

# Important updates to your policy

## Notification of changes to your Motor Trade Complete or Complete RMI policy

At Allianz Insurance plc, we constantly review our products to ensure we remain at the forefront of the market. Following our latest review, we are delighted to tell you that with effect from the renewal date of your policy you will now be provided with our most up-to-date wording.

The guidance provided below does not represent the complete terms and conditions of the policy.



Please read this guidance in conjunction with your policy wording and Schedule. If you have any questions about the policy, please refer these to your insurance adviser.



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A summary of key changes is shown below

## General Conditions

### General Condition 3. Precautions

General Condition 3. Precautions has been updated in respect of maintaining the Insured Vehicle in an efficient and roadworthy condition

### General Condition 9. Cancellation

General Condition 9. Cancellation has been updated to include a pro-rata return of premium in the event that You cancel the Policy, subject to no claims or incidents that may give rise to a claim having occurred

### General Condition 22. No Portable Heating

General Condition 22. No Portable Heating has been updated

### General Condition 23. Fire Extinguishing Appliances

General Condition 23 Fire Extinguishing Appliances has been updated

### General Condition 24. Electrical Inspection

General Condition 24. Electrical Inspection has been updated

### General Condition 25. Minimum Standards of Security

General Condition 25. Minimum Standards of Security has been added to the General Conditions. Many policies will already have had a version of this condition added by endorsement. For policies that didn't, this is a new condition.

## General Exclusions

### General Exclusion 11. Economic Sanctions

General Exclusion 11. Economic Sanctions has been added to the Policy introduction. Many policies will already have had a version of this exclusion added by endorsement. For policies that didn't, this is a new exclusion.

## Section 1 – Material Damage

(this section only applies if stated in the Policy Schedule)

### Material Damage – Indemnity

Updated to include:

- i temporary guarding following Damage and,
- ii that Green Parts may be used in repairing vehicle damage.

### **Material Damage – Extension 15 New for Old Vehicles**

Updated that where an equivalent vehicle isn't available, We will pay the price paid for the Insured Vehicle or the manufacturer's current list price, whichever is less.

### **Material Damage – Extension 17 Personal Accident Assault and Victim Care**

Age limit under Extension 18 Personal Accident Assault and Victim Care has been increased from 75 to 80.

### **Material Damage – Extension 34 Reduction of Environmental Impact (Buildings)**

Additional Extension that provides a limit toward reinstating buildings with improved energy efficiency following Damage

### **Material Damage – Extension 35 Reduction of Environmental Impact (Tenants Improvements and All Other Property)**

Additional Extension for Select policyholders and an updated Extension for Select RMI policyholders that provides a limit toward replacing or repairing Tenants Improvements and All Other Property with improved energy efficiency following Damage

### **Material Damage – Extension 36 Working from Home**

Additional Extension that provides for All Other Property, other than Portable Hand Tools, temporarily at the homes of Your Employees

### **Material Damage – Extension 37 Undamaged Tenants Improvements**

Additional Extension that provides for undamaged Tenants Improvements that cannot legally be removed if your lease is terminated following Damage to the premises.

**Material Damage – Exclusion 9  
Pollution or Contamination**  
has been updated

### **Material Damage – Exclusion 18 Excess**

Additional Exclusion to clarify the application of the Excess

### **Material Damage – Exclusion 19 Unattended Vehicle Charging**

Additional Exclusion covering unattended charging of vehicles and vehicle batteries within the Buildings

### **Material Damage – Condition 7 Keys Removal**

Material Damage – Condition 7 Keys Removal has been added to the Section Conditions. Many policies will already have had this condition added by endorsement. For policies that didn't, this is a new condition.

## **Section 2 – Motor Vehicle Road Risks**

(this section only applies if stated in the Policy Schedule)

### **Motor Vehicle Road Risks – Extension 4 Child Seat Cover**

Additional Extension that provides for a child seat fitted in the Insured Vehicle

### **Motor Vehicle Road Risks – Extension 5 In Vehicle Safety Technology**

Additional Extension that provides for loss or damage to In-Vehicle Safety Technology

### **Motor Vehicle Road Risks – Extension 6 Electric Vehicles**

Additional Extension that provides for loss or damage to electric vehicle charging cables, batteries, wall-boxes or charging posts, including at the homes of Your Employees

**Motor Vehicle Road Risks –  
Exclusions to Indemnity 2 (Damage)**  
Exclusion 1. amended to:

- i include failure caused by hacks, viruses or malware as a result of a Cyber Event, and
- ii clarify the application of the Excess

### **Motor Vehicle Road Risks – Indemnity 13 Personal Accident**

Age limit under Extension 13 Personal Accident Assault and Victim Care has been increased from 70 to 80.

### **Motor Vehicle Road Risks – Exclusion 6**

Exclusion 6 has been updated to include the improper or unlawful use of Advanced Driver Assistance Systems (ADAS) and any other In-Vehicle Safety Technology

### **Motor Vehicle Road Risks – Exclusion 7**

Additional Exclusion covering the use, deactivation, modification and calibration of Advanced Driver Assistance Systems (ADAS)

### **Motor Vehicle Road Risks – Exclusion 8**

Additional Exclusion covering Over the Air (OTA) updates to the Insured Vehicle

### **Motor Vehicle Road Risks – Exclusion 9**

Additional Exclusion covering Cyber Events

### **Motor Vehicle Road Risks – Condition 7 Volunteering**

Additional Condition covering the circumstances in which Your policy applies in respect of Volunteering

### **Motor Vehicle Road Risks – Condition 8 Keys Removal Condition**

Road Risks – Condition 8 Keys Removal Condition has been added to the Section Conditions. Many policies will already have had this condition added by endorsement. For policies that didn't, this is a new condition.

## Section 3 –

### Self Drive Vehicle Hire

(this section only applies if stated in the Policy Schedule)

#### Self Drive Vehicle Hire – Exclusions to Indemnity 2 (Damage)

Exclusion 1. amended to:

- i include failure caused by hacks, viruses or malware as a result of a Cyber Event, and
- ii clarify the application of the Excess

Exclusion 2 amended to increase the additional Excess applicable to drivers under 25 years of age from £175 to £250

#### Self Drive Vehicle Hire – Exclusion 6

Exclusion 6 has been updated to include the improper or unlawful use of Advanced Driver Assistance Systems (ADAS) and any other In-Vehicle Safety Technology

#### Self Drive Vehicle Hire – Exclusion 7

Additional Exclusion covering the use, deactivation, modification and calibration of Advanced Driver Assistance Systems (ADAS)

#### Self Drive Vehicle Hire – Exclusion 8

Additional Exclusion covering Over the Air (OTA) updates to the Insured Vehicle

#### Self Drive Vehicle Hire – Exclusion 9

Additional Exclusion covering Cyber Events

## Section 6 –

### Public and Products Liability

(this section only applies if stated in the Policy Schedule)

**Public and Products Liability – Extension 4. Products Financial Loss** has been updated.

**Public and Products Liability – Extension 13. Data Protection Act** has been updated. Many policies will already have had this updated version applied by endorsement. For policies that didn't, this is an updated Extension.

**Public and Products Liability – Exclusion 2. Injury to Employees** has been updated

## Section 7 –

### Employers Liability

(this section only applies if stated in the Policy Schedule)

**Employers Liability – Extension 6 Employment Related Accident Benefits**

Additional Extension providing Accident Benefits for your employees while carrying out their occupational duties

## Section 8 –

### Business Interruption

(this section only applies if stated in the Policy Schedule)

**Business Interruption – Extension 2 Suppliers** has been updated to include amended limits and scope of cover

### Business Interruption – Extension 6 Essential Personnel

Additional Extension covering interruption to Your business as a consequence of death or permanent disablement of any principal, director or partner

## Section 9 – Conversion

(this section only applies if stated in the Policy Schedule)

#### Conversion – Conditions

Auto Trader Group plc and Motor Data Ltd T/A MotorCheck have been added as suitable providers of vehicle provenance checks

## Section 13 –

### Personal Accident

(this section only applies if stated in the Policy Schedule)

#### Personal Accident – Condition D Age Limit

Age Limit has been increased to 80

## Section 14 –

### Legal Expenses

(this section only applies if stated in the Policy Schedule)

**This section has been replaced with a new all risks wording.**

Please see your policy wording for full details.

The Complete Motor Trader policy overview outlines the significant features and benefits and significant exclusions or limitations.