

Motor

Summary of change

Changes to the policy

Changes to the cover

The following table shows the key differences between our new policy wording and our previous wording (6015 11/17).

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	Insured person and named insured person

Section: Motor

Changes to 'what is covered'

Area of cover	Previous policy	New policy	Improvement in cover
Overseas use. 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	✓
Spare parts and accessories. We will pay for spare parts, accessories and tools designed for use with an insured vehicle lost or damaged due to an accident or to fire, theft or attempted theft.	Not covered	Covered	✓
Identity fraud. We will pay your costs and expenses incurred as a direct result of identity fraud.	Covered	Not covered	✗

Changes to 'what is not covered'

Area of cover	Previous policy	New policy	Improvement in cover
Alcohol and illegal substances. Loss or damage to an insured vehicle resulting from the driver having a blood alcohol level exceeding the legal limit or under the influence of any illegal substance.	Implied condition	Not covered	✗



Changes to 'how much we will pay'

Area of cover	Previous policy	New policy	Improvement in cover
Agreed value. Where an insured vehicle is less than 24 months old at the time it is destroyed or stolen we will replace it with a new vehicle up to the amount insured. Previously this cover was restricted to vehicles that were less than 12 months old at the time of the loss.	Covered	Enhanced	✓
Extended value. Where this cover has been selected and the costs of repair exceed the amount insured we will increase the amount insured by 25% or £100,000 to cover the repair costs.	Not covered	Covered	✓