

Changes to this policy

The change (endorsement) below is made to this policy with effect from the date stated in the policy schedule.

Reason for the endorsement:

- To add a restricted mileage option to the motor section to allow you to pay a lower premium.

Motor section

Under the heading "Conditions of use of your vehicle" the following applies:

- New clause added

- **Limited mileage**

This type of use restricts your vehicle to travelling no more than 6 000 km in a 12-month period. The 12-month period runs from renewal date to renewal date. If the period from the cover start date to the renewal date is less than 12 months, the 6 000 km limit will be reduced proportionally. We may request proof of your vehicle's odometer reading at any time, such as a photograph of the odometer.

Example: If you select Limited mileage for your vehicle in March and your renewal date is September then that means the 6 000 km limit will be reduced to 3 000 km (6 000 divided by 12 multiplied by 6).

At claims stage the "Incorrect use of vehicle" excess as shown in the Excess and Limit section will apply if:

- we discover that the 6 000 km limit in a 12-month period was exceeded; and
- you did not inform us to change your type of use; and
- you did not intentionally misrepresent the facts and were not dishonest.

Changes to this policy

The change (endorsement) below is made to your policy wording with effect from the date stated in the policy schedule.

Reason for the endorsement:

- To increase the retail value of your vehicle by 20% because it is worth more than the published retail value.

Motor section

Under the heading "How much we pay" the following applies:

- **New clause added**

Retail value plus

As your vehicle is worth more than its retail value, the sum insured has been increased by 20%, subject to the following:

- You must supply us with written proof of the value of your vehicle and we must agree that it is acceptable proof to provide you with this cover.
- In the event of a total loss claim, we will base the claim amount on the listed retail value as at the date of the claim event (adjusted by 20%) plus the sums insured of all the accessories shown in your policy schedule, less your excess. You must make sure that you don't specify any accessories that are already included in your **Retail value plus** sum insured, as we will never pay more than the actual value of your vehicle.
- If at the date of the claim event we determine that the Retail plus value of the vehicle is less, we will pay out the lower amount. We will then pay back the premiums we have received for the difference in these values up to a maximum of three years.
- **IMPORTANT:** We recommend that you assess, at least annually, whether the percentage is sufficient to cover the adjusted value of your vehicle, particularly as the retail value of your vehicle may decrease annually. You will need to supply us with updated written proof of the value of your vehicle if you want to change the percentage.
- The **Retail value plus** sum insured does not include the amount still outstanding in a credit agreement. Separate optional cover is available under **Paying off your vehicle**.