

Amendment to Cover Notice

We have made some changes to your cover which will come into effect when you renew your policy and we have listed the key ones below. Please read this notice together with your Policy document, which details all the covers, conditions and exclusions, and keep them in a safe place for future reference. You should check the cover still meets your needs.

The specific sections of cover you have insured will be confirmed in your Statement of Insurance.

The changes include:

Definitions

We have amended or introduced the following definitions to make your cover clearer:

- Breakdown
- Covered vehicle
- Driver
- Home
- Journey
- Passenger
- Repair
- Schedule and Statement of fact have been combined and is now called Statement of Insurance
- Trailer

General

We have added or amended the following General policy conditions:

- Attendance
- Children
- Co-operation after a loss
- Currency conversion
- Notifying us of a loss
- Passengers
- Repairs
- Replacement

We have added the following new General policy exclusions:

- Computer error
- Indirect losses
- Insurable interest

Excess

- We have clarified in which circumstances your excess will apply

Vehicle cover

- We have clarified which covers apply to your policy
- Under Alternative transportation costs the limit of £3,000 has increased to £5,000

Vehicle exclusions

- Under Defective design and Mechanical or electrical fault, we have clarified that we will pay for resultant damage unless stated otherwise in your policy or unless an exclusion applies

Breakdown cover

- We now provide cover for you and your spouse or partner, if named on your certificate of motor insurance, whilst driving or occupying vehicles not shown on your Statement of Insurance
- In addition, we have changed and clarified the Breakdown cover within your policy

This cover has its own exclusions and is underwritten and administered by RAC Motoring Services and/or RAC Insurance Ltd.

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