

Important Changes to Your Policy

We have made some important changes to your Motor Legal Protection policy. These changes are with immediate effect and are detailed below. This insert forms part of your Motor Legal Protection Policy and must be kept attached to your policy booklet.

The following section has now been added to the policy: **Vehicle Identity Theft**

- **Sections of Cover** Page 4

Section 4 – Vehicle Identity Theft

The Insured is covered for Advisor's costs to defend civil or criminal legal proceedings against the Insured arising from use of the Vehicle's identity by another person or organisation without the Insured's permission.

The following sections have been updated to include this addition:

- **Definitions** Page 5

Territorial Limits

Section 2, 3 and 4: Great Britain, Northern Ireland, Channel Islands and the Isle of Man.

Indemnity limit

The maximum amount payable in respect of an Insured incident which is £100,000 under Section 1, £25,000 under Section 2 and 3 and £1,000 under Section 4.

- **Exclusions** Page 6

3) Additional exclusions for any claim under Section 4. This replaces Contracts (Rights of Third Parties) which has now become number 4.

- Where the Vehicle's Identity has been copied by somebody living with the Insured.
- The Insured incident began to occur within the first 30 days of the Insured period.
- The Insured did not act to take reasonable precautions against his Vehicle's Identity being copied without his permission.
- For any losses (other than Adviser's costs) incurred by the Insured as a result of Identity Theft.

- **To Make a Claim** Page 8

Section 2 and 3 and 4- Defence of Motoring Prosecutions and Motor Contract Disputes and Vehicle Identity Theft

The Insured should telephone the legal helpline number on the next page to obtain advice and request a claim form.

Upon return of a completed claim form Arc will assess the claim and if covered, send details to the Advisor who will then contact the Insured directly.

The following changes have also been made:

- **The Legal Helpline telephone number** Page 9

The telephone number 0870 350 5712 has been replaced with **0844 770 1051**.

- **Arc Legal's contact telephone number** Page 9

The telephone number 0870 350 4400 has been replaced with **0844 770 9000**.

Calls to 0844 numbers cost 5p per minute from a BT landline. Calls from mobiles and other networks may vary.

And where reference is made to:

- **Carpenters Solicitors** Pages 4, 5, 8 and 9

Arc Legal Assistance now uses a panel of solicitors to act on your behalf in place of Carpenters Solicitors.