

Premier Motor - Policyholder Notice

You must read this information to understand your cover for the next policy year

We have made some changes to the Premier Motor policy wording **ACPERHL1539_2** dated February 2017. The changes will apply from your first renewal on or after **1st February 2018**. Please ensure you read the changes carefully as they form part of your contract of insurance.

A copy of latest version of policy wording with the changes included is provided. The policy wording is also available for downloading from our website at www.homeandlegacy.co.uk.

FOR LEGAL ADVICE & ASSISTANCE (page 3)

The provider of the helpline has changed to Lawphone.

CLAIMS UNDER SECTION 3 - MOTOR LEGAL EXPENSES (page 5)

The information under the heading 'Reasonable Prospects of Success' has been revised to give greater clarity.

THE INSURER(S) & ADMINISTRATOR(S) (page 6)

The insurers/providers for sections 5 and 6 of the policy have changed.

- Section 3, Motor legal expenses is now arranged by Allianz Legal Protection, a trading name of Allianz Insurance plc.
 - Section 4, UK & European breakdown is now underwritten by AWP P&C SA and is administered in the United Kingdom by Allianz Global Assistance (a trading name of AWP Assistance UK Ltd). This section is now also headed UK & European Breakdown and Recovery.
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DATA PROTECTION - HOW WE USE YOUR INFORMATION (pages 12 to 15)

The Data Protection information has been updated under a new heading 'Fair processing notice.'

WHAT OUR WORDS MEAN - applicable for Section 3 (pages 21 and 22)

The following definitions that apply for Section 3 have been added or amended.

- **Civil case**
- **Damages**
- **Prospects of success**
- **Standard basis**
- **Territorial limit**

The Legal costs and expenses definition has been deleted and is replaced with a new definition:

- **Costs.**
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SECTION 3 - MOTOR LEGAL EXPENSES (pages 36 to 42)

Following the change of insurer this section of the policy has been updated and replaced. There is no change in the cover provided.

GENERAL POLICY EXCLUSIONS (page 48)

A new exclusion has been added, 'Disputes.'

GENERAL POLICY CONDITIONS (page 51)

The following policy conditions have been added: 'Changes during the period of insurance' and 'Disputes'.