

# Commercial Motor Insurance: Change Notice

## What's changed?

**1 August 2023**

BZI has made some changes to its Commercial Motor Insurance product, effective for policies with a cover start date of 1 August 2023 onwards. The purpose of this document is to highlight certain changes between the following Blue Zebra Insurance Product Disclosure Statements (PDSs):

	Existing PDS	New PDS
<b>Commercial Motor Insurance</b>	<b>Effective date:</b> 1 January 2022 <b>Preparation date:</b> 9 November 2021 <b>Version:</b> BZC0001 – V4 11/21	<b>Effective date:</b> 1 August 2023 <b>Preparation date:</b> 7 July 2023 <b>Version:</b> BZ_CM_PDS_FSG_20230801

This document is only intended to provide a summary of the changes and does not form part of your policy. Please carefully read the relevant PDS for full details of the cover offered, and any exclusions, conditions and limits that apply.

For further information on any of the changes below please refer to the relevant section of the policy described in the first column. For example, if we consider the first change type below, if you need additional information, you will go the 'Important Information' and the 'Duty of disclosure' section of the PDS.

You can ask your broker to provide you with a copy of the new PDS.

Section	Change Type	Description
<b>Important Information</b> Duty of disclosure	Clarification	Updated and amend to mirror the statutory notice INSURANCE CONTRACTS REGULATIONS 2017 SCHEDULE 1.
<b>Section one: Loss or damage to and theft of your vehicle</b>  <b>What you are covered for</b> Agreed value  <b>Definitions</b> Agreed value	Clarification	<b>Comprehensive &amp; Third party fire &amp; theft cover</b> Updated to align with the policy schedule. The agreed value is the insured amount shown on your policy schedule plus the value of any modifications, attachments, or non-standard accessories or modifications added to your vehicle (as shown on the schedule).
<b>Section one: Loss or damage to and theft of your vehicle</b>  <b>What you are covered for</b> Sum Insured  <b>The most we will cover</b> If your vehicle is not a total loss If your vehicle is a total loss  <b>Definitions</b> Sum Insured	Clarification	<b>Comprehensive &amp; Third party fire &amp; theft cover</b> The sum insured (only available for trailers) is the insured amount shown on your policy schedule and where applicable the value of any modifications, attachments, or non-standard accessories added to your vehicle.  Depending on the trailer type, how modifications, attachments or non-standard accessories are to be included changes: <ul style="list-style-type: none"> <li>• food trailers and dog trailers – any attachments, modifications or non-standard accessories are to be included into the insured amount (and cannot be specified);</li> <li>• all other trailers – any attachments, modifications or non-standard accessories added to your trailer, if you require them to be insured, must be shown on the policy schedule.</li> </ul>
<b>Section one: Loss or damage to and theft of your vehicle</b>  <b>What you are covered for</b> Non-standard modifications and accessories	Clarification	<b>Comprehensive &amp; Third party fire &amp; theft cover</b> Updated to clarify the intent of the additional benefit 'Unspecified modifications, attachments, or non-standard accessories'. Specifically, to note that the cover is limited to attachments, modifications or non-standard accessories that do not enhance the performance of the vehicle.

Section	Change Type	Description
<b>Section 2: Legal liability</b>  <b>What you are not covered for</b> Unregistered vehicles	NEW	<b>Liability</b> Introduced a new exclusion for unregistered vehicles (previously these were automatically excluded by the definition of vehicle)
<b>Section 2: Legal liability</b>  <b>What you are not covered for</b> Vibration/vehicle weight	NEW	<b>Liability</b> Introduced a new exclusion for loss or damage to property from vibration or the weight of your vehicle exceeding any lawful requirements or advisory signs.
<b>Additional Benefits</b> Unspecified non-standard accessories, modifications or attachments	Clarification	<b>Comprehensive cover</b> Updated to clarify the intent to note that the cover is limited to attachments, modifications or non-standard accessories that do not enhance the performance of the vehicle.
<b>Additional Benefits</b> Hire vehicle following not at-fault accident	Clarification	<b>Comprehensive &amp; Third party fire &amp; theft cover</b> Updated to change from 5 tonne GVM to 5 tonne carrying capacity. Throughout the wording we used GVM and carrying capacity, for consistency we have replaced it with carrying capacity.
<b>Definitions</b> Attachments	Updated	We removed permanently attached plant as a definition and replaced it with attachments.
<b>Definitions</b> Dangerous goods	NEW	Included so that the meaning does not have to be spelt out numerous times within the wording.
<b>Definitions</b> Mobile plant	NEW	Included as in the future we are expanding our appetite to include certain mobile plant.
<b>Definitions</b> Policy	Clarification	Updated to clarify that your policy means your insurance contract with us which consists of the policy wording, the policy schedule and any Supplementary PDS or any endorsements which amend the policy wording or policy schedule.
<b>Definitions</b> Sum Insured Type	NEW	Sum insured type means the basis on which we have insured your vehicle and on which we will settle your claim - agreed value, a sum insured or for its market value.
<b>Definitions</b> Vehicle	Updated	Vehicle means any type of machine intended to be propelled on wheels or self-laid tracks by means other than human or animal power; but excludes rail and tram rolling stock. It includes its standard tools, standard modifications and accessories, as supplied by the manufacturer and any agreed modifications, attachments, or non-standard accessories fitted which are noted on the policy schedule or otherwise specifically covered by the policy. Vehicle does not include a caravan permanently on site or which is used as a permanent residence, or a motorised caravan, campervan, or motor home.

If you have any questions about the cover BZI offers under the policies described above, please ask your broker.