

# Ultra 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 Ultra Motor Insurance Policy

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

Section	Change	Effect on cover
<b>Your vehicle damage: Additional covers</b>	The section <b>Track cover</b> 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
<b>Your vehicle damage: Additional covers</b>	The section <b>Track cover</b> has been updated to note any track days or events outside the United Kingdom are excluded	Reduction
<b>Your vehicle damage: Additional covers</b>	Non-motorised trailers and luggage carriers cover increased to £15,000	Improvement
<b>About your policy</b>	Added section <b>Renewing your policy</b>	Clarification
<b>The right to cancel</b>	Added new information regarding what to do if you are struggling financially to pay for your insurance.	Clarification
<b>Information about us</b>	Update registered address of Arag Plc	Clarification
<b>Other Legal Matter</b>	The section <b>Law</b> has been updated to make it clearer what relevant law applies	Clarification
<b>Definitions</b>	The definition <b>Europe</b> has been updated to include Montenegro	Clarification
<b>Definitions</b>	The definition <b>Excess</b> has been updated	Clarification
<b>Definitions</b>	A new definition <b>Automated vehicle</b> has been added	Clarification
<b>Definitions</b>	A new definition <b>Computer system(s)</b> has been added	Clarification
<b>Definitions</b>	A new definition <b>Cyber Act</b> has been added	Clarification
<b>Definitions</b>	A new definition <b>Data</b> has been added	Clarification
<b>Definitions</b>	A new definition <b>Software</b> has been added	Clarification

Section	Change	Effect on cover
<b>General Exclusions</b>	The general exclusion <b>Cyber</b> has been updated	Clarification
<b>General Conditions</b>	The general condition <b>Excess</b> has been updated	Clarification
<b>General Conditions</b>	The general condition <b>Taking care</b> has been updated	Clarification
<b>Your vehicle damage</b>	The section <b>Agreed value - total loss</b> 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
<b>Your vehicle damage: Exclusions</b>	The section <b>Computer error</b> has been deleted and replaced with section <b>Computer system(s) error</b>	Clarification
<b>Your liability: Exclusions</b>	A heading has been added for the exclusion <b>Terrorism</b> and the paragraphs have been re-organised	Clarification
<b>Your liability: Exclusions</b>	An exclusion has been added for <b>Automated vehicles</b>	Clarification