

What the change is	Where to find this in your policy wording
<p>New and amended conditions</p> <p>Breach of any condition Clarification that if you breach any of the conditions of your policy we may decline your claim either in whole or in part, decline any claim connected with the same event that you make on any other policies you have with us, or declare either this policy or all insurance you have with us to be of no effect and to no longer exist from the date of the dishonest or fraudulent act or breach.</p> <p>Changes in circumstances Clarification that we may change the terms of this policy in response to any material change in circumstances you or anyone else advises us of. The change in terms will be effective from the date of the change in circumstances.</p> <p>Other insurance This policy does not cover your loss or liability at all if it is insured to any extent under any other insurance policy. We will not contribute towards any claim under any other insurance policy.</p>	<p>Policy conditions that apply to all parts of this policy</p>
<p>New and updated definitions</p> <ul style="list-style-type: none"> • accessory • act of terrorism • application • event • excess • natural disaster 	<p>Definitions</p>
<p>Applies to Intermarque Modern Classic Car policy only</p>	
<p>Guarantee on repairs Clarification that the guarantee on repairs will continue as long as you own your vehicle and it remains insured with Swann Insurance.</p>	<p>What we will pay (applies to Section one and Section three)</p>
<p>Applies to Intermarque Classic Car policy only</p>	
<p>New definition</p> <p>Sum insured Sum insured means the sum insured shown in the schedule</p>	<p>Definitions</p>
<p>The following exclusion has been added to the ‘Types of loss not covered’.</p> <ul style="list-style-type: none"> • rot, mildew or gradual deterioration 	<p>Section one – Loss to your vehicle – What is not covered</p>
<p>Vehicle transporter The clause has been amended to clarify the cover on trailers.</p>	<p>Special benefits to Section one</p>