

Minifleet Plus Insurance Policy Notice of Change



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Significant Policy Changes

Your policy has been revised as a response to a need to update its terms following a change in QBE's corporate structure. 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 – PMFP011221

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.

Section – Our Agreement In General

Section 2.6 – Signature

This has now been removed from the wording as this is no longer a requirement

Section – All

Deletion of any reference to "Plantation Place".

Section 6 – Loss or damage to your vehicle

Section 6.3.17 – Vehicle computer system

This section does not cover loss of or damage to or impairment in the function of the **vehicle computer system** arising out, caused by, contributed to, resulting from or in connection with any actual, threatened or anticipated criminal, unauthorised or malicious act, hack, denial of service attack or deployment of any **virus**, ransomware, code or software

Section 6.3.18 – Vehicle security

We have 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.

Section 6A– Additional vehicle technology

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

Section 7 – Liability to third parties

Section 7.1 – Liability Cover

We have included cover where the liability arises from failure of or unlawful or unauthorised interference with the 'Vehicle Computer System' (newly defined as in Section 18)

Section 16– Limitations and exclusions – all sections

Section 16.21 – Data loss and connected devices

We have added an exclusion relating to data loss save as allowed for in Section 7.2.1– Loss or stolen keys or Section 7A – Additional Vehicle technology

Section 16.22 – Software

We have 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

Section 18 - General Definitions and interpretation

We have re-worded this and added extra definitions.

We have added:

18.3 – Advance Driver Assistance (ADAS)

18.4 – Additional Vehicle technology

18.43 – Vehicle computer system

18.44 – Virus

We have re-worded:

18.11 Damage

We have amended the definition of 'Damage' to clarify that this includes damage to the 'vehicle computer system'

