

Changes to your insurance policy

From your renewal date, there will be changes to your insurance policy. Please take time to read this Notice in conjunction with your current Policy Booklet and Schedule, as it explains the changes made to your existing policy with effect from your renewal date and how they might affect you.

We constantly review our insurance policies to make sure they are as clear and as customer friendly as possible.

Amendment	Brief description of change
Inclusion of Definitions (page 6)	We have added definitions for Computer System and Data so that you can understand the meaning of these words where they are referenced within the policy wording.
Electric cars (page 10)	Inclusion on page 10 of a section relating to the cover offered by the policy specifically for Electric cars.
Removal of requirement for Markerstudy Approved Camera (page 10)	<p>There is no longer a requirement for the fitment of the Markerstudy Approved Camera. If you do have the Markerstudy Approved Camera fitted to your vehicle then there will no longer be a requirement to return it to us if you decide to remove it at a later date. Removal of the camera will be at your cost.</p> <p>There will no longer be a requirement for you to supply the SD card data at the time of claim and the increase in excess to £1,250 will no longer apply if the footage is not supplied within 24 hours.</p>
Exceptions to Sections A & B (pages 17 – 18)	<p>The following changes have been made to your policy if you have Comprehensive or Third Party Fire & Theft cover:</p> <p>The following exclusion has been removed and will no longer apply;</p> <ul style="list-style-type: none"> • The first £1250 of any claim where you failed to make available the incident data from the SD (secure data) Card within 24 hours of the incident discovery. <p>The following exclusion has been amended to include the addition of all types of consumables added to the insured vehicle as well as incorrectly maintaining the vehicle;</p> <ul style="list-style-type: none"> • Loss or damage resulting from incorrectly maintaining or fuelling the vehicle by not following manufacturer instructions. This includes adding an inappropriate type or grade of fuel, oil or other consumable. <p>The following exclusions have been added;</p> <ul style="list-style-type: none"> • Loss or damaged caused by the misuse of the car battery, including but not limited to, overcharging/undercharging and self-repair/replace. • Cost to repair or replace a non-functional battery. • Cost to repair or replace faulty charging cables or faulty charging points.

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	<ul style="list-style-type: none"> Loss or damage to the insured vehicle caused by malware, worms, computer viruses or the insured vehicle's systems, data or computer systems being controlled without your authority.
Section D – Glass Damage (page 21)	<p>Your policy will now cover the following as well as the replacement of damaged glass if you have Comprehensive cover;</p> <ul style="list-style-type: none"> If the insured vehicle is fitted with Advanced Driver Assistance Systems (ADAS) and you use our approved replacement service to replace the windscreen, we will also pay for the recalibration of cameras or sensors fitted behind the windscreen to operate these systems, if required. <p>We have amended the way you can report a claim under this section of the policy by including details of an online portal. By visiting claims.markerstudy.com it is now possible to book an appointment online for the vehicle glass to be repaired or replaced.</p>
Section F – Public Liability (page 24)	<p>We have increased the cover limit from £5,000,000 to £10,000,000.</p>
Section I – Uninsured Driver Promise (page 26)	<p>The following benefit has been added to your policy if you have Comprehensive cover;</p> <ul style="list-style-type: none"> Uninsured driver promise If the insured vehicle is involved in an accident that was not your fault or that of the driver of the insured vehicle and caused by an uninsured motorist we will refund the cost of your excess and restore your No Claim Discount.
Policy Exceptions (pages 27 – 28)	<p>The following exception has been added to the policy;</p> <ul style="list-style-type: none"> 13 Cyber attack We will not cover loss or damage to the insured vehicle caused by malware, worms, computer viruses or the insured vehicle's systems, data or computer systems being controlled without your authority.
Our Service Commitment (pages 33 - 34)	<p>We have now included details of an online form to report details of a complaint to us. You now have the option to speak with us by calling 0344 705 0633 or completing the online form by visiting complaintsform.markerstudy.com</p> <p>Online Dispute Resolution Platform (ODR) Due to the United Kingdom's withdrawal from the European Union this facility is no longer available.</p>