



Ongoing Ukrainian Conflict and Cover

The ongoing conflict in Ukraine is unfortunately continuing and we would like to take this opportunity to confirm our position in respect of providing wider cover under our motor and home policies (BDCarcare, BDVanCare and BDHomeCare Products).

Motor Policies

We will follow the ABI Guidance in providing cover where policyholders are volunteering with charity work to aid the Ukraine humanitarian crisis, in accordance with the ABI volunteer driving commitments. There is no need to contact us in these circumstances and cover will not be impacted.

The limits to this are noted below to avoid any confusion:

- Any 'work' must be charitable and voluntary and there must not be any form of profit from the activities (fuel money is acceptable as long as they are not deemed to be profiting, as per Government rules on petrol allowances).
- Our policies provide cover for use in the EU for a limited period and whilst it is unlikely that this period would be exceeded, policyholders should be made aware of this limitation.
- Policyholders intending to make trips of this nature should also be reminded that their policy is based on an anticipated annual mileage and that they should seek to amend this if it will now be exceeded.
- Crossing the border into Ukraine would remain unacceptable and outside of policy limits.
- The above apply equally to all Car Care and Van Care policies.

Household Policies

The UK Government has agreed to support the placement of Ukrainian families who are refugees in households where they have been welcomed. We have agreed to support this initiative and any families placed in this way will be treated as if they were members of the family as defined in our policy wording. To avoid doubt we will not consider them to be 'tenants or paying guests'.

You do not need to inform us if this and policy cover will not be impacted. This applies for the first 12 months of any refugees living with you, including when your policy is due for renewal. After 12 months, if any refugees are still living with you, then you should tell us when you next renew your policy.