

## Markerstudy Private Car Telematics Policy Summary of Changes

As part of the process of keeping our policy wordings up to date we are inviting renewal of your existing insurance on the basis of our updated policy wording. The following is a summary of the main changes which will apply to your insurance from renewal date.

Please read the following summary very carefully. If any aspect of the revised cover does not meet your needs please notify us immediately via your insurance intermediary.

An updated policy booklet incorporating these changes will be sent to you when you renew your policy with us, however if you would like a copy immediately, please contact your insurance intermediary.

### Repairs

If repairs to your insured vehicle are not undertaken by our approved repairer and you choose an alternative repairer:

- we will not guarantee the work after you have signed a customer satisfaction note and the insured vehicle has been returned to you by the repairer; and
- the most we will pay toward the cost of labour to repair the insured vehicle will be the labour rate quoted by our approved repairer. In these circumstances we may at our option settle the claim for repairs to the insured vehicle by making a cash payment based on the labour rate quoted by our approved repairer less the excess which applies to the claim.

However you will no longer be required to pay the additional £250 excess where you have not used our approved repairer.

### Section H – Glass Damage

#### What is not covered

**You** will be required to pay the first £100 of each claim under this section in respect of a replacement windscreen or window. This excess has been increased from the previous limit of £80. Where the windscreen or window can be repaired and does not require replacement, any claim for repair will not be subject to payment of an excess. Previously you were required to pay an excess of £25.