

## CarCare Notice to Policyholders

This document highlights the significant changes to your policy which apply from your renewal date. If you have any queries regarding these changes, please contact your insurance broker.

### 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.

### 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.

### Voluntary Work

Addition of Section 4.5. to the policy wording to note the cover in place in respect of voluntary work:

This product allows use of your vehicle for Voluntary Work, for which you may receive contribution towards fuel costs, provided no profit is made as a result of the work. If profit is being made, cover under Sections 1-3 is excluded. In addition, there is no cover in force if your vehicle requires Blue Light or First Response cover.

### MOT requirement

General policy exception regarding the requirement for MOT's has been updated to include wording as below:

When there is not a valid Department of Transport test certificate (MOT) in force for your vehicle if one is needed by law. This includes if it is being driven and/or it is parked on a public road or highway.

### Electronic Communication

Wording has been updated to include that contact can be made via electronic communication methods such as email.

### Reward for early reporting of incident

Page 2 of the wording now shows how an excess saving could be made if early notification of an incident is made and certain details are provided.

SAVE up to £50 off your excess\* by reporting your incident within 4 hours

If you contact us on the Claimline number above within 4 hours of the incident and provide sufficient information to progress your claim, including the following details of all third parties involved in the incident:

- Full name
- Postal address
- Contact phone number
- Email address
- Photographic evidence of any damage caused and any passengers

\* only if you choose to make a claim and there is an excess applicable to your claim.

The following updates only apply in respect of Hybrid and Electric vehicles:

### Electric Car Batteries

Section 4.6 added to include wording as below:

If your vehicle is a total loss and you are leasing the battery from the manufacturer, we will pay you the current market value of the car excluding the battery.

If the battery is irreparable or not recovered,

we will also pay the manufacturer of your car the 'total loss' amount of the battery, as shown in your battery leasing agreement, providing it isn't covered by another insurance policy

### General Exceptions

New policy exceptions added as below in respect of hybrid and electric vehicles, confirming we will not pay for any claims arising from the following:

Any liability for injury or damage caused as a result of someone tripping over the charging cable while it is attached to the vehicle or whilst any part of the charging equipment is on public property, for example on the pavement.

Any liability for injury or damage caused as a result of fire or power surge related to or caused directly by charging equipment, whilst the vehicle is attached to it.

Any loss or damage to vehicle charging accessories unless they have been provided as standard from the manufacturer. After-market accessories are not covered.

### New Vehicle Replacement

The wording of endorsements 952, 953 and 954 have been updated to include the following:

'you are the first and only registered keeper and/or owner of the *vehicle*, the registered keeper of the *vehicle* must be in *your own name*'.

### Claim Condition – non-compliance

Point 6.1.11. has been removed as is encompassed within the Insurance Act 2015 Section 11.