

# IMPORTANT INFORMATION



## We've improved your van insurance cover

We need to let you know about some improvements we've made to your commercial vehicle insurance policy cover and wording. Certain sections have changed or have been re-ordered and this notice highlights the key changes that you need to know about. Please read the updated policy wording in full, which you can see now on our website here: [www.coveainsurance.co.uk/products-and-services/personal-lines/commercial-vehicle/](http://www.coveainsurance.co.uk/products-and-services/personal-lines/commercial-vehicle/). If you would like a printed booklet, please speak to your broker.

### Summary of policy cover and limit changes for your Van Insurance

The table below summarises the improvements we've made:

**These changes are relevant for any policies renewed on or after 01 September 2024**

#### Summary of changes

**Excess:** We have been improving our internal systems to ensure we provide the most competitive prices to our customers. As a result of this some of the excesses applied to customers' policies may have increased or decreased from the last policy. Please check your excess in the schedule you have been provided with as part of your renewal.

Sections 4 to 10 have been renumbered 5 to 11.

#### How to make a claim

##### Leave the rest to us

We've clarified that if your vehicle is damaged and can be repaired, when using one of our approved repairers, a courtesy van will be provided for the duration of repairs, subject to availability.

#### Excesses

##### What you need to pay if you make a claim

A non-approved repairer excess will now apply.

For vehicle repairs we've introduced a non-approved repairer excess of £150 which will be charged in addition to any compulsory and voluntary excess shown in your policy schedule. This excess will only be applicable if you don't use one of our approved repairers when you make a claim.

Benefits of using an approved repairer:

- High-quality repair service carried out by industry-recognised repairers
- Free collection and return of the insured's vehicle
- Lifetime workmanship guarantee on all repairs

Your windscreen repair excess has increased from £15 to £25.

Your windscreen replacement excess has increased from £75 to £100.

Your windscreen non-approved repairer limit has increased from £100 to £150

Your compulsory excess has increased by £50, please see your policy schedule for a breakdown of your policy excesses.

## Change to definitions.

<b>Your Vehicle</b>	<p>We've amended the definition of your vehicle, to the following wording:</p> <p>The insured vehicle shown on the certificate of insurance including any standard tool kit the manufacturer has supplied with it and any accessories.</p>
<b>Keys</b>	<p>We've amended the definition of keys, to the following wording:</p> <p>Any device used for starting your vehicle or using its locking mechanism or immobiliser, but not including a mobile device if you have downloaded software which allows you to use it to lock, unlock and start your vehicle.</p>
<b>Schedule</b>	<p>We've amended the definition of Schedule, to the following wording:</p> <p>This forms part of the policy and contains details of you, your vehicle and certain features of the insurance.</p>

## New definitions added

<b>Accessories</b>	<p>Parts of your vehicle which are not directly related to how it works as a vehicle. This includes audio equipment, multi-media equipment, communication equipment, personal computers, cameras, satnav (satellite-navigation) and radar-detection systems, as long as they are permanently fitted to your vehicle and have no independent power source. If your vehicle is an electric vehicle, 'accessories' includes charging cables for the batteries.</p>
<b>Advanced Driver Assistance System</b>	<p>A function included in or on your vehicle to help with driving your vehicle (for example, cruise control or assisted braking).</p>
<b>Automated vehicle</b>	<p>A vehicle which the Automated and Electric Vehicle Act 2018 defines as being able to drive itself legally in the UK.</p>
<b>Autonomous mode</b>	<p>A mode which allows a vehicle to drive itself, as allowed for under the Automated and Electric Vehicles Act 2018.</p>
<b>Computer system</b>	<p>Any computer, hardware, software, communications system, electronic device (including, but not limited to, smartphones, laptops, tablets and wearable devices), server, cloud or microcontroller including any similar system or any configuration of the items above and any associated input, output, data-storage device, networking equipment or back-up facility installed in, or connected to, your vehicle.</p>
<b>Cyber act</b>	<p>An unauthorised, malicious, or criminal act (or series of related unauthorised, malicious or criminal acts), or the threat or hoax of any such act, which involves accessing or using any computer system, regardless of the time and place of the act, threat or hoax.</p>
<b>Cyber incident</b>	<p>(a) Any error or failure (or a series of related errors or failures) involving someone accessing or using any computer system.</p> <p>(b) Any partial or total unavailability of, or failure to access or use, any computer system.</p>
<b>Data</b>	<p>Information, facts, concepts, code, or any other information that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a computer system.</p>

<b>Green parts</b>	Undamaged, salvaged, and certified vehicle parts used to repair your vehicle.
<b>Over the air (OTA) updates</b>	Updates to software, including safety-critical software and any computer system or vehicle settings that are wirelessly installed in your vehicle.
<b>Safety-critical software</b>	Software updates which, if not installed, would mean it was unsafe to use your vehicle.
<b>Software</b>	Any system software (not including satnav and infotainment systems), safety-critical software, firmware, operating systems, electrical control systems, data, data-storage materials or telecommunication links that are installed in, or connected to, your vehicle.
<b>Terrorism</b>	<p>Terrorism is any illegal action involving violence, force or danger to people or property that appears to be intended to:</p> <ul style="list-style-type: none"> <li>• cause fear among the people of a country or state;</li> <li>• disrupt any part of the economy of a government, country, or state; or</li> <li>• affect the policy or conduct of a government.</li> </ul>

### Section 1a: Damage to your vehicle if your vehicle can be repaired

<b>What we can cover you for</b>	<p>We've clarified that we may use green parts, to repair your vehicle, by amending the following wording:</p> <p>We can choose to use parts or accessories, including green parts, which aren't supplied by your vehicle manufacturer but are of a similar type and quality to the parts and accessories we're replacing.</p>
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### Section 2: Legal liability to others

<b>What we can cover you for</b>	<p>We've clarified that liability cover is given for situations where you are charging your electric vehicle by adding the following wording:</p> <p>We'll cover your legal liability for the death of or bodily injury to any person, and damage to property, caused by the following:</p> <ul style="list-style-type: none"> <li>• you charging your vehicle (if it is an electric vehicle).</li> </ul> <p>We've clarified that if an automated vehicle is in autonomous mode (i.e. driving itself) at the time of an incident, then the normal exclusion preventing the driver from claiming for personal injuries under this policy, will not apply, by adding the following wording:</p> <p>Automated vehicles</p> <p>If your automated vehicle is in autonomous mode at the time it is involved in an accident, the following exclusion will not apply:</p> <p>We will also not insure any liability:</p> <ul style="list-style-type: none"> <li>• for death of or injury to the person driving or in charge of your vehicle under this section.</li> </ul> <p>However, if your automated vehicle is not in autonomous mode at the time it is involved in an accident, the exclusion will apply in the normal way.</p>
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## What we can't cover you for

We've added in the following exclusions relating to charging cables:

We also won't cover any liability:

for the death of or injury to others, or damage to their property, if your vehicle is an electric vehicle and you have failed to take appropriate precautions to prevent the charging cable from causing death, injury or property damage;

We've added in the following exclusions relating to cyber incidents:

We also won't cover any liability:

for any loss or injury caused as a result of you failing to install safety-critical software updates that you or any other person named on your certificate of insurance knows, or should reasonably know, are safety-critical software updates;

for any loss or injury caused as a result of alterations made to your vehicle's software by you or any other person named on your certificate of insurance, or with your knowledge, using software which has not been supplied or approved by your vehicle's manufacturer;

The below exclusion has moved from general exclusion to Section 2: Legal liability to others:

We also won't cover any liability:

for death, injury, loss or damage directly or indirectly caused by or resulting from or in connection with any act of terrorism, regardless of any other cause or event which contributes to the death, injury, loss or damage.

The limit of cover for pollution or contamination costs has increased from £1 million to £1.2 million.

## Section 3: Windscreens and windows

### What we can cover you for

We've added in details of how you can claim via our online facility by visiting [www.autoglass.co.uk](http://www.autoglass.co.uk) as well as by phoning 0330 024 2270

### What we can't cover you for

We've clarified that there is no cover for panoramic sunroofs or panoramic roofs by adding the following wording:

Damage to any part of a panoramic sunroof, or panoramic roof.

We've clarified that a courtesy van will not be provided during work carried out for claims made solely under Section 3: Windscreens and windows.

## Section 4: Electric Vehicles (new section added)

### What we can cover you for

We'll cover theft, fire, vandalism or accidental or malicious damage to the charging cables of your vehicle.

We'll cover theft of, or accidental damage to, the battery (whether you own or lease the battery).

We'll cover the cost of replacing or repairing the charging point which you own and use to charge your vehicle at the address shown in your schedule if it is lost or damaged.

We'll try to provide you with an electric, or hybrid electric, vehicle as a courtesy van while your vehicle is being repaired, but we can only do this if our approved repairer has one available.

We'll cover your liability for the death of or injury to other people, or damage to their property, arising from charging your vehicle.

#### What we can't cover you for

- Misuse of the vehicle battery, or charging cables, including:
  - overcharging or undercharging the battery;
  - damage caused by deliberate acts, and
  - repairing or replacing the battery or cables yourself
- The cost of repairing or replacing a faulty battery
- The cost of repairing or replacing faulty charging cables
- The cost of repairing or replacing faulty charging points
- Any theft, fire, vandalism, accidental or malicious damage to any charging point that is not at your home address
- Liability for the death of or injury to other people, or damage to their property, if you've failed to prevent the charging cable from causing death, injury, or property damage

#### Important to note

It's important that you take precautions to reduce the chance of other people tripping over your charging cables. Don't leave cables dangling, or off the ground. They should be put through cable trunking or under some heavy covering to make sure they stay on the ground and are not a danger to others.

### Section 5: Personal belongings

#### What we can cover you for

We've clarified that you must provide a receipt or invoice before we will make payment for any personal belongings.

#### Benefits you receive

We've clarified that the limit of £250 applies per incident.

### Section 6: Replacement vehicle locks

#### What we can cover you for

We've clarified cover relates to locks and transmission devices by amending the following wording:

If your keys are lost or stolen and not recovered, we'll pay up to £1,000 to replace the locks and transmission devices on your vehicle. This includes recovery costs.

#### What we can't cover you for

We've clarified that there is no cover for mobile devices used as keys by adding the following wording:

If you use software on a mobile device or similar device to lock and unlock your vehicle, we won't pay for a replacement device if the device you use is lost or stolen. However, you will be covered for replacement locks and transmission devices.

### Section 7: Onward travel

#### Benefits you receive

We've clarified that we'll pay up to £50 per person (up to £250 in total) for each incident.

### Section 10: Personal accident benefits

#### What we can't cover you for

We've clarified that the personal accident benefit won't be paid when the person killed or injured has a higher level of alcohol or drugs in their system than is allowed by law, by amending the following wording:

We won't pay the benefit if the injury or death:

- happens when the person killed or injured has a higher level of alcohol or drugs in their body than is allowed by law when driving;

## Section 11: Medical expenses

**What we can cover you for** We've clarified that you will need to send us a receipt for the cost of any medical expenses before we'll make this payment.

**Benefits you receive** We've clarified that we'll pay up to £300 per incident for each injured person.

## Cancelling your policy

**When we or your broker may cancel the policy** We've clarified that we (or your broker) may write to you via email or to your last known address with the following wording:

We (or your broker) may cancel your policy by sending you seven days' written notice, either by email or to your last known address, if we (or they) have a good reason for doing so.

## General Exclusions

**When we really can't cover you** We've clarified that we'll not pay for any loss, damage or liability which is the direct or indirect result of the following:

Invasion, act of foreign enemy, conflict, war (whether or not war is declared), civil war, politically motivated unrest, rebellion, revolution, riot or similar event, confiscation or nationalisation by any government or other authority, except when required by the Road Traffic Act.

We've clarified that where the driver is convicted of failing to give a sample of breath or urine to the police when asked to do so following an accident, there will be no cover under the policy by amending the following wording:

We won't cover any loss, damage or liability arising from an incident if you or anyone insured under the policy is convicted of driving while under the influence of alcohol or drugs or refusing to supply a sample when required to do so by law. We have the right to recover from you any amounts we pay before you (or the insured driver) are convicted or which we have to pay by law.

We've clarified that we won't pay for any loss, damage or liability which is the direct or indirect result, or in any way connected with any, of the following:

- Any cyber act, regardless of any other cause or event that contributes to the loss, damage or liability
- Any loss of use of, reduction in performance of, or need to repair, replace, restore or reproduce, any data (including any amount relating to the loss in value of the data)
- Any liability that is covered by any other insurance relating to any cyber act or cyber incident

However, the exclusions above will not apply:

- in circumstances where we must provide cover under the road traffic acts;
- in circumstances where we must provide cover under any road traffic legislation in countries outside the territorial limits; or
- to any loss directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with any cyber incident.

## When we really can't cover you

We've clarified that if you fail to install a safety critical over the air (OTA) update supplied by your vehicle's manufacturer when prompted to do so, we won't offer cover and may consider treating your policy as if it had never existed by adding the following wording:

We won't cover any loss or damage caused by you not installing over-the-air (OTA) updates to your vehicle, as supplied by your vehicle's manufacturer. You must follow the manufacturer's instructions and load any safety-critical software or safety-related updates. If you don't, your policy won't be valid and we may cancel it and treat it as if it had never existed.

We've clarified that we won't cover any loss, damage, or liability that you are responsible for by law, which is the result of the following.

- A deliberate act by you or any person driving or using your vehicle.

## General conditions

### Changes in circumstances

We've clarified you must tell us, as soon as possible, about any change in circumstances relating to any problems with the health of any person who will drive your vehicle as this could affect your insurance cover by adding the following wording:

- any problem to do with the health of any person who will drive your vehicle, if the health condition must be reported to the DVLA;

We've clarified that if you fail to advise us of a change in circumstance, there could be additional premium, refusal of a claim or a claim not being fully paid, by adding the following wording:

If you don't tell us about any changes, we may increase your premiums or refuse to pay all or part of a claim.

## More Information

### Registration and regulatory information

We've changed our registered office address to A & B Mills, Dean Clough, Halifax, HX3 5AX. Registered in England and Wales Number 613259.

#### COVEA INSURANCE PLC

Registered Office: A&B Mills, Dean Clough, Halifax, HX3 5AX

Registered in England and Wales No. 613259

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority No. 202277

