



Important notice to policyholders (LG1)

Goods in Transit customers - Own Goods in Own Vehicles and Own Goods Sendings policies

We have recently made the decision to re-issue these policies across to the Goods in Transit section of our 'Business Combined' product. Your replacement policy is more flexible in terms of adding additional extensions and covers as well as being written in more up to date and clearer language and is available by electronic PDF, as well as on paper. This change also allowed us to consolidate into your policy document many of the changes to cover and excesses that have previously been applied by endorsement.

What you need to do next

There are a number of differences in covers, conditions, inner limits and exclusions between your old and new policies and there may also be differences in the excesses applicable for some customers. We are providing you with an additional document called Key Changes Summary which offers more detail on the main changes to your policy coverage. Please read the covers, conditions and exclusions within your schedule and new policy wording for full details of your cover. Your insurance broker will also be able to help you with any queries you may have regarding your cover.