



NOTICE TO POLICYHOLDER

We would like to bring to your attention the following changes attaching to our policy which take effect on new and renewing policies from 1 March 2019.

These changes apply to our **Commercial Vehicle** motor insurance policy.

Change of Insurer- Eridge Underwriting Agency Ltd now act on behalf of **QIC Europe Limited**. QIC are an “A” Rated Insurer and have replaced R&Q Insurance (Malta) Limited.

Windscreen excess-Windscreen excess payable by the policyholder has increased.

Section	Current Wording	New Wording From 1 March 2019
Section 4 - Glass	<p>For replacements using our approved Windscreen repairer we will settle the claim subject to a £75 excess.</p> <ul style="list-style-type: none"> For repairs using our approved Windscreen repairer we will settle the claim subject to a £15 excess. 	<ul style="list-style-type: none"> For replacements using our approved Windscreen repairer we will settle the claim subject to a £100 excess. For repairs using our approved Windscreen repairer we will settle the claim subject to a £25 excess.

Clarification of our policy conditions in relation to Fraudulent claims.

Section	Current Wording	New Wording from 1 March 2019
General Condition 3 Fraudulent Claims	N/A	<p>If you or anyone acting on your behalf makes a claim under this Policy through fraud (which includes but is not limited to concealment, misstatement or deliberately providing false information) then we:</p> <ul style="list-style-type: none"> shall not be liable to pay the claim; may recover any claim already paid that was subject to the fraud; may involve the relevant authorities to bring criminal proceedings; may cancel this Policy with immediate effect from the date the fraud was first committed by writing to your insurance intermediary and you at your last known address, which means you: will not have any cover under this Policy from any event occurring on or after the date of cancellation, and will not receive any return of premium.

Clarifying our position in relation to safeguarding your vehicle whilst left unattended

Section	Current Wording	New Wording from 1 March 2019
What is NOT covered under sections 1 & 2	Loss or damage to the vehicle if it is left unattended and the ignition key or any similar device is left in or on the vehicle and/or all doors, windows and other openings have not been closed and locked and the vehicle’s electronic or mechanical devices are not set	<p>This has been reworded with these split:</p> <ul style="list-style-type: none"> Loss or damage to the vehicle if it is left unattended and the ignition key or any similar device is left in or on the vehicle. Loss or damage to the vehicle if all doors, windows and other openings have not been closed and locked and the vehicle’s electronic or mechanical devices are not set.