

## Motor

### Summary of change

#### Changes to the policy

(Please note this replaces classic motor insurance)

Changes to the cover

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

This is a summary of the changes only. You should refer to the policy wording for the full description of the cover in place. The limits previously shown within the policy wording are now located in the schedule.

#### All sections

Changes to 'special definitions'

New definition	Old definition
Driver	Insured person and named insured person
Other driver	Non-household member

#### Section: Motor

Changes to 'what is covered'

Area of cover	Previous policy	New policy	Improvement in cover
<b>Overseas use.</b> We will pay loss or damage to the insured vehicle anywhere within the territorial limits where the insured vehicle has spent more than six months of the previous 12 months in the UK. Previously you were required to notify us if any trip was to exceed 90 days.	Covered	Enhanced	✓
<b>Car-jacking and road rage.</b> We will pay the costs for representation, medical expenses and counselling in the event a driver, or passenger, is subject to a physical assault as a result of aggravated or attempted theft of the insured vehicle.	Not covered	Covered	✓
<b>Emergency treatment.</b> We will reimburse the cost of emergency treatment under the RTA 1988 as a result of an accident in an insured vehicle.	Not covered	Covered	✓
<b>Trailers.</b> We will pay loss or damage to trailers or non-motorised horse boxes following theft or attempted theft whether or not it is attached to an insured vehicle.	Not covered	Covered	✓

## Section: Motor and legal liabilities

Changes to 'what is not covered'

Area of cover	Previous policy	New policy	Improvement in cover
<b>Waterborne vessels.</b> Loss or damage to waterborne vessels, aircraft, hovercraft or any other vehicle not designed to run on land, unless amphibious and licensed to go on highways.	Covered	Not covered	✗
<b>Dangerous cargo.</b> Loss or damage to any vehicle the principle use of which is the transportation of dangerous cargo.	Covered	Not covered	✗

## Other important changes

Changes to 'what is covered'

### New cover

#### Motor prosecution defence and loss of licence section.

We will pay:

- your legal defence costs if you are prosecuted for an offence committed, during the period of insurance when driving an insured vehicle. you must send a copy of your summons to us within seven days of receiving it
- if you are subsequently disqualified from driving following a covered claim because:
  - you are convicted of a speeding offence under Section 89 of the United Kingdom Road Traffic Offenders' Act 1988; or
  - you have 12 or more penalty points under the United Kingdom Road Traffic Offenders' Act 1988;
 we will pay your travelling expenses for up to 52 weeks, while you are disqualified.

Please refer to the policy wording for full details of the cover provided.