



## Important Information

# This notice applies to all AXA Motorhome Insurance policies

This notice tells **you** about some important changes which will take effect from **your** renewal date. Please ensure **you** read the changes below. **You** will find full details of **your** current cover in **your** policy wording, certificate of insurance and policy **schedule**, which should be read together.

## Updates to your Motorhome insurance

### 1. Changes to the General conditions section of your policy

We've made changes to the following general conditions in **your** policy:

#### Statutory Cancellation rights

##### New wording has been introduced

If there is a total loss and if **you** are paying by instalments directly to **us**, **you** will either have to:

- continue with the instalment payments until the premium is paid in full or,
- **we** may take the remaining instalments **you** owe from any claim payment made.

Where **you** have paid for **your** premiums using a loan and **you** are paying **your** instalments for that loan to **your** broker or finance provider, the amount that **we** may take from any claim payment made is the amount of the outstanding instalments as told to **us** by **your** broker/finance provider.

#### Cancellation outside the statutory period

##### New wording has been introduced

If **you** are paying by instalments directly to **us**, **your** instalment payments will end. If **you** have already had payment for or **you** are making a claim, **you** will either have to:

- continue with the instalment payments until the premium is paid in full or,
- **we** may take the outstanding instalments due from any claim payment made.

If **you** are paying by instalments to **your** broker or finance provider, **your** instalment payments will be set out by **your** loan agreement with **your** broker/ finance provider.

If **you** have already had payment for, or **you** are making a claim, **we** reserve the right to take the outstanding instalments as told to **us** by **your** broker/finance provider from any claim payment made.

## Non payment of premiums

### New wording has been introduced

**We** have the right to cancel this policy by giving **you** 7 days written notice in the event of non payment of the premium or default if **you** are paying by instalments.

**Our** right to cancel the policy applies even if **you** are paying the instalments directly to **us, your** broker or finance provider under a loan **you** have with them.

Where **you** are paying by instalments to **your** broker/finance provider, **our** right to cancel the policy by giving **you** 7 days written notice applies from the moment **you** have defaulted on **your** instalment payments with them.

If **we** are collecting the instalment payments and **we** are unable to collect a payment that is due, **we** will contact **you** and try to collect the outstanding payment(s) before **we** invoke **our** right to cancel the policy.

## 2. A new general exclusion has been added

### If you are abusive or aggressive towards us

If **you** or anyone acting for **you** uses threatening, aggressive, or abusive behaviour or language towards our staff or suppliers, this could affect **your** insurance policy.

This includes in communications such as text, email, online chats, or social media.

**We** won't accept:

- Threats of physical violence.
- Behaviour or language that may cause someone to feel threatened or distressed.
- Abusive comments or remarks which are sexual, racial, or about religious beliefs or culture.
- Bullying or swearing.

What **we** may do:

- End the current call or conversation with **you** (**we** won't do this without warning **you** first).
- Block any further phone calls, emails or social media contact, or if made **we** may not answer these.
- Limit future contact with **you** to one method of contact e.g., by letter only.
- Limit **our** contact with **you** to one member of staff only.
- Not offer **you** a renewal policy for **your motorhome**.
- Cancel **your** policy giving **you** 7 days' notice.

## 3. Changes to the Fraud section of your policy

We've removed the Fraud condition from the Claims conditions section of **your** policy and added a new Fraud section into the General conditions applicable to all parts of this policy section

Current wording	New wording
<p><b>Fraud</b></p> <p><b>You</b> must not act in a fraudulent manner.</p> <p>If</p> <ul style="list-style-type: none"> <li>• <b>you</b> or anyone acting for <b>you</b> Make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any way or</li> <li>• Make a statement in support of a claim knowing the statement to be false in any way or</li> <li>• Submit a document in support of a claim knowing the document to be forged or false in any way or</li> <li>• Make a claim for any loss or damage caused by <b>your</b> wilful act or with <b>your</b> connivance.</li> </ul> <p>Then</p> <ul style="list-style-type: none"> <li>• <b>We</b> will not pay the claim.</li> <li>• <b>We</b> will not pay any other claim which has been or will be made under the policy.</li> <li>• <b>We</b> may make the policy void from the date of the fraudulent act.</li> <li>• <b>We</b> will be entitled to recover from <b>you</b> the amount of any claim already paid under the policy.</li> <li>• <b>We</b> will not refund any premium.</li> <li>• <b>We</b> may inform the police of the circumstances.</li> </ul>	<p><b>Fraud</b></p> <p><b>If we discover you or anyone acting for you has been dishonest.</b></p> <ul style="list-style-type: none"> <li>• When buying, making changes or renewing this policy, <b>you</b> and anyone acting for <b>you</b> must answer all questions accurately and truthfully about <b>you</b>, <b>your motorhome</b>, and any named drivers on <b>your</b> policy. <b>You</b> must also check and agree with any statements <b>we</b> make.</li> </ul> <p>The information <b>you</b> give <b>us</b> helps <b>us</b> decide whether <b>we</b> can cover <b>you</b> or not, and if there are any risks where <b>we</b> agree to insure <b>you</b> and <b>your motorhome</b>. It also helps <b>us</b> to work out the right price for <b>your</b> policy. If <b>we</b> discover information isn't correct or true, or <b>you</b> haven't kept <b>us</b> up to date with any changes, then this could affect <b>your</b> policy cover and any claims <b>you</b> make.</p> <p><b>What may happen with your policy cover if you have been dishonest</b></p> <ul style="list-style-type: none"> <li>• <b>We</b> may change the terms and/or price of <b>your</b> policy</li> <li>• <b>We</b> may void <b>your</b> policy (cancel <b>your</b> policy back to the start date or date the dishonest act took place, and treat <b>your</b> policy as if it never existed)</li> <li>• <b>We</b> may not return any premium paid by <b>you</b> for the policy.</li> </ul>

Current wording

New wording

**What may happen with any claims you've made**

If **you** or anyone acting for **you**:

- Gives **us** information which **you**/they know isn't accurate or true
- Is dishonest about a claim
- Gives **us** details or makes a statement about the claim, knowing the information is untrue
- Sends false documents to support a claim or **policy** application knowing these have been amended, forged, or faked
- Causes loss or damage on purpose or causes loss with **your** agreement, knowledge, or involvement

Then:

- **We** won't pay any claims that have been made dishonestly
- **We** will take back any money **we** may have paid **you** under **your** policy for any dishonest claims **you** have made from the start date of the policy
- **We** may take legal action against **you**
- **We** may tell the police
- **We** may tell fraud prevention agencies so they can stop similar claims being made in the future.

#### 4. Changes to Part A Loss and damage

We have also changed the following sections of Part A Loss and damage:

##### Loss of or damage to your motorhome or spare parts

###### New wording has been introduced

If **your motorhome** is an electric one, **we** will also cover the charging cable. **You** will have to pay the policy **excess** if **you** make a claim.

**We** may choose to repair **your motorhome** with recycled parts, where appropriate. All repairs carried out by **our recommended repairers** are guaranteed throughout the time that **you** own **your motorhome**.

###### A new exclusion has been added

Any loss or damage caused by:

- Loss of data including restoration and duplication costs and loss of value of data
- Reduction in performance of **your motorhome**.
- Loss of use or breakdown of computer systems on **your motorhome**
- Corruption or unauthorised access to data following a cyber incident or cyber act

Data means information, facts, concepts, code or any other information recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a computer system.

Computer system means computer hardware, software, communications system, electronic devices forming part of **your motorhome**. This includes smart phones, laptops, tablets, wearable devices and any data storage device networking equipment or backup facility. A cyber incident is an error, failure or unavailability which affects any computer system; this includes partial and series of errors, failures and unavailability.

A cyber act is a malicious or criminal act or a series of acts involving unauthorised access to, processing of, use of or operation of any computer system. This also involves the threat or hoax of any malicious or criminal act and applies regardless of time and or place.

## 5. Changes to Part F: Additional covers and benefits

### Protected no claims discount

Current wording	New wording
<p>Once <b>you</b> have five years no claims discount and a claim has not been made on <b>your</b> policy for at least three years, if <b>you</b> are aged at least 25 years and all drivers are aged at least 21 years, then <b>you</b> can protect the discount if <b>you</b> pay an extra premium at each renewal.</p> <p>No claims bonus protection does not protect the overall price of <b>your</b> insurance policy.</p> <p>The price of <b>your</b> insurance policy may increase following an accident even if <b>you</b> were not at fault. No claims bonus protection allows <b>you</b> to make one or more claims before <b>your</b> number of no claims bonus years falls.</p>	<p>Once <b>you</b> have four years no claims discount and a claim has not been made on <b>your</b> policy for at least three years, if <b>you</b> are aged at least 25 years and all drivers are aged at least 21 years, then <b>you</b> can protect the discount if <b>you</b> pay an extra premium at each renewal.</p> <p>If you have chosen protected no claim discount <b>your</b> no claim discount won't change at next renewal, unless <b>you</b> have more than 2 claims in a consecutive 3 year period. If <b>you've</b> made 2 claims within a 3 year period, <b>your</b> protection will end.</p> <p>If <b>you</b> then have further claims <b>your</b> no claim discount will be reduced for each claim in line with the scale shown in this section.</p> <p>If <b>we</b> become aware of a claim or accident after <b>we</b> issue <b>you</b> with a renewal invitation, <b>we</b> will revise the renewal quote. If <b>you</b> have protected no claim discount and <b>you</b> already have 2 claims within a 3 year period, <b>we</b> won't give <b>you</b> the option to protect <b>your</b> no claim discount at renewal. This is because if <b>you</b> have a third claim within a 3 year period, <b>your</b> protection can't be used, and <b>your</b> no claim discount will be reduced.</p> <p>Please note that protected no claim discount is one of many parts that make up <b>your</b> insurance price, and doesn't guarantee that <b>your</b> price won't increase at renewal after a claim.</p> <p>The above only applies when <b>we</b> aren't able to reclaim <b>our</b> costs back from another party. Non-fault claims and windscreen claims won't impact <b>your</b> no claim discount.</p>

## 6. Changes to our contact details when making a complaint

### Our contact details have changed:

For complaints relating to **your motorhome**, insurance the new address is:

AXA Insurance

PO Box 2796

Bolton

BL6 9LZ

**This document is available in other formats.**

If you would like a Braille, large print or audio version, please contact your insurance adviser.

**[www.axa.co.uk](http://www.axa.co.uk)**