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. Please also review any new or existing endorsements on your schedule, as these may have been added or amended as part of the changes to your new policy wording.

General policy changes

Changes to the layout

We have made various language and layout changes to your policy to make it clearer. We have also made changes to enhance the visual appeal of your policy. As a result, the policy may look different to your previous policy.

How to make a claim

Previously, information regarding How to make a claim under the Motor physical damage and Third party motor liability sections was contained at the end of each section. This has now been consolidated into a single section appearing towards the front of your policy. There you will find information regarding what you need to tell us about, and when, should an incident occur which may give rise to a claim under your policy.

We have also provided information regarding the additional steps that you can take to help speed up the claims process in the event of damage to your vehicle, or help defend a claim from a third party if an accident was not your fault.

Motor general terms and conditions

We have now made the Motor general terms and conditions clearer, removing any previous language that applied more in the context of a home insurance policy.

In particular, we have improved the part of the wording which explains what we need to know about, if there are changes to the information you provided when we agreed to issue the policy. You will now find a list of helpful examples of the sort of changes we need to be aware of. We have also better explained what may happen if you fail to notify us of such changes.

Section: Motor – physical damage

Changes to 'what is covered'

Area of cover	Previous policy	New policy	Improvement in cover
Increased limits of indemnity. We have increased the limits of indemnity in respect of the following covers: - **Carjacking and road rage:** increased to £50,000 (previously £5,000). - **Courtesy vehicle following theft or damage:** increased to £8,000 (previously £6,000). - **Disablement:** increased to £20,000 (previously £10,000). - **Emergency transportation costs:** increased to £1,000 for transport and £1,500 for accommodation and meals (from £500 and £1,000 respectively). - **Medical expenses:** increased to £5,000 (previously £1,000).	Covered	Enhanced	✓

- **Personal possessions:** increased to £5,000 (previously £1,000).
- **Personal accident cover:** increased to £50,000 (previously £30,000).
- **Trailers or non-motorised horsebox:** increased to £15,000 (previously £2,000).
- **Luxury vehicles, inability to drive due to ill health or injury:** increased to £5,000 (previously £2,000).

Other drivers. If you have chosen to cover 'other drivers' from outside your household to drive an insured vehicle (in addition to the named drivers stated on your schedule and certificate), the other driver must be over 25 and legally permitted to drive. Under the previous policy, they had to be over 30.	Covered	Enhanced	✓
Electric vehicles. We have added new cover in respect of electric vehicles, providing cover in the event of damage to charging cables or adapters. We will also cover the electric vehicle charging station at your address if damaged whilst plugged into an insured vehicle. Further, if you are unable to charge your electric vehicle due to a power cut lasting over 6 hours, we will pay your reasonable alternative transportation costs.	Not covered	Covered	✓
Courtesy vehicle. We now include 14 days of additional courtesy car cover if your vehicle is declared a total loss, to give you a period of time to source an alternative vehicle. Previously, our courtesy car cover ended at the point the total loss payment was settled.	Covered	Enhanced	✓
Contingent courtesy vehicle cover during scheduled maintenance. If you are provided with a courtesy vehicle by a motor trade business in the United Kingdom because an insured vehicle is undergoing scheduled servicing, maintenance, restoration or repair, we will cover such courtesy vehicle on the same basis as an insured vehicle for a maximum of 7 days. This cover only applies where insurance cover is not provided for such vehicle by the third party garage's policy of insurance.	Not covered	Covered	✓
Carjacking and road rage. This cover now includes payment towards legal representation, medical expenses or counselling if a carjacking or road rage incident places you in fear of direct physical assault. Previously, an actual physical assault had to occur.	Covered	Enhanced	✓

HISCOX

Disablement. If as a result of a covered claim, you or a driver are registered disabled, we will now give you the option to receive a payment towards the cost of purchasing a suitable replacement vehicle. Previously, the cover was limited to the cost of modifying the insured vehicle.	Covered	Enhanced	✓
Document protection cover. We will now cover the costs of repairing or replacing motor vehicle documents (such as registered keeper log books, service history and owner manuals) if they are lost or damaged due to a covered claim.	Not covered	Covered	✓
Chauffeur injury. If a driver stated on your schedule is your chauffeur, and they are unable to drive due to an injury sustained as a result of an incident covered under this section, we will pay towards the cost of securing a replacement chauffeur until they are fit to drive.	Not covered	Covered	✓
Misfuelling. If an insured vehicle is filled up using the wrong type of fuel, we will now pay the reasonable and necessary repair costs where a fuel drain and flush does not rectify the issue.	Not covered	Covered	✓
Education fees. If a member of your household is injured as a result of a covered claim and is unable to attend a fee paying school, college or university or sit examinations, we will cover the fees incurred during the period of absence, together with the fees required to take any missed examinations.	Not covered	Covered	✓
Equine and pet injury. We now cover the expenses required to treat, euthanise, cremate or bury any domestic horse or domestic pet if they are injured, or dies within 3 months, as a direct result of an incident giving rise to a claim under this section.	Not covered	Covered	✓
Motor trade and managed parking excess waiver. We will now waive the excess if the damage to your vehicle occurs whilst in the care of a third party motor trade business or managed or valet parking provider.	Not covered	Covered	✓
Multiple vehicle excess waiver. If two or more insured vehicles are involved in the same incident giving rise to a claim under this section, only one excess will apply.	Covered	Enhanced	✓
Erasing personal data. In the event of a total loss, we will now pay the cost of erasing personal data stored by an insured vehicle, including by any GPS or telecommunications software.	Not covered	Covered	✓

Windscreen recalibration. In addition to covering the repair or replacement of the windscreen, windows or sunroof glass of an insured vehicle under this section, we will pay the cost of recalibrating any windscreen mounted or integrated driver assistance system where such recalibration is required as part of that repair or replacement.	Not specifically covered	Specifically covered	✓
Criminal reward fund. At our discretion, we may now pay a third party a sum of money for information which leads to the arrest and conviction of any organisation or individual who have committed a criminal act causing a loss under this section.	Not covered	Covered	✓

Section: Third party motor liability

Changes to 'what is covered'

Area of cover	Previous policy	New policy	Improvement in cover
Other drivers. If you have chosen to cover 'other drivers' from outside your household to drive an insured vehicle (in addition to the named drivers stated on your schedule and certificate), the other driver must be over 25 and legally permitted to drive. Under the previous policy, they had to be over 30.	Covered	Enhanced	✓

Other important changes

Taking reasonable care. We have clarified the policy condition requiring you to take reasonable steps to prevent accident or injury. This includes taking steps to keep an insured vehicle in a roadworthy condition and installing any safety-critical software updates as soon as reasonably possible.