



## VanCare Notice to Policyholders

### Accredited Insurance (Europe) Limited

With immediate effect the name of Accredited Insurance (Europe) Limited is amended to **Accredited Insurance (Europe) Limited – UK Branch**.

For clarity, this change has no impact on the cover agreed with your insurance broker.

### Policy Wording Signature

The Policy Wordings now contain the signatures of the responsible people.

### Hazardous Goods Definition

To supplement the General Policy Exception 5.5. referring to hazardous goods, the following definition of hazardous goods has been added to the policy definitions section:

Hazardous Goods – means those detailed in:

- a) The Dangerous Substances (Conveyance by Road in Road Tankers and Tank Containers) Regulations 1992.
- b) The Carriage of Dangerous Goods (Classification Packaging and Labelling) and Use of Transportable Pressure Receptacles Regulations 1996.
- c) The Carriage of Explosives by Road Regulations 1996.
- d) The Approved List of Dangerous Substances as published by the Health and Safety Executive. Any other legislation of similar intent (including subsequent legislation) if applicable.

### War Exclusion

Section 5.1. of the policy wording has been updated to include the following wording:

5.1. Loss or damage or cost or expense of whatsoever nature directly or indirectly caused by, contributed to or arising from war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, insurrection or military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any Government or public or local authority

### Terrorism Exclusion

Previously, Terrorism was excluded under Section 5.1 of the policy wording. Following the aforementioned update to the Section 5.1 wording, Section 5.2 has been added to the policy and includes the following wording:

5.2. Liability for loss, damage, injury, death or any other cost or expense directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism, except as is necessary to meet the requirements of any compulsory motor insurance legislation in force within the territorial limits of this policy

#### Deliberate Acts

Previously referenced under section 5.16 of the policy wording, the general policy exception concerning deliberate acts has now been moved to section 5.17 and the wording has been updated as follows:

5.17. Any loss or damage resulting from deliberate acts by you or by a person permitted to drive.

#### Applicable Law

Under section 6.11 of the policy wording 'Law Applicable', the wording of this section has been updated to the following:

##### 6.11. Law Applicable

The law of England and Wales will apply to this policy unless you reside permanently in Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case the law applicable locally will apply.

If you have any queries regarding these changes, please contact your insurance broker.