

Haul-In-One Policy Wording Changes effective 01 October 2024 Policy version 01042024 changing to 01102024

CHANGE 1:

Trailer Cover clarification

Section of Policy Wording changed:

Section 6.2

Current Wording:

✓ *What is covered?*

2. *Under Section 1 only, any specified trailer owned by you or in your care, custody or control whilst temporarily detached from the insured vehicle during the course of a journey or laid up and not in use whilst on the policyholder's secure premises.*

This cover is subject to the following terms and conditions:

- a) *The amount payable under Section 2 of this policy in respect of each specified trailer will not exceed the maximum value and the Total Sum Insured declared to and accepted by us.*
- b) *The level of cover for the trailer will not be greater than the level of cover of the insured vehicle it is attached to.*

Amended Wording:

✓ *What is covered?*

2. *Any trailer owned by you or in your care, custody or control whilst temporarily detached from the insured vehicle during the course of a journey or laid up and not in use whilst on the policyholder's secure premises.*

This cover is subject to the following terms and conditions:

- a) *The amount payable under section 2 of this policy in respect of each trailer will not exceed the maximum value and the total sum insured declared to and accepted by us.*
- b) *The level of cover for the trailer will not be greater than the level of cover of the insured vehicle it is attached to.*

CHANGE 2:

Cancellation by recognised premium finance provider

Section of Policy Wording changed:

Condition 11

New wording inserted as Condition 11d

Amended Wording:

Condition 11.

d) By Your premium finance provider

Where the premium for this Insurance has been funded by a recognised insurance premium finance provider and that provider has issued a formal default notice "Our" liability under this "Policy" will be reduced with immediate effect to Third Party Only. Furthermore, at the expiration of the deadline stated within the default notice, should the payment breach not have been remedied, all benefits under this "Policy" will cease to be operative, the "Policy" will be cancelled with immediate effect.

Provided that no claims have been made under this policy and that there is no incident likely to give rise to a claim that has yet to be reported us, you will be entitled to a return premium in accordance with the short period rates stated in the Conditions of this policy. The return premium will be calculated against the vehicle schedule at the time of cancellation.

CHANGE 3:

AD contingency cover whilst Insured Vehicle is with a motor trader for repair or maintenance

Section of Policy Wording changed:

Section 2.8

Current Wording:

Section 2 Loss or Damage to the Insured Vehicle

X What is not covered?

8. *Loss or damage unless the insured vehicle is or was last in the care, custody or control of the insured person;*

Amended Wording:

Section 2 Loss or Damage to the Insured Vehicle

X What is not covered?

8. *Loss or damage unless the insured vehicle is or was last in the care, custody or control of*
 - a) *the insured person or,*
 - b) *a member of the motor trade for the purpose of maintenance or repair and is not covered by another insurance policy e.g. repairers motor trade policy.*

CHANGE 4:

Insured Vehicle Tracker and Immobiliser

Section of Policy Wording changed:

Section 2.13.d

Current Wording:

Section 2 Loss or Damage to the Insured Vehicle

X What is not covered?

13. *Loss of or damage to insured vehicle when unattended, resulting from theft or attempted theft:*
- a) *Whilst it has been left unlocked.*
 - b) *It has been left with the keys or any form of keyless entry/ignition device in it or on it.*
 - c) *It has been left with the windows or sliding roof open- if the insured vehicle has these.*
 - d) *If an alarm or electronic immobiliser or tracking device is fitted to the insured vehicle and is not activated and in proper working order.*

Amended Wording:

Section 2 Loss or Damage to the Insured Vehicle

X What is not covered?

13. *Loss of or damage to insured vehicle when unattended, resulting from theft or attempted theft:*
- a) *Whilst it has been left unlocked.*
 - b) *It has been left with the keys or any form of keyless entry/ignition device in it or on it.*
 - c) *It has been left with the windows or sliding roof open- if the insured vehicle has these.*
 - d) *If an alarm, electronic immobiliser or tracking device is fitted and not activated or in proper working order and the insured vehicle is either less than 3 years old and/or has a value that exceeds £40,000.*