

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. These changes apply to the document with version reference code **ACPERHL1539-3-0218**. The changes will apply from your first renewal on or after **1st February 2019**. Please ensure you read the changes carefully as they form part of your contract of insurance.

If you'd like a copy of the latest version of policy wording dated February 2019 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

Important Advice Information

To Report Claims (pages 3 and 4)

The telephone number for reporting of claims has been corrected to:

From the UK 0330 102 1772

From overseas +44 (0) 1483 218 431

Section 1 – Loss or damage to your vehicle

Additional cover 16 – Suspending cover (pages 29 and 30)

The requirement for you to have to return any certificate of insurance has been removed.

General Policy Conditions (pages 50 to 55)

1) Under the General policy condition **Automatic Renewal** the requirement for you to have to return any certificate of insurance has been removed.

2) The General policy condition **Fraud** is amended to:

“If **you** or anyone acting for **you**:

- i knowingly makes a fraudulent or exaggerated claim under the policy; or
- ii knowingly makes a false statement in support of a claim; or
- iii knowingly submits a false or forged document in support of a claim; or
- iv makes a claim for any loss or damage caused by your wilful act or caused with your knowledge, agreement or collusion.

Then, **we** may:

- refuse to pay **your** fraudulent claim
- recover from **you** any costs **we** have incurred relating to the fraudulent claim and any further claims notified after the date of the fraudulent act
- automatically cancel **your** policy from the date of the fraudulent act
- not allow a return of any premium paid
- inform the police of the circumstances.”