

Notice to Policyholders

Arch Motor Fleet

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

If You have any questions about any aspect of the Policy, please contact Your insurance agent.

Main amendments to cover:

Section	Summary of Changes
What to do in An Accident	
Roadside recovery	<p>Roadside recovery will include:</p> <ol style="list-style-type: none"> 1. transport of passengers to a safe place; and 2. relay any messages to family and friends as requested. <p>Roadside recovery no longer includes:</p> <ol style="list-style-type: none"> 1. collection and redelivery following repairs.
Insurers	
Motor Legal Protection Section	DAS Legal Expenses Insurance Company Limited (DAS) updated its registered office address.
Definitions	
	<p>The following definitions have been added:</p> <ol style="list-style-type: none"> 1. Advanced Driver Assistance System (ADAS); 2. Green/Recycled Parts; 3. Misfuelling; and 4. OTA updates. <p>The following definitions have been amended:</p> <ol style="list-style-type: none"> 1. Excess. <p>The following definitions have been deleted:</p> <ol style="list-style-type: none"> 1. Condition Precedent.
Liability to other section	
Limits of indemnity for damage to property in respect of all other vehicles	The limit of indemnity has been clarified to show that costs and expenses arising from damage to property involving all other vehicles is £5,000,000 for any one claim or claims arising out of one incident.
Loss of or damage to Your Vehicle section	
Misfuelling damage (comprehensive cover only)	The section has been clarified to show that Misfuelling damage is covered under the Policy.

New Vehicle replacement	Amended to cover any car or commercial vehicle with a gross vehicle weight of 7.5 tonnes or less.
Windscreen damage (comprehensive cover only)	Amended to show that: <ol style="list-style-type: none"> 1. the Windscreen Excess will be shown in the Schedule; and 2. no limit will be applied on the cost of the replacement, but those costs should only be costs reasonably incurred.
Audio, visual, communication, guidance or tracking equipment	Amended to the extent that the limit is removed from the Policy.
Electric Vehicles	A new sub-section added to include cover for loss or damage to the: <ol style="list-style-type: none"> 1. electric charging cable and/or connector to Your Vehicle; 2. battery or batteries of Your Vehicle, including power surge damage whilst charging; and 3. electric charging wall box or charging post at Your business address or Your employee's permanent residential address.
Trailer Cover	Amended to show that the cover is no longer limited to commercial vehicles.
Exclusions to loss of or damage to Your vehicle section	The following exclusions have been added: <ol style="list-style-type: none"> 1. loss of or damage to Your Vehicle caused by someone who obtained it by fraud or deception; 2. the first £50 when You are only replacing or repairing the electric charging cable, connector, electric charging wall box or charging post; 3. damage to the electric charging wall box or charging post, but only when: <ol style="list-style-type: none"> a. at Your Employee's permanent domestic residential address (unless You provided Your Employee with an electric vehicle) b. the installation was not completed by an Office for Low Emission Vehicles (OLEV) approved installer; c. there has been an unauthorised modification of the electric charging wall box or charging post; or d. when covered by other insurance; and 4. Loss of or damage to property carried in or on a trailer.
Personal belongings and child seat section	
Personal belongings	An increase in the limit to £500.
Child seat cover	A new section added where We will replace the child seat with a similar make and model when there is a claim for loss or damage under the Policy.
Foreign use section	
	Foreign use will include the following additional countries: <ol style="list-style-type: none"> 1. Bosnia-Herzegovina; 2. Gibraltar; 3. Monaco; 4. San Marino; 5. Serbia; and 6. Vatican City.

General Exclusions	<p>The following exclusions have been added:</p> <ol style="list-style-type: none"> 1. liability, loss or damage that could have been avoided or mitigated but for the deactivation of ADAS functionality; or 2. liability, loss or damage for non-manufacturer OTA updates or failure to update manufacturer updates. <p>The following exclusions have been added to reflect what was already contained in the Certificate of motor insurance:</p> <ol style="list-style-type: none"> 1. liability arising from the carriage of passengers or goods for hire or reward, except where We have agreed to include it, and it is stated on the Certificate of Motor Insurance; 2. liability arising out of the use of Your Vehicle for any other purpose in connection with motor trade; or 3. use to secure release of a vehicle which has been seized by or on behalf of any government or public authority which was not Your property or in Your custody or control at the time of the seizure.
General Conditions	
Cancellation by You	Amended to allow You to cancel at any time by notice.
Cancellation: refund of premium	Amended to return the proportionate amount to the number of days remaining before the expiry of the Period of Insurance.
How to Complain	
	DAS Legal Expenses Insurance Company has updated its address.
Fair Processing Notices	
	Updated the fair processing notices on how We and DAS use Your personal data.

Important

If You are aware of any claim or circumstance that may give rise to a claim, it is important that You notify us as soon as reasonably practicable:

For a motor claim other than motor legal protection, report Your claim by calling **0333 207 2262** or **+44 20 3023 3383** (outside of the United Kingdom).

For the motor legal protection section, report Your claim by calling **02920 857238**.



Arch UK Regional Division

Arch Insurance (UK) Limited, 4th Floor, 10 Fenchurch Avenue, London, EC3M 5BN – (FCA Register No 229887) authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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