

QBE European Operations

Motor Fleet. Giving you the advantage

Notice of Change

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MOTOR FLEET INSURANCE POLICY NOTICE OF CHANGE

Significant Policy Changes

Your policy has been revised as a response to a need to update, improve and/or clarify cover. The undernoted summarises the changes relating to this revision as it impacts the standard policy form and reflects the updated policy wording.

Current – new version changes to your policy – PFLT011221

The following is a summary of the key changes to your revised policy, but this summary will not reflect any variations or modifications to the policy which are specific to you; these will be confirmed by the schedule attaching to your policy.

Policy guide

We now have a 'Policy Guide' at the start of the policy, in place of the 'Introduction' to help you understand your policy. We have:

- explained the structure of the policy
- provided a guide to navigation of the policy
- reminded you to report accidents as quickly as possible, regardless of blame

General Definitions

'Definitions' has now become 'General Definitions'. We have re-worded this and added extra definitions. We have:

- added definitions for 'Additional Vehicle Technology', 'Advanced Driver Assistance Systems', 'Nuclear Hazards', 'Vehicle Computer System', and 'Virus'
- amended the definition of 'Damage' to clarify that this includes damage to the 'vehicle computer system'
- updated the definition of 'Terrorism'
- expanded the definition of 'Trailer' to clarify that the trailer must be constructed for the purpose of being towed

Section A – Your legal liability to others

We have:

- included cover where the liability arises from failure of or unlawful or unauthorised interference with the 'Vehicle Computer System' (newly defined as above)
- highlighted the extent of cover provided to others
- clarified your entitlement to reasonable and necessary Legal Defence costs cover, which we will pay once you have our written consent

Section B – Damage to your vehicle

We have:

- added cover for misfuelling of your vehicle
- added cover for leased or hired vehicle batteries for electric cars
- added cover for replacing child car seats up to £100
- extended the 'New for old' cover to include vehicles up to 7.5-ton GVW and to vehicles where the cost of repair exceeds 50% of the vehicle
- amended the exclusion for vehicle security to include any software, application or any connected device used to remotely operate the vehicle which is left unlocked and unattended.
- amended the exclusion for 'Wear and tear' to specify that the clause relates to betterment where the replacement parts increase the value of the vehicle

Section C – European cover

We have amended the automatic minimum cover so that where the minimum indemnity provided is less than that provided under United Kingdom minimum legal requirements, then the higher will now apply.

'Other cover' is now specifically 'Sea losses' as the cover only relates to issues arising during sea travel.

Section D – Trailer cover

Previously, the extent of cover varied depending upon whether the trailer details had been declared to us. This has been simplified so that the cover applicable to the motive unit will apply whilst the trailer is attached and third party cover applies whilst detached.

Section I – Medical expenses

We have introduced standard cover limited to £500 per person and £2000 per accident.

Section J – Personal Effects

We have introduced standard cover limited to £500 per person.

Section K – Personal Accident

We have:

- increased the incident and period of insurance limit to £10,000
- removed the exclusion relating to pre-existing defects
- clarified the exclusion relating to alcohol or drug use, to make clear it relates to the driver

Section L – Legal expenses

We have:

- amended the introduction and the way a claim should be notified
- separated the cover into 'Section A – Uninsured loss recovery' and 'Section B – Motor prosecution defence'
- amended the late notification exclusion to make clear that you must notify us of any claim as soon as is practicable

Section M – Additional vehicle technology

We have introduced standard cover for 'Additional vehicle technology' limited to £250 per incident.

General Exclusions

We have:

- added an exclusion relating to data loss save as allowed for in Section H – Loss of keys or Section K – Additional Vehicle technology
- moved the non-contribution provision to General Terms
- added a general exclusion in relation to your DPA or GDPR liability
- re-worded 'Intentional damage' to 'Intentional / Unlawful acts' and widened the exclusion from damage/death/injury caused with your consent or connivance to any loss/damage/liability from direct or indirect use by you or any person permitted to drive the vehicle
- related the Nuclear hazards exclusion to the general definition
- added a total exclusion of liability under the policy where unauthorised software alteration or failure to install software updates required for maintaining vehicle safety cause or contribute to the damage or loss
- clarified the Use exclusion so that it is consistent with 'Section F – Unauthorised use of your vehicle'

Claims Conditions and Requirements

This replaces 'General conditions' so far as they relate to claims and notifications. We highlight 'Your duties', 'Our rights' and 'Subrogation' within this section.

General Terms

This replaces 'General Conditions' beyond claims and notifications. We have:

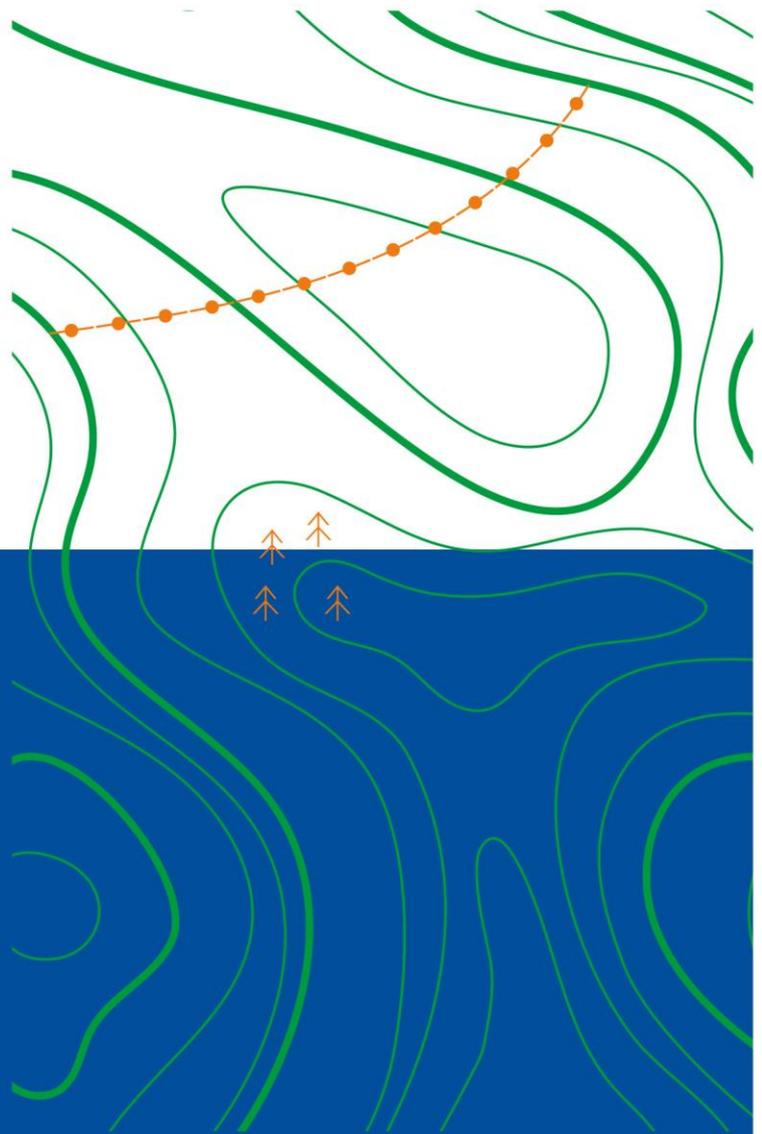
- stated the Applicable law which was previously included in the 'Introduction'
- stated new cancellation calculations depending if you are an individual or a sole trader within or outside the reflection period plus removing the short period rates and replacing with pro rata
- removed reference to Dispute resolution, Fair representation, and Fraud. This in no way effects your and our legal obligations and rights under this policy
- added the non-contribution provision from General exclusions
- have added a Reasonable precautions obligation as a condition of cover

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