



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 **Private Car and Taxi** 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.

Condition relating to number of vehicle changes within 12 months period of insurance.

Section	Current Wording	New Wording from 1 March 2019
Important Customer Information	NA	We may refuse to continue cover if you make more than three changes of car during a period of insurance and if we do continue cover you may be asked to provide evidence that you are the owner and/or registered keeper of the car.