

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. These changes apply to the document with version reference code **ACPERHL1506-3** dated **February 2018**. 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

What our words mean (page 21 and page 23)

Serbia is now included with the territorial limits definition for Section 1 and Section 3 of the policy.

Section 1 - Loss or damage to your vehicle

What is not covered (page 24)

The following exclusion is removed:

- Loss or damage caused when the vehicle is left unattended when the last person in charge of the vehicle is not shown on your certificate of motor insurance as a permitted driver.

Additional Cover 6 – Glass damage (page 27)

We have removed the £1,000 glass repair limit which applied when you do not use our approved supplier.

Please note the limit of cover for motor homes and horseboxes remains unchanged.

Additional Cover 11 – Loss of vehicle tax

This cover has been removed following the abolishment of car tax disc.

Please note that as a consequence of this change all subsequent Additional covers have been re-numbered.

Additional Cover 17 – Revocation of driving licence for health reasons

This is now Additional Cover 16.

The description of 'What is covered' is amended to:

"If **you** receive written notice that **your** driving licence has been revoked by the DVLA because of **your** ill health during the period of insurance **we** will continue your cover until the current **period of insurance** has ended. **We** will also pay towards the cost of funding alternative transport for **you** for the period of **your** incapacity or until the current **period of insurance** has ended whichever is sooner."

Additional Cover 19 – Temporary Substitution of Vehicle (page 32)

This is now Additional Cover 18.

- 1) The cover is extended to cover you for accidents.
- 2) Under 'What is not covered' all reference to hire vehicle has been changed to courtesy vehicle.

Additional Cover 23 – Vehicle Transportation (page 33)

This is now Additional Cover 22.

The description of the cover is amended as follows;

"If **you** suffer an **incident** within the United Kingdom **we** will arrange to pay the cost to transport **your vehicle** to a repairer **we** have approved or to **your** home address as noted on **your** policy schedule. **We** will return it to **you** once the repairs have been completed, if **we** have agreed to accept **your** claim following an **incident**. If **we** suspect that **your vehicle** will be declared a **total loss**, **we** will take **your vehicle** to a place where it can be stored until it can be assessed by a motor engineer."

General Policy Conditions (pages 54 to 59)

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.”