

Complete Motor

Notice to Policyholders

Changes you need to know about before you renew your policy

This notice tells you about the changes to your policy which will take effect from your renewal date as shown on your schedule. Please ensure you read the changes carefully (together with your policy booklet), as they will form part of your contract of insurance and keep them together with your policy documents.

Changes to your Complete Motor Policy

Below is a table of changes to **your** policy by section

Section	Change	Effect on cover
Your vehicle damage: Additional covers	The section Track cover has been updated to note any track days or events outside the United Kingdom are excluded	Reduction
Your vehicle damage: Additional covers	The section Track cover has been updated to note open pit lane track days or events outside not organised by your registered vehicle club exclusively for its members are excluded	Reduction
Your vehicle damage: Additional covers	The excess for Glass replacement is now £250 and is shown in your policy schedule	Reduction
About your policy	Added section Renewing Your Policy .	Clarification
The right to cancel	Added new information regarding what to do if you are struggling financially to pay for your insurance.	Clarification
Information about us	Update registered address of Arag Plc	Clarification
Other legal Matters	The section Law has been updated to make it clearer what relevant law applies.	Clarification
Definitions	the definition Europe has been updated to include Montenegro	Clarification
Definitions	the definition Excess has been updated	Clarification
Definitions	a new definition Automated vehicle has been added	Clarification
Definitions	a new definition Computer system(s) has been added	Clarification
Definitions	a new definition Cyber Act has been added	Clarification
Definitions	a new definition Data has been added	Clarification
Definitions	a new definition Software has been added	Clarification

Section	Change	Effect on cover
General Exclusions	The general exclusion Cyber has been updated	Clarification
General Conditions	The general condition Excess has been updated	Clarification
General Conditions	The general condition Taking care has been updated	Clarification
Your vehicle damage	The section Agreed value – total loss has been updated to note that we will either replace, or at our discretion, repair an insured vehicle which is more than 15 years old	Clarification
Your vehicle damage: Exclusions	The section Computer error has been deleted and replaced with section Computer system(s) error	Clarification
Your liability: Exclusions	A heading has been added for the exclusion Terrorism and the paragraphs have been re-organised	Clarification
Your liability: Exclusions	An exclusion has been added for Automated vehicles	Clarification
Your breakdown solutions	The insurer for this section has changed from SCOR UK Company Limited to ARAG Legal Expenses Insurance Company Limited	Clarification