



Your Motor Policy  
Renewal

CHUBB®

Masterpiece®

# Your motor Policy renewal

**Thank You for choosing to insure with Chubb for the past year. It is now time to consider renewing Your Policy.**

Your renewal will be effective from the date shown in Your Policy Schedule.

To check the full details of Your cover, please read Your Policy Schedule and the new Policy booklet.

In this renewal document, words have their plain English meaning. Words with special meanings are capitalised when used and are defined in the relevant section of Your Policy.

## What information have We provided?

**This document**, which contains important renewal information, and a summary of Your statutory rights on the back page.

**Your new Policy Schedule**, which itemises Your particular insurance requirements, as specified by Your insurance broker, and shows Your premium.

**The new Policy booklet**, which shows the full details of Your Policy terms, including enhancements We have made to Your European Motor Assistance Cover.

**Please note that if You also have a home Policy with Chubb You will receive a separate new Policy booklet and renewal document. If Your home and motor are combined on one Policy, You will receive just one Policy Schedule showing the premium for both policies.**

# What do You have to do

## **Please read this document carefully**

It is important that You do so, to ensure that Your insurance cover remains suitable for You.

## **Inform Us of any changes to Your circumstances**

Your renewal terms are based on the current information We hold about You. On page 4, We ask You if there have been any changes in Your circumstances. You must study this section carefully. Failure to tell Your broker of changes could entitle Us to avoid the insurance or to refuse to pay all or part of a claim.

## **Confirm Your decision**

Please confirm Your decision whether to renew or not to Your broker. If You don't inform Your broker Your Policy will automatically renew on the date shown in Your Policy Schedule.

If You have any questions, please contact Your broker who will be happy to advise You.

# Important information for Masterpiece Motor Policyholders

## Change in Circumstances

If, during the last Policy Period, any of the changes below have taken place, it is essential that You tell Your broker immediately. By allowing Policy renewal to proceed without telling Your broker of any such changes, You confirm to Us that there have been none. Failure to tell Your broker of changes could entitle Us to avoid the insurance or to refuse to pay all or part of a claim. Whether or not there have been any changes, and what they are, are facts We rely upon in deciding whether to renew Your Policy and, if so, for what premium and on what terms.

The changes You need to tell Your broker of are:

- Any change of Vehicle(s) and/or registration number(s)
- Any change of use to any Vehicle listed on Your Schedule (e.g. if used for business, or any new drivers)
- Any change in the estimated annual mileage You expect to drive in any one year
- Any change in the Vehicle, increasing the Vehicle performance, speed or Brake Horse Power
- Any change in the security or parking arrangements for Your Vehicle(s)
- Any significant change to You or Your Family Members' occupations or professions

- If You or any Family Member have been declared bankrupt and/or entered into an individual voluntary arrangement
- If You or any Family Member have been convicted and/or charged with any offence (other than a motoring conviction)
- If You or any Family Member have any motoring convictions or pending prosecutions
- Any change of address relating to the location at which any Vehicle listed on Your Schedule is kept
- Any incidents which may result in a claim under this Policy which We are not yet aware of

(By Family Member We mean any member of Your household residing with You)

## Maintenance of Your cars

Please remember that You must maintain Your Vehicle(s) in a good and roadworthy state of repair and You must repair any partial loss or damage to Your Vehicle(s) irrespective of whether a claim on this Policy has been made. Failure to do so may mean that Your Policy cover is affected.

## 'Agreed Value' for Your cars

At each renewal We review the 'Agreed Value' for Your Vehicle(s). We base this amount on:

- The information You provide Us via Your broker
- The estimated annual mileage of Your Vehicle
- Up-to-date motor industry data in respect of the estimated current market value of Your Vehicle.

This figure, shown in Your Policy Schedule, will be the amount We will pay You in the event of a total loss to Your Vehicle - with no deduction or excess. **The figure remains unchanged** until the next renewal of Your Policy, at which time it will be reviewed again.

# The statutory details You need to know

## What are my cancellation rights?

To cancel You should initially contact Your insurance broker. You can also contact Us directly. You have a statutory right to cancel the Policy within 14 days' of receipt of the Policy documentation or 14 days from the effective date of the Policy, whichever is the later. We will refund any premium You have already paid, but may retain a proportion of such premium that relates to the time on risk and in addition an administration fee if You have made a claim.

Any refund will be paid within 30 days of receipt of Your cancellation notice. If You decide not to continue with the Policy any time thereafter, You may cancel this Policy at any time by returning it to Us or notifying Us in writing of the future date which the cancellation is to take effect. Any return premium will be calculated on a pro-rata basis relating to the time on risk and will depend upon any claims made by You.

## What are my data protection rights?

Chubb collects and processes personal information about You, such as Your name, Your address, Policy number and any other personal details You provide to Chubb (directly or through Your broker) in order to provide You with insurance and claims services. Chubb will treat this information in accordance with applicable data protection law.

For Policy administration purposes, We will use and store Your personal information on an electronic database, which may also be available to other member insurer of the Chubb Group with Chubb Limited as its ultimate holding company operating outside Europe. We have taken reasonable measures to protect Your personal information

once it is transferred outside Europe in accordance with their normal data security policies. We may also disclose Your personal information to third parties, such as premium collection agencies, reinsurers, external lawyers and claims administrators, to facilitate the provision of insurance and claims services to You, or as allowed by law, or as requested or required by regulatory bodies.

## What is the Claims and Underwriting Exchange, the Motor Insurance Anti-Fraud and Theft Register, and the Motor Insurance Database?

Insurers pass information to the Claims and Underwriting Exchange and the Motor Insurance Anti-Fraud and Theft Register, run by Insurance Database Services Ltd (IDSL).

The aim is to help Us check information provided and also prevent fraudulent claims. When We deal with Your request for insurance, We may search these registers. Under the conditions of Your Policy, You must tell Us about any incident (such as an accident or theft) which may or may not give rise to a claim. When You tell Us about an incident, We will pass information relating to it to the registers.

Your insurance cover details will be added to the Motor Insurance Database, run by the Motor Insurers' Information Centre (MIIC). This has been set up to help identify uninsured drivers, and may be searched by the Police to help confirm who is insured to drive. If there is an accident, the Database may be used by insurers, MIIC and the Motor Insurers' Bureau to identify relevant Policy information. You can ask Us for more information about this. You should also show this notice to anyone insured to drive the Vehicle covered under the Policy.

# Chubb. Insured.<sup>SM</sup>

All content in this material is for general information purposes only. It does not constitute personal advice or a recommendation to any individual or business of any product or service. Please refer to the policy documentation issued for full terms and conditions of coverage.

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05/17 UK-M0112