

Zenith Private Car Insurance Policy Summary of Changes

As part of the process of keeping our policy wordings up to date we are inviting renewal of your existing insurance on the basis of our new policy wording. The following is a summary of the main changes which will apply to your insurance from renewal date.

Please read the following summary very carefully. If any aspect of the revised cover does not meet your needs please notify us immediately via your insurance intermediary.

A new policy booklet incorporating these changes will be sent to you when you renew your policy with us, however if you would like a copy immediately, please contact your insurance intermediary.

In-car Entertainment, Communication and Navigation Equipment

The cover provided for permanently fitted in-car entertainment, communication and navigation equipment is improved. Previously £300 worth of cover was provided under both Comprehensive and Third Party Fire & Theft policies, but only in respect of equipment supplied by the vehicle manufacturer when the car was new. Cover now applies to both original equipment and that fitted in the after-market.

From the renewal date of your policy the levels of cover after the deduction of any excess will be:

Policy cover	Original equipment	After-market equipment
Comprehensive	Up to £750	Up to £300
Third Party Fire & Theft	Up to £300	Up to £300
Third Party Only	Not covered	Not covered

Any payment will not exceed the value of the equipment at the time of loss or damage subject to a reasonable deduction for wear and tear.

The new policy also clarifies that radar detection equipment, portable data assistants (PDAs) and portable GPS systems are not covered under this heading.

Market Value

There is a clearer definition of how we will arrive at the market value of your car in the event that it is a write-off.

'New Car' Replacement

This benefit will now be available if the original car is beyond economical repair (previously the cost of repairs had to exceed 60% of the original car's list price for this benefit to apply).

In the event that a replacement car of the same make, model and specification is unavailable we will settle the claim on the basis of the market value of the insured car immediately before the loss.

Repairs Following an Accident or Loss

We operate an approved repairer network. If you choose not to have your car repaired by our approved repairer we will not pay more than our approved repairer would have charged and an additional £250 excess will apply.

We will not pay more than the UK list price of parts and will not pay the cost of importing parts that are not available in the UK.

We may at our option use parts that have not been supplied by the vehicle manufacturer. Such parts will be subject to our approved repairers' guarantee.

Excesses

1. Policy and Voluntary Excesses

The minimum policy excess now applicable is increased to £150. All excesses will now apply to claims to fire or theft (as well as applying for other types of damage to your car under a comprehensive policy).

2. Young & Inexperienced Driver Excesses

The standard young and inexperienced driver excesses are to be revised and will apply to all claims for damage to your car including fire or theft damage which means that they also apply under a Third Party Fire & Theft policy. The following amounts will be payable by you in addition to any other excess which may apply:

Age or experience of person driving, in charge of or last in charge of the insured car at the time of loss or damage	Amount of Excess
Aged 20 years and under	£300
Aged 21 to 24 years inclusive	£200
Aged 25 and over but holding a provisional driving licence or having held a full UK/EU driving licence to drive a vehicle of the same class for less than one year	£150

(The Young & Inexperienced Driver Excess applicable at the time of loss or damage is determined by the age or driving experience of the person driving/in charge of the car at the inception date or last renewal date of the policy whichever is the later).

Cover for Your Car Whilst in the Hands of a Motor Trader

Cover will now be provided under both the damage and fire & theft sections of your policy.

Damage to Your Car Engine Caused by Use of Inappropriate Fuel

This will now be specifically excluded.

Restriction of Fire Cover under Third Party Fire & Theft

There is no cover for fire damage resulting from vandalism or the actions of persons with malicious intent. You will need to ensure that your policy is Comprehensive if you want unrestricted fire cover.

Loss of or Damage to Car Keys

Loss of or damage to car keys will be excluded under the damage and fire & theft sections of your policy, however a new section covering replacement locks following theft of your keys will be automatically included if your cover is Comprehensive (see 'Replacement Locks' below).

'Driving Other Cars' Cover

Some limitations will be applied to this cover, for example cover will only operate in the UK and will not apply to employers' cars. There will be no cover under the 'Driving Other Cars' extension to obtain the release of vehicles impounded by the police or other authorities.

Courtesy Cars (Comprehensive cover only)

The terms and conditions relating to the supply of a courtesy car whilst your own vehicle is undergoing repair are now clearly defined in the policy booklet.

Personal Accident (Comprehensive cover only)

Cover is now included for Civil Partners and the scale of benefits is revised.

Personal Belongings (Comprehensive cover only)

There is no cover for radar detection equipment under this section.

Glass Cover (Comprehensive cover only)

The excess payable in respect of replacement glass will be increased to £80. An excess of £25 will also apply to glass repairs.

If you use a non-approved glass fitter, payment under the policy is limited to £75 after the deduction of the excess.

Glass replacement normally involves the use of non-manufacturer supplied parts. If you insist on using parts supplied by the vehicle manufacturer even though non-original manufacturer parts are available you will be required to pay us the difference in cost.

Damage to sunroofs, glass roofs, panoramic windscreens, lights/reflectors or folding rear windscreen assemblies can only be admitted under the damage or fire and theft sections of the policy and the normal policy excesses will apply. No Claim Discount will be affected by claims for damage to these high value items.

Replacement Locks (Comprehensive cover only)

Cover is now included up to £300 after the deduction of an excess of £150 for replacement locks following theft of your car keys. Cover only applies if it can be established that the identity or garaging address of your car is known to the person in possession of your keys.

Foreign Use

Automatic full policy cover applies for up to 30 days in any one year of insurance. You must be normally resident in the UK and you will need to contact your insurance intermediary in advance of any proposed trips abroad. On application we may be able to consider longer trips abroad.

General Exceptions/General Conditions

- We will not pay for additional damage if you attempt to drive your car in a damaged condition after it has been involved in an accident.
- Pollution claims are not covered by the policy unless the law of any country in which you use the car obliges us to meet such claims.
- The driving licence restrictions will apply to the person last in charge of your car as well as anyone physically driving it.
- The policy now specifically excludes use of your car on any racetrack, circuit or prepared course and the Nurburgring.
- We will not pay your claim if you are convicted of driving under the influence of drink or drugs as a result of the accident which results in the claim under the policy.

Short Period Rates

Our scale of cancellation charges is slightly revised. There is no entitlement to a refund if a claim has occurred during the annual period of insurance in which cancellation is requested. Any administration charge made by us will be in addition to any charge levied by your insurance intermediary.

Total Losses

In the event of there being a claim under the policy for damage to your car (whether or not the vehicle is a write-off) we reserve the right to deduct any outstanding premiums from the claims payment.

IMPORTANT NOTE:

As part of the government's Continuous Insurance Enforcement initiative it is now an offence to keep a vehicle without insurance unless you have notified the DVLA that your vehicle is being kept off the road and have a valid Statutory Off Road Notification (SORN).