

**NOTICE TO POLICYHOLDERS
CHANGES TO OUR CARCARE & VANCARE POLICY WORDINGS WITH
EFFECT 1ST NOVEMBER 2021**

Section	Update/Amendment
Early Reporting	Not applicable to Windscreen Excesses.
General Terms & Conditions	<p>Financial Sanctions - We shall not to be deemed to provide cover nor be liable to pay any claim or provide any benefit under this policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America or those applicable in the jurisdiction of domicile of the Our reinsurer or the reinsurer's parent company or ultimate controlling entity.</p> <p>Addition as below:-</p> <p>You and anyone acting on Your behalf must comply with every applicable requirement and provision of this Policy. To the extent that any other person (or party) is entitled a benefit from this Policy, You are to arrange for that other person (or party) to comply with every applicable requirement and provision.</p> <p>If anyone who is required to comply with provisions of this Policy does not comply, we may be entitled to reject a claim or reduce the amount payable for a claim to the extent that our liability has been incurred or increased by any such failure to comply.</p> <p>If We have paid any sums which We should not have been liable to pay (on account of a breach of a policy provision), You shall be obliged to reimburse Us promptly for any such amount.</p> <p>However, this Condition shall not apply to the extent that it may conflict with the provisions of the Insurance Act 2015 or the Consumer Insurance (Disclosure and Representations) Act 2012.</p>