



Important Information

This notice applies to all AXA Goods Carrying Vehicle Insurance Policies

Changes to your policy

This notice tells you about some important changes which will take effect from your renewal date. Please ensure you read the changes below in conjunction with your new policy document and schedule of insurance.

NEW CHANGES APPLICABLE TO ALL POLICIES

1. Changes to the Cancellation condition on pages 8-9.

Old Wording	New Wording
<p>Section 3</p> <p>We reserve the right to cancel your policy in the following circumstances:</p> <p>a) You do not comply with the General conditions applicable to all parts of your policy shown on pages 8-15</p> <p>b) You make a change to your information which renders the risk no longer acceptable for us to cover. Please see the Changes to your circumstances condition shown on pages 9-10 for further information.</p>	<p>Section 3</p> <p>We may cancel your policy:</p> <p>a) If you or anyone else covered by this policy breaks any of the General Conditions of your cover set out in pages 8-15.</p> <p>b) If you or anyone else covered by this policy ignore or fail to comply with the General Exclusions. Please see “General exclusions applicable to all parts of this policy” section set out on pages 16-17.</p>

Old Wording	New Wording
<p>c) You act in a fraudulent manner. Please see the Fraud condition shown on page 11-12 for further information.</p> <p>d) If you fail to pay your premium. Please refer to point 4 below</p> <p>If we cancel your policy we shall provide you 14 days prior written notice by recorded delivery to your last known address. Within this notice we will advise you or our reasons for cancelling your policy and any premium refund will be calculated on a pro rata basis subject to no claim having been reported on the policy.</p>	<p>c) If you provide any inaccurate or incomplete information. Please see “Providing accurate and complete information” section on page 14.</p> <p>d) If you act in a fraudulent manner when incepting, making an amendment or renewing this policy.</p> <p>e) If you act in a fraudulent manner when making a claim. Please see “Fraud condition” section set out on page 12.</p> <p>f) If we are unable to continue cover due to changes in your circumstance or to your policy information. Please see “The General conditions applicable to all parts of this policy” section set out on pages 8-15.</p> <p>g) If you fail to respond to written request for further information or documentation</p> <p>h) If we believe you or anyone else covered by the policy seek to use the benefits of the policy for any use in which the policy is not intended for.</p> <p>i) If you do not pay your premium, please see refer to point 4 below.</p> <p>If we cancel your policy we shall provide you with 7 days prior written notice to your last known address. Within this notice we will advise you of our reason for cancelling your policy.</p> <p>Any premium refund will be calculated on a pro rata basis subject to no claim having been reported on your policy.</p>

2) Changes to 'General exclusions' section on page 17

New exclusion added

New Wording

This policy does not provide cover for any liability, damage, cost or expenses, which are more than **our** legal liability under the relevant road traffic legislation for any claim, if **you** or any other person entitled to drive **your vehicle** is:

- a) found to be over the limit for alcohol to the extent which would constitute an offence under the laws of the country in which the accident occurred
- b) is driving whilst unfit through drink or drugs, whether prescribed or otherwise,
- c) fails to provide a sample of breath, blood or urine when required to do so, without lawful reason.

3) Changes to 'Part A: Loss and damage' section on pages 25-27

Replacement Locks

Old Wording

In the event of keys or transmitters for **your vehicle** or the security immobilisation keys or transmitters for **your vehicle** being lost or stolen, provided **you** have reason to believe that any person who finds, or has stolen, such items would be able to identify the whereabouts of **your vehicle**, and **you** report the loss to the Police within 24 hours of discovering it **we** will pay for replacing:

1. Door and/or boot locks
2. ignition/steering locks
3. lock transmitter and central locking interface
4. immobilisations/alarm systems

New Wording

In the event of keys, transmitters or entry card for keyless entry system for **your vehicle** or the security immobilisation keys or transmitters for **your vehicle** being lost or stolen, provided **you** have reason to believe that any person who finds, or has stolen, such items would be able to identify the whereabouts of your vehicle, and **you** report the loss to the Police within 24 hours of discovering it **we** will pay for replacing:

1. Door and/or boot locks
2. ignition/steering locks
3. lock transmitter and central locking interface
4. immobilisations/alarm systems

4) Changes to 'Meaning of defined terms'

a) Terrorism' page 18-19

Old Wording	New Wording
An act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or put the public or any section of the public in fear.	An act that the government of the united kingdom considers to be an act of terrorism or any act which could be defined as terrorism under the Terrorism Act 2000 and/or subsequent acts pertaining to terrorism, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or put the public or any section of the public in fear.

b) 'Your vehicle' on page 19

Old Wording	New Wording
The vehicle described on your certificate of insurance or temporary cover note and policy schedule	Any vehicle insured under this policy and/or any other vehicle which is added by you during the period of cover each as identified by its registration mark in your current certificate of insurance or temporary cover note and policy schedule .

5) Additional wording added to the 'General conditions' section on page 10

New Wording
Any changes to your circumstances including changes to the people who need to be insured under this policy, or a change to your vehicle or main driver of your vehicle , whether a permanent or temporary change, shall be a variation of this contract which means it will continue with the relevant changes made.

6) Changes to 'Data Protection Notice' page 43

Revised Wording
AXA Insurance UK plc is part of the AXA Group of companies which takes your privacy very seriously.

For details of how we use the personal information we collect from you and your rights please view our privacy policy at www.axa.co.uk/privacy-policy.

If you do not have access to the internet, please contact us and we will send you a printed copy.