

VanCare 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.

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.

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.

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