

The words and phrases defined have the same meaning wherever they are used in this policy, the certificate of motor insurance or the schedule and are highlighted throughout in bold print.

Accessories Motoring equipment kept for use with **your car**. This does not include a caravan or any other form of trailer.

Alteration of Risk

You must contact us immediately or as soon as reasonably possible, if any of the answers or information provided is inaccurate or has changed beyond what was reasonably contemplated when the contract of insurance was concluded. If you fail to do so and there is a change in the subject matter, Your Policy may be regarded as a Misrepresentation (see Impact of Misrepresentation section).

App An application you download to a mobile device

Audio Equipment Any radio, radio cassette, cassette player or compact disc player permanently fitted to **your car**.

Car The motor **car**/vehicle shown on the **certificate of motor insurance** and described in the **schedule**.

Certificate of Insurance

The document **you** must have as proof that **you** have the motor insurance to comply with the **Motor Insurance** law.

Completed Application Form A precise record of the answers and/or information You provided to each of the specific questions asked by You at the pre-contractual stage of this contract of insurance. This includes the answers and/or information to any prior proposal form or Completed Application Form supplied to You which was previously completed and provided by You (including provided at renewal or mid-term adjustment). You must answer all of the questions on the Completed Application Form/Signed Proposal Form honestly and with reasonable care; failure to do so may be regarded as a Misrepresentation.

Endorsement A change in the terms of the **policy** and is printed on the **schedule**.

Excess(es) The amount **you** will have to pay towards a claim.

Insurer AIG Europe S.A.

Market value The cost of replacing **your car** with a car of similar make, model, year, mileage, specification and condition as **your car** was immediately before the loss or damage **you** are claiming for.