

Endorsement – amended Contract of Insurance

The following applies to your policy:

The Contract of Insurance clause is amended and restated as follows:

Contract of Insurance

*The contract of insurance between **you** and **us** consists of the following elements, which must be read together:*

- *your policy wording;*
- *the information contained on your Statement of Fact” document issued by us;*
- *the **policy schedule**;*
- *the **certificate of motor insurance**;*
- *any notice issued by us;*
- *any **clause** or endorsement to your policy; and*

*In return for **you** having paid or agreed to pay the premium, **we** will provide the cover set out in this policy, to the extent of and subject to the terms and conditions contained in or endorsed on this policy.*

Breach of Term

We agree that where there has been a breach of any term (express or implied) which would otherwise result in **us** automatically being discharged from any liability, then such a breach shall result in any liability **we** might have under this policy being suspended. Such a suspension will apply only from the date and time at which the breach occurred and up until the date and time at which the breach is remedied. This means that **we** will have no liability in respect of any loss occurring, or attributable to something happening, during the period of suspension.

Terms not relevant to the actual loss

Where there has been non-compliance with any term (express or implied) of this policy, other than a term that defines the risk as a whole, and compliance with such term would tend to reduce the risk of:

- loss of a particular kind, and/or
- loss at a particular location, and/or
- loss at a particular time,

then **we** agree that **we** may not rely on the non-compliance to exclude, limit or discharge **our** liability under this policy if **you** show that non-compliance with the term could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

The following paragraphs remain unaltered:

- **Information and Changes we need to know about**