

Vero Commercial Motor Vehicle Fleet Policy Wording Cover Change Document

This document outlines the changes we have made to the Vero Commercial Motor Vehicle Fleet Policy wording. Please note that this is a summary of the main changes only and is not intended to be comprehensive. You must refer to the Vero Commercial Motor Vehicle Fleet Policy document for the full wording. Page numbers shown under the Change section of this document are from the new policy wording.

Change	Explanation
Wording Title changed	Wording title changed from "Commercial Motor Vehicle Policy" to "Commercial Motor Vehicle Fleet Policy".
General Condition 5. Fraud - Page 18	Replaced with new Condition. Correctness of Statements and Fraud. Now goes just beyond the claim process to include the application for insurance and any other statement in support of this policy.
General Condition 9 Instalment Premiums – Page 18	Clarifying that if you miss a payment and don't pay within 28 days, then we will cancel your policy. If you pay within 28 days then cover will continue (and claims paid once payment is received). Previously we had various time limits before we could cancel the policy, depending on your method of payment.
New General Condition 15 Sanctions – page 19	Our reinsurers will not allow us to provide prohibited benefits where certain legal sanctions or restrictions are in place.
General Exclusions – page 20	The 2 nd paragraph has been updated with the following additional words now included in this paragraph "injury, illness, or any other form of cover otherwise available under this policy".
General Exclusion 6. War – page 20	Expanded to include the words "civil commotion assuming the proportions of or amounting to a popular rising, military rising".
General Definition Regulations – page 26	Minor change. The following words have been added to the start of this definition "any Act of Parliament"