

# Motor Trade Policy Changes

We're continually reviewing our Motor Trade policy wording and would like to draw your attention to the following changes and enhancements we've made to your policy.

Full details will be contained within a new policy wording which will be issued to you, alongside your renewal schedule, incorporating these changes. When you receive it, please take the time to read your new policy to ensure that it meets your needs and that you understand its terms, exclusions and conditions.

If you wish to make a change or if there is anything you do not understand, please let your insurance advisor know.

This Client News should be retained with your Policy documentation.

## Additional Benefits

### Glass Replacement

For access to glass replacement specialists, please note the new number in the Policy Wording.

Phone: 0344 412 9988

## Section 1 – Material Damage

### Conditions

**Claims Condition** has been amended. In the event of Damage by riot, civil commotion, strikers, locked-out workers, persons taking part in labour disturbances, malicious persons or theft you now have 28 days to deliver to Us full information as detailed in the Policy Wording. This has been increased from 7 days.

## Section 2 – Motor Vehicle Road Risks

### Exclusions

**Exclusions to Indemnity 2 (3)** has been amended to bring EU licence into parity with licence issued within the Geographical Limits.

## Section 11 – Terrorism Material Damage and Section 12 – Terrorism Business Interruption

### Cover Adjustments

Cover under this Section has been amended to include loss or damage caused by Cyber Terrorism. Money and Data losses are excluded.

## Section 15 – Directors & Officers

### Cover Adjustments

**Company Entity Liability Cover** has been amended.

## General Data Protection Regulation & Fair Processing Notice

We have updated our data protection statement, which has been replaced by a Fair Processing Notice. This is to reflect changes in legislation for the processing of personal data.

