

Ultimate Motor - Policyholder Notice

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

We have made some changes to the Ultimate Motor policy wording **ACPERHL1506_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 amended 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 also now headed UK & European Breakdown and Recovery.
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DATA PROTECTION - HOW WE USE YOUR INFORMATION (pages 13 to 16)

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

WHAT OUR WORDS MEAN - applicable for Section 3 (pages 21 to 23)

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 replaced with a new definition

- **Costs.**
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ADDITIONAL COVER 6 - GLASS DAMAGE (page 27)

We have increased the limit from £500 to £1,000 when a non- approved repairer is used to repair or replace damaged glass.

ADDITIONAL COVER 21 - USING YOUR VEHICLE ABROAD (page 32)

You are no longer required to notify us on every occasion before you travel abroad with your vehicle.

ADDITIONAL COVER 23 - VEHICLE TRANSPORTATION (page 33)

We have amended the wording to explain the cover with greater clarity. We have made it clear that this cover is for vehicles in the UK. When repairs to the vehicle have been carried your vehicle will be returned to you at your home address.

We also explain that there is cover available under Section 4 - UK & European breakdown and recovery, Part E - Repatriation for vehicles outside of the UK.

HOW DAMAGE TO YOUR VEHICLE CLAIMS WILL BE SETTLED (pages 34 to 36)

We explain that we will guarantee repairs to your vehicle for a period of three years when they are carried out by a repairer we have approved. We state that if available when we repair your vehicle that the manufacturers' parts will always be used.

We also explain that if your vehicle is a total loss the excess shown on your policy schedule will not apply unless we say otherwise by endorsement.

SECTION 3 - MOTOR LEGAL EXPENSES (pages 40 to 46)

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 CONDITIONS (page 56)

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