

Notice to Policyholders

Arch Motor Fleet

The Notice to Policyholders document is issued for Your assistance. It highlights key changes We have made to the Arch Motor Fleet Policy which will be effective from Your renewal date. This Notice does not contain a record of every amendment, and it does not form part of Your Policy. Please ensure that You read in full any documentation issued in conjunction with the updated Arch Motor Fleet Policy Wording to determine the full terms, conditions, limitations and exclusions of the Policy cover.

If You have any questions, please contact Your insurance agent.

Amendments to cover:

Section	Summary of Key Changes to the Policy Wording
Introductory Pages - refer to the Policy Wording for updated details	
Index	- AMENDED - Sections have been reordered
What to do if You have an accident	- AMENDED - Important Note updated (Vehicle security)
Making a claim	<ul style="list-style-type: none"> - AMENDED - Motor Legal Protection Claim details updated. DAS details replaced by ARAG Legal Expenses Insurance Company Limited (ARAG) further to the change of company name. - UNCHANGED - Contact numbers and references have not changed. - AMENDED – email contact details added for Motor Legal Protection and other Motor Claims
Motor Insurance Database (MID)	- MOVED – Details moved forward.
Helpline Services	<ul style="list-style-type: none"> - MOVED – Details moved forward - AMENDED Services provided by ARAG Legal Expenses Insurance Company Limited (ARAG) (previously known as DAS Legal Expenses Insurance Company Limited).
General Definitions	<ul style="list-style-type: none"> - AMENDED - Previously titled “Definitions”. - ADDED - Market Value - ADDED - New Vehicle - ADDED - Total Loss - ADDED - “Interpretation” details. - REMOVED - Advanced Driver Assistance System (ADAS) - REMOVED - OTA updates
General Definition: Amended	<ul style="list-style-type: none"> - AMENDED - Vehicles definition updated. <ul style="list-style-type: none"> - “Car” meaning updated to a passenger carrying motor vehicle with not more than 8 seats (excluding the driver), which is not an Agricultural Vehicle, Special Type or Motorcycle. - Vehicle must be registered in England, Wales, Scotland, Northern Ireland or the Isle of Man - reference to “private car” amended to “car” throughout Policy Wording
General Exclusions	<ul style="list-style-type: none"> - MOVED – Section moved forward - REMOVED - Exclusion 3 - relating to ADAS. - REMOVED - Exclusion 4 - relating to OTA. - AMENDED - Subsequent Exclusions have been renumbered. - ADDED - Exclusion 12 added - relating to programming/operator error, network failure, malicious programming (i.e. trojan horses), unauthorised access, processing failure, hoax or threat of such events.

General Conditions Section moved forward	<ul style="list-style-type: none"> - MOVED – Section moved forward - AMENEDED - Previously titled “Conditions” - AMENDED - Choice of Law and Jurisdiction – General Condition updated. - AMENDED - Claims Conditions: Our Rights – General Condition updated. - AMENDED - Claims Conditions: Your Obligations – General Condition updated. <ul style="list-style-type: none"> - Claims Conditions updates include: details concerning Total Loss, stolen Vehicle claims, claims under the New Vehicle Replacement Cost cover, Vehicles subject to finance or owned by lease companies; claims notification periods. - ADDED - Sanctions and Financial Crime Documentation - General Condition added
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Vehicle Cover – Liability to others section - refer to the Policy Wording for updated details	
“Limits of indemnity for damage to property in respect of cars”	<ul style="list-style-type: none"> - AMENDED - Reference to “private car” amended to “Car”

Vehicle Cover – Loss of or damage to Your Vehicle section - refer to the Policy Wording for updated details	
“For a claim under this section, We may either”	<ul style="list-style-type: none"> - AMENDED - ADDED - Details added in respect of Total loss claims
“Total Loss”	<ul style="list-style-type: none"> - REMOVED - Sub-section removed. See “For a claim under this section, We may either” Sub-section.
New Vehicle Replacement cover	<ul style="list-style-type: none"> - REMOVED - see New Vehicle Replacement Cost cover
New Vehicle Replacement Cost cover	<ul style="list-style-type: none"> - ADDED – This cover replaces “New Vehicle replacement” cover.
Electric Vehicle cover	<ul style="list-style-type: none"> - REMOVED - see Electric and Hybrid Vehicles cover
Electric and Hybrid Vehicles cover	<ul style="list-style-type: none"> - ADDED - Replaces “Electric Vehicles” cover. - Includes conditions regarding the electrical charging installation, exclusions and Excess details
Exclusions to loss of or damage to You Vehicle Section	<ul style="list-style-type: none"> - AMENDED - Exclusion 9 – vehicle security – updated. - REMOVED - Exclusion “13” – relating to electric charging wallbox or charging post – removed. These details now form part of the exclusions listed under the Electric and Hybrid Vehicles cover

Loss of keys and lock replacement section	<ul style="list-style-type: none"> - AMENDED - Updated to include entry locks and vehicle fobs
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Personal belongings and child seat section	<ul style="list-style-type: none"> - AMENDED - Personal belongings - Exclusion 4 – vehicle security - updated
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Payments for journeys (car sharing) section	<ul style="list-style-type: none"> - AMENDED - reference to “only applies to private cars” amended to “only applies to cars”.
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Motor Insurance Database (MID)	<ul style="list-style-type: none"> - MOVED FORWARD - Information relating to the Motor Insurance Database (MID) now appears at the front of the Policy Wording
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Motor Legal Protection - refer to the Policy Wording for updated details	
Motor Legal Protection	<ul style="list-style-type: none"> - AMENDED - Further to the change of company name this Section is now provided by ARAG Legal Expenses Insurance Company Limited (ARAG). References to DAS are being updated to ARAG. These changes include (as appropriate) updates to Legal Helpline email and web addresses; complaints contact details and privacy notice contact details. Voucher Codes and Helpline telephone numbers are unchanged. - AMENDED – added email contact details
How to Complain	<ul style="list-style-type: none"> - AMENDED - Details updated. - AMENDED - Arch contact details updated. - AMENDED - DAS details replaced by ARAG Legal Expenses Insurance Company Limited (ARAG) contact details further to the change of company name. - ADDED - How to make a complaint – guidance added
Privacy Notices:	<ul style="list-style-type: none"> - AMENDED - Previously titled “Fair Processing Notices”. - AMENDED - Arch Privacy Notice updated. - AMENDED - ARAG Legal Expenses Insurance Company Limited (ARAG) Privacy Notice: replaces DAS’s Fair Processing Notice

We have changed our Registered Office Address to 4th Floor, 10 Fenchurch Avenue, London EC3M 5BN.
Your Policy documentation shows our new Registered Office address.