



QBE European Operations

# Minibus Plus. Giving you the advantage

Notice of Change

Made possible



# MINIBUS PLUS 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 – PMBP010923

Your policy wording has been reissued in order to update, modernise and clarify the cover which is provided.

This document does not set out all the changes from your previous policy. Furthermore, it does not contain the full terms and conditions of the cover provided, which can be found in the policy documentation. It is important that you read your policy in full. Please note that 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 'Contacts' section 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

'General definitions and interpretation' at the end of the policy has been replaced with 'General Definitions' near the beginning of the policy. We have re-worded this, removed some definitions that are not needed and added extra definitions. We have:

- added definitions for 'Additional Vehicle Technology', 'Advanced Driver Assistance Systems', 'Nuclear Hazards', 'Vehicle Computer System', and 'Virus'
- changed the definition of 'Hazardous goods'
- changed the definition of 'Policy'
- changed the definition of 'Private Car'
- changed the definition of 'Schedule'
- changed the definition of 'Section'
- changed the definition of 'Territorial limits'
- changed the definition of 'Trailer'
- changed the definition of 'Vehicle'

### Covered sections

We have substantially restructured and reworded the Covered sections. Covered Sections are now listed as A to M.

AA breakdown section is deleted and is replaced by a new separate AA Breakdown Policy for QBE Customers wording.

### Section A – Your legal liability to others

This section replaces 'Section – Liability to third parties'. 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
- excluded liability for Pollution and Contamination

## **Section B – Damage to your vehicle**

This section replaces 'Section – Loss or 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**

This section replaces 'Section – Foreign Use'. We have

- replaced 'General average' with 'Sea losses' as the cover only relates to issues arising during sea travel
- removed cover for Bail Bond

## **Section D – Trailer cover**

This section replaces 'Section – Trailers and attachments. We have

- removed cover for Contingent liability

## **Section E – Unauthorised movement of third-party vehicles**

This section replaces cover previously provided under 'Section – Liability to third parties'

## **Section F – Unauthorised use of Your Vehicle**

This section replaces cover previously provided under 'Section – Liability to third parties'

## **Section G – Unlicensed driver (where a licence is not required by law)**

This section replaces cover previously provided under 'Section – Liability to third parties'

## **Section H – Loss of keys**

This section replaces cover previously provided under 'Section – Loss of or damage to your vehicle'

## **Section I – Medical expenses**

This section replaces 'Section – Medical expenses'. We have:

- increased the cover limit to £500 per person
- increased the cover limit to £2000 per accident.

## **Section J – Personal Effects**

This section replaces 'Section – Personal effects'. We have:

- increased standard cover limited to £500 per person
- excluded liability when vehicles are left unlocked and unattended

## **Section K – Personal Accident**

This section replaces 'Section – 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**

This section replaces 'Section – Legal services / Uninsured loss recovery'. 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

This section replaces 'Limitations and exclusions – all sections'. We have:

- added an exclusion relating to data loss save as allowed for in Section H – Loss of keys or Section M – Additional Vehicle technology
- 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 and replaces 'Cooling off and cancellation'. We have:

- stated the Applicable law
- included stated 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 affects your and our legal obligations and rights under this policy
- added a non-contribution provision
- have added a Reasonable precautions obligation as a condition of cover
- clarified your obligations under Supply of vehicle information

## How to complain

This section replaces 'Complaints'

## Important Notice

Your QBE Minibus Plus policy includes the following mandatory covers. These covers cannot be removed as they are a compulsory part of our product.

- Vehicle(s)
- Cover (the following levels of cover can be selected depending upon vehicle type: Comprehensive, third-party fire and theft, third party only, Laid up fire, theft and accidental damage, Laid up fire and theft)
- At least one specified driver or group of drivers

We also offer the following optional covers. You may add or remove these covers as required. Please refer to your policy schedule which will indicate whether or not these covers are operative on your policy.

- AA Breakdown cover (depending on vehicle type)
- Uninsured loss recovery and legal expenses
- Occasional business use

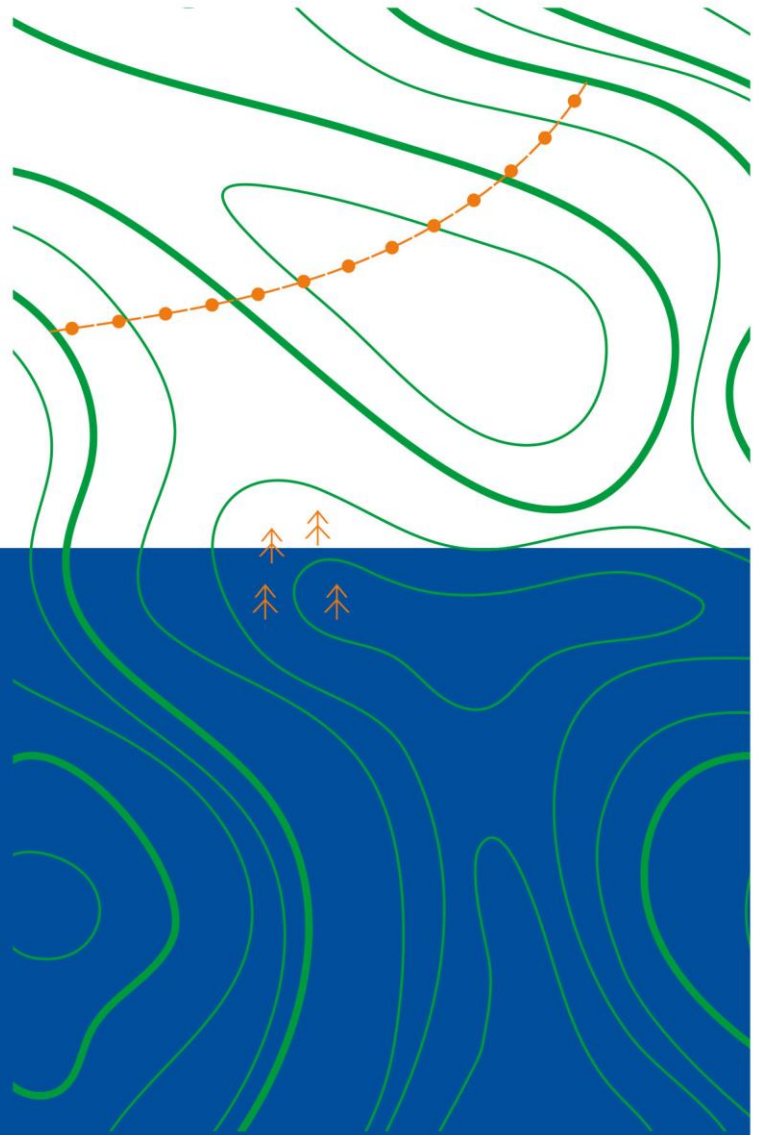
If your policy schedule indicates that any optional covers are included and you wish to remove them, or that any optional covers are not included and you wish to add them, then please contact your insurance broker/intermediary. Please note that if you elect not to continue with any of the optional covers or you add any new optional covers your policy premium will be amended to reflect the added or removed insurance cover. The compulsory elements of your policy will be unaffected.

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