



Important Information Changes to your Document of Fleet Insurance

Dear Policyholder

We are pleased to introduce an updated version of Highway's Fleet Insurance policy.

This new wording will apply at the renewal of your current policy.

Please take time to read this important information to ensure that you understand the changes made.

Notice to Policyholders Changes to the Document of Fleet Insurance

- This new product will come in to force at the renewal date of your current policy.
- A brief summary of key changes between the products, the cover and wording are shown below
- Full details of the policy cover can be found in your new Document of Insurance
- If you have any questions or require further clarification please contact the Broker Intermediary or Agent who arranged the policy for you

Summary of changes to LV= Document of Fleet Insurance

Contract of Motor Insurance

- Paragraph 4 inserted – outlining fair presentation requirements

Policy Cover

- No Changes

Policy Definitions of Terms

- **Geographical Limits** – replaced full list of Countries with a more generic approach which states, "The UK and all EU member states (including Iceland, Liechtenstein, Norway, and Switzerland)"
- **Hazardous Goods** – Updated the regulations Acts with the current version in use
- **Terrorism** – new definition added

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Sections 1 to 18

- Section 1 – added extra clarity around what is not covered
- Section 2 – inserted the requirements around “laid up” cover
 - removed the single incident limit of £2,000,000
- Section 3 – removed the single incident limit of £2,000,000
- Section 3 – Enhanced the exclusion for “damage by frost” by given greater clarity about what reasonable care to take.
- Section 4 – Enhanced to include sunroofs within the exclusion.
- Section 6 – Increased the medical expense payment to £500 (from previously £150)
- Section 10 – Added clarity to the exact cover given by referencing the correct applicable section
 - reworded to provide clarity around the vehicle positioning
- Deleted section (previously 14) – Vehicles Laid Up is now incorporated into Section 2
- Section 16 – included under what is not covered, the exclusion to state, “If suicide, attempted suicide, alcoholism or drug addiction contributes to or speeds up the injury or death”

General Exclusions

- Added number 4 to provide clarity around vehicle notifications
- Deleted previous number 9 which excluded damage caused by explosion, sparks or ashes from machinery attaching to the insured vehicle

General Conditions

- **Keeping to the Policy Terms** – we have enhanced this wording to incorporate the fair presentation of risk information in line with the Insurance Act 2015.

Useful and Important Information

- **How to Make a Complaint and Financial Services Compensation Scheme** – we have enhanced both these sections with up-to-date contact information (telephone numbers and addresses)
- **Useful and Important Information** - A Number of additional paragraphs have been added to the Section, these are titled as follows:
 - **Data Protection – How we use your personal information**
 - **Credit Search and Identity check**
 - **Previous claims**
 - **Fraud prevention and detection**
 - **Access to the personal information we hold about you**
 - **The law that applies to your insurance**
 - **Communications**
 - **Motor Insurance Database**
 - **How to Make a Complaint**
 - **What happens if we are unable to meet our liabilities**
 - **Authorisation**

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