

Please read this information carefully and keep it safe with your policy documents

We have made changes to the Premier Motor policy wording which we have summarised below. These changes apply to the document with version reference code **ACPERHL1539_4** dated **February 2019**. The changes will apply from your first renewal on or after **1st February 2020**. Please ensure you read the changes carefully as they form part of your contract of insurance.

If you would like a copy of the latest version of the policy wording, dated February 2020, with the changes included we can send or email a copy to you upon request, or you can download one from our website at: www.homeandlegacy.co.uk

THINGS WE NEED TO TELL YOU ABOUT

Page 11 - **If you cancel your policy after the first 14 days**

- 1) Additional text has been included to explain that there will not be a return premium where the amount due to you is less than £15 plus Insurance Premium Tax
 - 2) The administration fee that had applied to cover Home & Legacy's costs has been removed.
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WHAT OUR WORDS MEAN

Page 18 - The definition for "**Certificate of motor insurance**" is amended to read as follows:

"Certificate of motor insurance

The current document that proves **you** have the motor insurance required by the Road Traffic Acts to use **your vehicle** on a road or other public place. It shows who can drive **your vehicle**, and what **you** can use it for and whether **you** are allowed to drive other vehicles. The **certificate of motor insurance** does not show the cover provided."

SECTION 1 – LOSS OR DAMAGE TO YOUR VEHICLE

Page 25 - **What is covered, Courtesy Car** is improved as follows:

Courtesy and hire car

If **your vehicle** is lost, stolen or damaged and cannot legally be used, **we** will provide:

- a) a Mercedes C Class hire car, or equivalent, for the duration your vehicle is being repaired. Where **your vehicle** is stolen and not recovered, cannot be repaired or is being replaced under new car replacement, **we** will provide a Mercedes C Class hire car, or equivalent until **your** claim is settled subject to a maximum of 21 days;
- or
- b) a replacement hire car of as similar to **your vehicle** as is reasonably possible, for the duration of repair subject to an overall maximum cost of £5,000 (including VAT). Where **your vehicle** is stolen and not recovered, cannot be repaired or is being replaced under new car replacement, **we** will provide a replacement hire car as similar to **your vehicle** as is reasonably possible until **your** claim is settled, subject to a maximum of 21 days, and an overall maximum cost of £5,000 (including VAT).

If **we** do not provide **you** with a temporary replacement vehicle (subject to a maximum limit of £1,000) **we** will not apply the **excess** for **your vehicle**.

We will only provide a courtesy/hire car under this section in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man (for hire car provision within the **territorial limits**, outside of Great Britain, Northern Ireland, the Channel Islands or the Isle of Man, please refer to section 4, UK and European breakdown & recovery cover).

Page 27 - Additional cover 6, Glass damage now includes cover for the cost of windscreen recalibration.

We will pay to repair or replace damage to the glass windscreen (including the cost of windscreen recalibration), windows or sunroof of the **vehicle**. **We** will also pay to repair any scratches on the bodywork caused by broken glass, as long as there has not been any other loss or damage to the **vehicle**.

GENERAL POLICY CONDITIONS

Page 54 - The General policy condition "**Our cancellation rights**" is amended as follows:

"We may cancel **your** policy if **we** have valid reason to do so. Our valid reasons to cancel **your** policy include but are not limited to the following:

a) if **we** become aware of changes in **your** circumstances which mean that it is not possible for **us** to continue to provide cover under this policy;

b) if **you** fail to meet one or more of the terms and conditions of **your** policy, and if **we** agree with **you** that it is possible for **you** to rectify such breach(es), where **you** then do not fully rectify the breach(es) within the time period **we** specified to **you** in writing;

c) if any additional terms and conditions which **we** set out as a requirement for providing **your** insurance cover by including an endorsement (written alterations of the terms) to **your** policy have not been complied with; or where **we** have given **you** time to comply with the terms and conditions, if they have not been complied with within the time period **we** specified;

d) if premium due is not paid by the date that **we** or **your** insurance intermediary specify to **you** in writing. This includes a default of an instalment payment under any linked loan agreement;

e) if **we** reasonably suspect fraud;

f) if **we** discover that **you** misrepresented information or facts **you** gave **us** for the purpose of providing the insurance cover under this policy, for example, if **you** gave **us** information that **you** knew to be untrue or incomplete and if **we** had been made aware of such information **we** would not have entered into the insurance contract with **you**.

If **we** decide to cancel **your** policy **we** will send at least 14 days' written notice to **your** last known postal and/or e-mail address. All cover will cease from the time and date that **we** specify in that written notice.

If **we** cancel **your** policy **you** will be entitled to a refund of the premium paid, subject to a deduction for the time **you** have been covered, unless **you** have made a claim or circumstances have occurred which could result in a claim; or the reason for cancellation is fraud; and/or **we** are legally entitled to keep the premium under the Consumer Insurance (Disclosure and Representations) Act 2012. (This Act sets out the circumstances where failure by a policyholder to provide the insurer with complete and accurate information permits the insurer to cancel a policy, sometimes back to its start date and to keep any premiums paid.) **We** will not refund amounts less than £15 plus Insurance Premium Tax.

Where **our** investigations provide evidence of fraud or a serious non-disclosure **we** may cancel the policy immediately and backdate the cancellation to the date of the fraud or when **you** provided **us** with incomplete or inaccurate information. This may result in **your** policy being cancelled from the date **your** cover originally started.