



## Important Information

### Changes to your Document of Hire & Reward Insurance

Dear Policyholder

We are pleased to introduce an updated version of LV='s Hire & Reward 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 Hire & Reward 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 Hire & Reward Insurance

### Policy Definitions of Terms

- New definition for "**Hazardous Goods**" added. This details the latest regulations in force.
- New definition for "**Terrorism**" added

### Contract of Motor Insurance

- Paragraph 4 inserted – outlining fair presentation requirements

### Sections 1 to 5

- Section 3 – Enhanced the exclusion for "damage by frost" by giving greater clarity about what reasonable care to take.
- Section 6 – Updated the list of permitted non-EU member Countries in all reference points.

### General Exclusions

- Replaced the term "Dangerous substances or goods" with "Hazardous Goods" to tie in with the new definition added
- Deleted previous number 8 which excluded damage caused by explosion, sparks or ashes from machinery attaching to the insured vehicle

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## 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

- **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**