



IMPORTANT NOTICE TO POLICYHOLDERS

MOTOR

Changes to cover

As part of our annual product review process we have made some amendments to the Motor policy wording available from Private Client Group.

Please refer to the policy wording for full details.

Insurance provided by



SUMMARY OF CHANGES TO MOTOR COVER

Change	Section	Why are we making this change
Add new definition of “Electric Vehicle”	Part I – Definitions	Definition added for new Electric Vehicle cover.
Add new definition of “Insured Person”	Part I – Definitions	To be clear when referring to an Insured person who this applied to.
Definition of “Permanent total disablement” simplified.	Part I – Definitions	Clarification
Definition of “Road Rage” clarified	Part I – Definitions	Clarification
Exclude fees incurred for preparing a claim	Part II – Making a Claim	Clarification
“Personal Contract Purchase (PCP)” added to subjectivities of New Car Replacement.	Part III – Vehicle, B. Payment of a Loss, 7. New Car Replacement	Clarification
Personal registration plate cover changed so that you no longer have to show cover on the schedule and an automatic £10K of cover is included in the wording	Part III – Vehicle, C. Additional Covers, 18. Personal registration plate cover	Clarification
New cover for Pet Injury	Part III – Vehicle, C. Additional Covers, 22. Pet Injury	Increased Cover
New cover for Electric Vehicles	Part III – Vehicle, C. Additional Covers, 23. Electric Vehicles	Increased Cover
Reworded Contractual Agreements clause for better clarity	Part III – Vehicle, D.Exclusions, 16. Contractual Agreements	Clarification
New exclusion for Cyber	Part III – Vehicle, D.Exclusions, 19. Cyber Exclusion	New exclusion
Remove exclusion from Personal accident cover for intoxication and moved to exclusions section	Part IV – Third Party Liability, D. Additional Covers, 7. Personal accident cover	Clarification
Reworded Contractual Agreements clause for better clarity	Part IV – Third Party Liability, E.Exclusions, 16. Contractual agreements	Clarification

SUMMARY OF CHANGES TO MOTOR COVER

Change	Section	Why are we making this change
New exclusion for Intoxication moved from additional covers section	Part IV – Third Party Liability, E.Exclusions, 17. Driving While Intoxicated	Clarification
New exclusion for Cyber	Part IV – Third Party Liability, E.Exclusions, 18. Cyber Exclusion	New exclusion
New wording for “Data Protection” “Who we are”, “How we will use your information”, “What is our legal basis for processing your information”, “How long will your information be held for”, “What are your rights” and “How to make a complaint”	Part V – European Motor Breakdown Cover	Update
Change of Insurer from UK General Insurance Limited on behalf of Great Lakes to AmTrust Europe Limited. The company information and the privacy notice within the Motor Legal Expenses section have been updated to show the relevant information for AmTrust Europe Limited and the Definitions for ‘we, us, our’ and ‘insurer’ have been changed to specify AmTrust Europe Limited.	Part VI – Legal Expenses	Change in Insurer
Claims that come within the small claims limits are no longer excluded and the following exclusion has been removed: “d. We will not cover a claim if the estimated value of any damages for the personal injury you have suffered is below the Small Claims Limit, as defined by the Ministry of Justice in the Civil Procedure Rules Part 26.6.”	Part VI - Legal Expenses, D. Exclusions	Increase in cover due to the Civil Liability Act coming into force in April 2021
Clarifying that there is no refund in the event of fraud.	Part VII – General Conditions, 19. Our Cancellation	Clarification

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