
Changes to your Commercial Motor Insurance Policy you need to know about

This notice tells you about changes to your policy which will take effect from your renewal date as shown on your schedule. Please ensure you read the changes carefully (together with your policy wording), as they will form part of your contract of insurance, and keep them together with your other policy documents.

Statement of Fact – Sanctions Statements

Please note that We have updated the General Details section of the Statement of Fact document to include statements relating to sanctions. Please read and check the Statement of Fact to ensure The Business complies with these statements. Should there be any concerns or queries with the ability of The Business to comply with the updated Statement of Fact, please contact Your insurance adviser in the first instance.

Homeworking Advice and Support

Taking care of your employees' wellbeing is a top priority and as ways of working are adjusted, there is a need to be mindful about how employees are managed when working from home. The following Loss Prevention Standards documents developed by Aviva Risk Management Solutions can provide useful information to support you in doing this.

Home Working

https://broker.aviva.co.uk/documents/view/aviva_homeworking_lps.pdf

Lone Working

https://broker.aviva.co.uk/documents/view/aviva_lone_working_lps.pdf

Cyber Security, Homeworking and Coronavirus

https://broker.aviva.co.uk/documents/view/aviva_cyber_security_homeworking_coronavirus_lps.pdf

In addition, you should ensure that your employees have notified their home insurance provider of the extent of homeworking they undertake.

Policy Conditions

Policy Condition Sanctions is amended and restated as follows

Sanctions

We shall not provide cover nor be liable to pay any claim or provide any benefit under this policy if to do so would expose Us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions laws or regulations of the European Union, United Kingdom or United States of America or any of its states.

Commercial Motor Section

Damage to Your Vehicle Cover

Glass

Where cover is applicable, the Glass Replacement Excess shown in The Schedule is increased to £150. Any Glass Replacement Excess currently above this amount will remain as shown in The Schedule.

Where Your Policy is subject to an existing Long-Term Agreement, Rate Stability Agreement or any other arrangement which prohibits Us from changing the terms of cover within the agreement period, the current Glass Replacement Excess in Your Schedule will apply.

Commercial Motor Section

Liability to Third Parties Section

Where applicable to your policy, item (5)(a) of the following Clause wordings

- Contingent Cover – Driving Tuition
- Contingent Cover – Vehicles on Hire
- Contingent Cover – Vehicle on Hire (including sub-hire)

has been restated as follows:

(5) The vehicle is not being used

- (a) in any competition, trial, performance test, contest or race (whether formal, informal or impromptu), or trial of speed, including off-road events, whether between motor vehicles or otherwise, and irrespective of whether this takes place on any circuit or track (formed or otherwise), or on a road or elsewhere, and regardless of any statutory authorisation of any such events.

The Certificate of Motor Insurance

The exclusion under Section 6 Limitations as to Use has been restated as follows

- in any competition trial, performance test, contest or race (whether formal, informal or impromptu), or trial of speed, including off-road events, whether between motor vehicles or otherwise, and irrespective of whether this takes place on any circuit or track (formed or otherwise), or on a road or elsewhere, and regardless of any statutory authorisation of any such events.