



NOTICE TO POLICYHOLDERS

ERS Private Car Policy Wording updates.

Please check that the value of your vehicle(s) you have provided to us is correct for the forthcoming policy period. If in doubt please seek appropriate advice.

Changes within Policy coverage since inception or last renewal are:

POLICIES RENEWED ON OR AFTER 01/02/2017

- Terrorism exception moved from 'Section 1' to 'General Exceptions'.
- Information regarding courtesy car added to 'Repairs' sub section.
- Wear and tear exception added to 'Personal Belongings' section.
- 'General Conditions' and 'General Exceptions' have been re-formatted with clear information / requirements and benefits concerning claims handling.
- New 'General Exceptions' – 'Criminal Acts' / 'Deliberate Acts'.
- Cancellation terms (after 14 days) improved from short period to pro-rata (less £25 premium charge).

POLICIES RENEWED ON OR AFTER 01/08/2017

- New non-approved repairer excess added to 'Excesses' sub section.
- New 'Guaranteed Courtesy Car (Comprehensive cover only)' sub section.
- 'Loss of or damage to your vehicle caused by an inappropriate type or grade of fuel being used' exception added to 'Section 2'.
- Further requirements added within 'General Conditions' – 'Your Responsibilities'.
- New 'General Conditions' – 'Drugs and Alcohol'.
- New information added to 'General Conditions' – 'Claim Notification'.