

# Important updates to your policy

## Notification of changes to your Motor Trade Select or Select RMI policy

At Allianz Insurance plc, we constantly review our products to ensure we remain at the forefront of the market. Following our latest review, we are delighted to tell you that with effect from the renewal date of your policy you will now be provided with our most up-to-date wording.

The guidance provided below does not represent the complete terms and conditions of the policy.



Please read this guidance in conjunction with your policy wording and Schedule. If you have any questions about the policy, please refer these to your insurance adviser.



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A summary of key changes is shown below

### General Conditions

#### General Condition 3. Precautions

General Condition 3. Precautions has been updated in respect of maintaining the Insured Vehicle in an efficient and roadworthy condition

### General Exclusions

#### General Exclusion 11.

##### Economic Sanctions

General Exclusion 11. Economic Sanctions has been added to the Policy introduction. Many policies will already have had a version of this exclusion added by endorsement. For policies that didn't, this is a new exclusion.

### Section 1 – Material Damage

(this section only applies if stated in the Policy Schedule)

#### Material Damage – Indemnity

Updated to include:

- i temporary guarding following Damage and,
- ii that Green Parts may be used in repairing vehicle damage.

#### Material Damage – Extension 11 Index Linking

Updated that unless You request to the contrary the Sums Insured for Buildings, Tenants Improvements and All Other Property will be Index Linked at renewal of Your Policy.

#### Material Damage – Extension 16 New for Old Vehicles

Updated that where an equivalent vehicle isn't available, We will pay the price paid for the Insured Vehicle or the manufacturer's current list price, whichever is less.

#### Material Damage – Extension 18 Personal Accident Assault and Victim Care

Age limit under Extension 18 Personal Accident Assault and Victim Care has been increased from 75 to 80.

**Material Damage – Extension 35  
Reduction of Environmental Impact  
(Buildings)**

Additional Extension that provides a limit toward reinstating buildings with improved energy efficiency following Damage

**Material Damage – Extension 36  
Reduction of Environmental Impact  
(Tenants Improvements and All  
Other Property)**

Additional Extension for Select policyholders and an updated Extension for Select RMI policyholders that provides a limit toward replacing or repairing Tenants Improvements and All Other Property with improved energy efficiency following Damage

**Material Damage – Extension 37  
Working from Home**

Additional Extension that provides for All Other Property, other than Portable Hand Tools, temporarily at the homes of Your Employees

**Material Damage – Extension 38  
Undamaged Tenants Improvements**

Additional Extension that provides for undamaged Tenants Improvements that cannot legally be removed if your lease is terminated following Damage to the premises

**Material Damage – Exclusion 9  
Pollution or Contamination** has been updated

**Material Damage – Exclusion 16  
Excess**

Additional Exclusion to clarify the application of the Excess

**Material Damage – Exclusion 17  
Unattended Vehicle Charging**

Additional Exclusion covering unattended charging of vehicles and vehicle batteries within the Buildings

## Section 2 – Motor Vehicle Road Risks

(this section only applies if stated in the Policy Schedule)

**Motor Vehicle Road Risks –  
Extension 5 Child Seat Cover**

Additional Extension that provides for a child seat fitted in the Insured Vehicle

**Motor Vehicle Road Risks –  
Extension 6 In Vehicle Safety  
Technology**

Additional Extension that provides for loss or damage to In-Vehicle Safety Technology

**Motor Vehicle Road Risks –  
Extension 7 Electric Vehicles**

Additional Extension that provides for loss or damage to electric vehicle charging cables, batteries, wall-boxes or charging posts, including at the homes of Your Employees

**Motor Vehicle Road Risks –  
Exclusions to Indemnity 2 (Damage)**

Exclusion 1. amended to:

- i include failure caused by hacks, viruses or malware as a result of a Cyber Event, and
- ii clarify the application of the Excess

**Motor Vehicle Road Risks –  
Indemnity 13 Personal Accident**

Age limit under Extension 13 Personal Accident Assault and Victim Care has been increased from 70 to 80.

**Motor Vehicle Road Risks –  
Exclusion 6**

Exclusion 6 has been updated to include the improper or unlawful use of Advanced Driver Assistance Systems (ADAS) and any other In-Vehicle Safety Technology

**Motor Vehicle Road Risks –  
Exclusion 7**

Additional Exclusion covering the use, deactivation, modification and calibration of Advanced Driver Assistance Systems (ADAS)

**Motor Vehicle Road Risks –  
Exclusion 8**

Additional Exclusion covering Over the Air (OTA) updates to the Insured Vehicle

**Motor Vehicle Road Risks –  
Exclusion 9**

Additional Exclusion covering Cyber Events

**Motor Vehicle Road Risks –  
Condition 7 Volunteering**

Additional Condition covering the circumstances in which Your policy applies in respect of Volunteering

## Section 3 – Self Drive Vehicle Hire

(this section only applies if stated in the Policy Schedule)

### **Self Drive Vehicle Hire – Exclusions to Indemnity 2 (Damage)**

Exclusion 1. amended to:

- i include failure caused by hacks, viruses or malware as a result of a Cyber Event, and
- ii clarify the application of the Excess

Exclusion 2 amended to increase the additional Excess applicable to drivers under 25 years of age from £175 to £250

### **Self Drive Vehicle Hire – Exclusion 6**

Exclusion 6 has been updated to include the improper or unlawful use of Advanced Driver Assistance Systems (ADAS) and any other In-Vehicle Safety Technology

### **Self Drive Vehicle Hire – Exclusion 7**

Additional Exclusion covering the use, deactivation, modification and calibration of Advanced Driver Assistance Systems (ADAS)

### **Self Drive Vehicle Hire – Exclusion 8**

Additional Exclusion covering Over the Air (OTA) updates to the Insured Vehicle

### **Self Drive Vehicle Hire – Exclusion 9**

Additional Exclusion covering Cyber Events

## Section 6 – Public and Products Liability

(this section only applies if stated in the Policy Schedule)

**Public and Products Liability – Extension 4. Products Financial Loss** has been updated.

**Public and Products Liability – Extension 13. Data Protection Act** has been updated. Many policies will already have had this updated version applied by endorsement. For policies that didn't, this is an updated Extension.

**Public and Products Liability – Exclusion 2. Injury to Employees** has been updated

## Section 7 – Employers Liability

(this section only applies if stated in the Policy Schedule)

### **Employers Liability - Extension 6 Employment Related Accident Benefits**

Additional Extension providing Accident Benefits for your employees while carrying out their occupational duties

## Section 8 – Business Interruption

(this section only applies if stated in the Policy Schedule)

**Business Interruption – Extension 2** Suppliers and Extension 6 Customers have been updated to include amended limits and scope of cover

### **Business Interruption – Extension 8 Essential Personnel**

Additional Extension covering interruption to Your business as a consequence of death or permanent disablement of any principal, director or partner

## Section 9 – Conversion

(this section only applies if stated in the Policy Schedule)

### **Conversion – Conditions**

Auto Trader Group plc and Motor Data Ltd T/A MotorCheck have been added as suitable providers of vehicle provenance checks

## Section 13 – Personal Accident

(this section only applies if stated in the Policy Schedule)

### **Personal Accident – Condition D Age Limit**

Age Limit has been increased to 80

## Section 14 – Legal Expenses

(this section only applies if stated in the Policy Schedule)

### **The existing section has been withdrawn and replaced with a new product and product structure.**

We will no longer be offering the previous two tiers of cover, rather one comprehensive legal expenses insurance product. This change will affect you differently based upon the tier of cover you had previously selected. There may be a change to your insurance premium as a result of these updates.

If you had previously selected our legal expenses cover excluding Contract Disputes we have withdrawn this cover and migrated you to our improved offering including all heads of cover, changes to which are detailed below.

If you had previously selected our top tier of cover (full legal expenses including Contract Disputes) you will not be affected by the structural change and instead can now benefit from our improved offering detailed below.

Please see your policy wording for full details, terms and conditions, however some key changes provided by the refreshed product are listed below:

### **Contract Disputes**

The limit of indemnity for contract disputes cover has been increased from £50,000 to £100,000

### **Commercial Tenancy Agreement**

This cover has been extended and now covers both pursuit and defence of the insured's legal rights.

### **Date of Occurrence**

This definition has been added to clarify when a claim is deemed to arise for each head of cover.

### **Disputed Debt**

This definition has been added to clarify that disputed debt recovery is included under Event 10, Contract Disputes.

### **Employment**

This head of cover has been extended and now includes Employment Service Occupancy, Pension Trustee Defence and Employee's Civil Defence.

### **Jury Service Allowance**

The limit of £100 per day has been removed

### **Property Disputes**

This head of cover has been extended and now includes disputes relating to a legal nuisance and trespass, as well as physical damage to the insured's premises.

### **Additional Services**

A number of additional services are now available to the insured under this section for an additional charge;  
**Undisputed Debt Recovery Service**  
Solicitor Employment Support Service  
Specialist Legal Support Service  
Crisis Response

### **The policy wording overview**

outlines the significant features and benefits and significant exclusions or limitations.