

# Amendments to 'Your Car Insurance Guide'



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The following changes will apply to your policy from your renewal. For full terms and conditions please refer to 'Your Car Insurance Guide' which can be found on our website [admiral.com](http://admiral.com).

## IMPORTANT

Your compulsory **excess** may have changed, please check **your Policy Schedule**.

Our Privacy and Security Statement may have changed. If **you** would like to read the current version, please visit [www.admiral.com/your-privacy-and-security/](http://www.admiral.com/your-privacy-and-security/)

## Important Numbers

Renewal	<b>0333 222 6715</b>
Claims	<b>0333 220 2034</b>
Glass repair helpline	<b>0333 220 2025</b>

The following sections have been amended; please refer to the corresponding pages in 'Your Car Insurance Guide'.

## Making a claim – page 2

All repairs carried out by our approved repairer are guaranteed whilst **you** own the vehicle. Any parts that are used during the repair will be covered under the manufacturer's guarantee.

Previously repairs carried out by an approved repairer were only guaranteed for 5 years. Going forward repairs will be guaranteed for as long as **you** own the vehicle, although any replacement parts will be subject to the manufacturer's guarantee.

If **you** do not wish to use our Approved Repairers an additional **excess** will apply, which will be confirmed on **your Policy Schedule**.

There will now be an additional **excess** if **you** decided not to use our authorised repairer. **Your excesses** are confirmed on **your policy schedule**.

## Definitions - page 5

### Agreed valuation

Subject to Underwriting approval an agreed value policy can be obtained. If **we** consent the most **we** will pay **you** is the amount stated on the Agreed Valuation Certificate. **Your Policy Schedule** will show if this extra condition (endorsement) applies.

The definition of **agreed valuation** has been amended as **we** changed the criteria for an agreed valuation policy. Previously the clause set out limits which will no longer be correct for all customers. If the value for **your car** has been agreed and **your Policy Schedule** shows this extra condition (endorsement) applies **you** will still be entitled to **your** discount.

## Keeping your policy up to date - page 6

- **3. Please tell us when you renew your insurance** – page 6
- of any motoring offences including fixed penalties or convictions **you** or any driver on **your** policy had during the year, or any pending prosecutions. **You** will need to tell **us** of the DVLA offence code if applicable

Previously **you** were required to tell **us** about any driver awareness courses **you** had attended during a **period of insurance**. **We** no longer require this information. If **you** have previously told **us** about a course **you** attended, it will not be considered when generating **your** renewal price.

## Section 1: Damage to your car - page 7

**We** will only repair **your vehicle** with parts made by the vehicles manufacturer. If any parts are no longer available **we** will only pay the cost shown in the manufacturer's latest price guide together with reasonable fitting costs.

Previously **your vehicle** may have been repaired using recycled parts or parts not made by the original manufacturer. Going forward **we** will only repair **your vehicle** using parts from the original manufacturer. If those parts are not available **we** will only pay the cost shown in the manufacturer's latest price guide together with reasonable fitting costs.

## Section 2: Fire and theft - page 8

**We** will only repair **your vehicle** with parts made by the vehicles manufacturer. If any parts are no longer available, **we** will only pay the cost shown in the manufacturer's latest price guide together with reasonable fitting costs.

Previously **your vehicle** may have been repaired using recycled parts or parts not made by the original manufacturer. Going forward **we** will only repair **your vehicle** using parts from the original manufacturer. If those parts are not available, **we** will only pay the cost shown in the manufacturer's latest price guide together with reasonable fitting costs.

### Cover for lost and stolen keys

**We** will pay up to a maximum of £300 towards the cost of replacement locks if **your** keys are lost or stolen.

Last year **you** may have had a maximum cover limit of £300 or £500 confirmed in **your** documentation. From renewal all policies will now have a limit of £300.

## Section 3: Exclusions which apply to sections 1 and 2 - page 9

### What is not covered

**We** will not pay:

- loss or damage to **your car** or loss of money, where possession of it is gained by deception

This exclusion has been amended from "selling the vehicle to a person that deceives **you**" to, "where possession of it is gained by deception" to exclude additional circumstances other than selling.

## Section 6: Going abroad – page 12

**Your** policy automatically includes international motor insurance cover (on **your** current Certificate of Motor Insurance) for a maximum of 90 days in a **period of insurance**. Please call **us** if **you** think **you** may exceed this. **We** may be able to arrange additional cover (subject to our Underwriting criteria and a charge).

Previously this clause stated that **we** would recover any costs from **you** or the driver should **you** exceed the 90 days cover and be involved in a claim. This is not the case for the Third-Party liabilities.

## Section 8: Extra cover - page 14-15

### Personal Belongings

**We** will pay up to a maximum of £150 for **your** personal belongings

The amount **you** can claim for **your** personal belongings has been increased from £100 to £150.

### New Car replacement

**We** have introduced a new benefit. If **your car** is 12 months old or less and **you** are the first registered keeper **we** will replace **your car** with one of the same make, model and specification if it's:

- stolen and unrecovered or
- the cost to repair any damage covered by the policy is more than 59% of the current UK list price (including VAT).

This is subject to our terms and conditions, to read these please refer to 'Your Car Insurance Guide.'

**15. Changes in circumstances**

If **we** are able to arrange cover, **we** will calculate any difference in premium from the date **you** were obliged to notify **us**.

General Condition 14 has been amended to remove reference to backdating changes into previous periods of insurance. From renewal changes will only be backdated to the beginning of the current **period of insurance**.



