hotel accommodation costs, we will also now pay for the cost of transporting the driver and passengers to a hotel, up to the amount shown in your schedule.</p>	Covered	Enhanced	✓

Changes to  
'special exclusions'

Area of cover	Previous policy	New policy	Improvement in cover
<p><b>Charging of electric vehicles.</b> We do not cover the cost of charging electric vehicles.</p>	Covered	Not covered	✗