

Frequently Asked Questions	Original Response	Aug 2020 Update
I am currently living at another address due to being in self isolation - do I need to let you know?	No - As long as this is only of a temporary nature & your permanent residence remains unchanged beyond the self-isolation period.	We will continue this approach for the time being as there may still be people staying with family members where concern remains, such as for the elderly or those with medical conditions etc. - This must remain of a 'temporary nature' however else will need to be altered by means of a permanent Change of Address.
I am now unable to work due to being self-employed, laid off, made redundant - will this affect my policy?	No - however, please contact us at renewal to discuss the situation at that time.	In order to help those who are financially more vulnerable or losing their jobs at this time, we have amended our underwriting criteria to accept Unemployed persons so we would just need to be notified of a change in occupation per normal.
I am coming out of retirement temporarily to re-join my original work force to support our frontline services, do I need to let you know?	No - Premier will Support our key workers. If your work* is critical to the national response to Covid-19 and you need to use your own car to drive to different locations for work purposes because of the impact of Covid-19, your cover will not be affected. You do not need to contact your insurer to update your documents or extend your cover. * See UK government guidelines - <a href="https://www.gov.uk/government/publications/coronavirus-covid-19-maintaining-educational-provision/guidance-for-schools-colleges-and-local-authorities-on-maintaining-educational-provision">https://www.gov.uk/government/publications/coronavirus-covid-19-maintaining-educational-provision/guidance-for-schools-colleges-and-local-authorities-on-maintaining-educational-provision</a>	With the pressure on the NHS having eased for now, we don't believe there are many 'ex retired' medically experienced persons now needed to assist frontline services. As such this concession will no longer apply as a general rule and we would now ask to be notified in circumstances such as these where a policyholder declared as Retired, is now working in some manner. We will of course remain understanding of the situation and view each case on its merits.
I have a change in occupation request due to customers seeking a second line of work where their primary income is cut.	Quotation systems permit both Full & Part time occupations to be entered and you should follow this process as per normal to determine if the risk remains acceptable and at what terms.	As per our original response.
I would like to reduce my mileage due to change in occupation.	This is OK - please ensure careful consideration is given to what annual mileage will be driven. If you believe this will now be lower than originally anticipated then this can be processed as a normal MTA. Please be aware however that understated mileage will be given the same consideration as always in the event of a claim and this could invalidate any claim made.	As per our original response.
I want to add additional drivers outside the family to help with childcare/shopping etc.	Premier primarily offer IOD or I&S cover. Please run any requested change of drivers through your quotation system to see if the policy would remain acceptable and if so any premium adjustment applicable.	As per our original response.

<p>I want to volunteer and offer assistance to vulnerable or elderly, do their shopping; pick up medicines etc - am I covered?</p>	<p>Yes - Premier will <b>Support those who use their cars to help their communities</b>. If you are using your own car for voluntary purposes to transport medicines or groceries to support others who are impacted by Covid-19, your cover will not be affected. You do not need to contact your insurer to update your documents or extend your cover.</p>	<p>With COVID numbers reduced and the likes of official food support packages no longer in place we don't believe this concession is necessary any longer. As such the previous guidance will no longer apply as a generalised rule, but again we are appreciative that circumstances may change where localised lockdowns are enforced. As such any requests from people to offer volunteer services should be referred to us and each case will be considered on its own merits.</p>
<p>I want to cancel the policy due to COVID-19</p>	<p>Any cancellation request should be processed as per normal. Please be aware that this will leave you without any cover in the event of a Fire or Theft if you are not re-insuring your vehicle elsewhere. If you are still in possession of the vehicle, you also need to ensure that you SORN the vehicle if you are not insuring it elsewhere, because you are taking it off the road for a while for example. Please also note that without valid motor insurance cover in place, you would not be able to tax your vehicle when required.</p>	<p>As per our original response.</p>
<p>I will now exceed the standard period of foreign use cover whilst in the EU.</p>	<p>If this is due solely to isolation or travel restrictions due to COVID-19 appropriate consideration will be given to your situation. Please contact us to discuss the circumstances of any specific case.</p>	<p>As per our original response. The likelihood of this has reduced with most international lockdowns eased but we are aware circumstances within many Countries can still change rapidly.</p>
<p>My vehicles MOT will run out after 30/03/2020 - am I still covered?</p>	<p>Cover will remain in force as if there was an MOT in place following the UK Government granting a 6-month exemption from MOT testing, where the MOT test falls due post 30th March 2020. Please note however that under this same extension and in line with policy conditions, the vehicle must be kept in a roadworthy condition.</p>	<p>As per our original response. We will follow the government 6-month extension allowance but would also expect people to be getting vehicles MOT'd again now possible and where due as part of 'maintaining their vehicle in a roadworthy condition'.</p>
<p>Will I be covered to drive to work instead of getting public transport?</p>	<p>Yes - Premier will <b>Support those who cannot work from home</b>. If you have to drive to your workplace because of the impact of Covid-19, your insurance policy will not be affected. You do not need to contact your insurer to update your documents or extend your cover.</p>	<p>With changes in working practices likely to remain for an undetermined period for many people, we would expect policyholders to update their motor policies now to reflect this as appropriate. We will however continue to be mindful of changes in circumstances where this is not done &amp; review any specific cases on their merits.</p>
<p>Are you still providing a 24-hour claim service?</p>	<p>Premier Claims Service is maintaining the same opening hours as normal. As you would expect this is under constant review given the current COVID-19 situation but we are anticipating being able to continue this service and have put plans in place to ensure this continues insofar as is possible.</p>	<p>As per our original response.</p>

<p>I have just had an accident. How long will it take to get repaired &amp; will I be entitled to a Courtesy Car while I am waiting?</p>	<p>Please contact our claims department to discuss your individual claim &amp; circumstances. The repair network is presently working, but regrettably not at full capacity due to the COVID-19 situation and various Government restrictions around certain workers which may put pressure on parts of the supply chain etc. As such there is a possibility repairs may take a little longer than normal but we will endeavour to keep any impact of the Coronavirus to a minimum. Courtesy cars are offered subject to policy terms &amp; availability as always.</p>	<p>Please contact our claims department to discuss your individual claim &amp; circumstances. The repair network continues to work, but this may vary slightly by region due to COVID-19 local lockdowns and the ongoing furloughing of a number of employees nationwide. We continue to endeavour to keep any impact of the Coronavirus to a minimum. Courtesy cars are offered subject to policy terms &amp; availability as always.</p>
<p>Will I have to give my Courtesy Car back if my repair is now taking longer?</p>	<p>No - Where a courtesy car is provided, this is for the duration of the repair or until your policy expires (if not renewed), whichever is the sooner. <b><i>That said, if you do not need the courtesy car because you have access to another vehicle, returning the vehicle will mean the garage will have it available for other customers who are in greater need because they are a key worker for example.</i></b> If your vehicle is subsequently declared a write-off the courtesy vehicle would have to be returned as per normal.</p>	<p>No - Where a courtesy car is provided, this is for the duration of the repair or until your policy expires (if not renewed), whichever is the sooner.</p>
<p>What happens if I am in isolation and I can't pick up my car that's been in for repair?</p>	<p>If you are unable to collect a vehicle, and there is no other named driver on your policy who may do so, please contact our claims department to discuss when the earliest opportunity for you to collect your own vehicle may arise.</p>	<p>As per our previous guidance, although again the need for such consideration is materially reduced since full lockdown expired.</p>
<p>What happens if I can no longer afford my policy excess due to a drop in, or loss of income due to COVID-19?</p>	<p>Regrettably all policy excesses remain payable and you would be unable to collect your repaired vehicle without paying any amount due. Once the vehicle is ready for collection and in the event that you cannot pay the excess at this time, any courtesy car in your possession would also need to be returned as the vehicle repairs have been completed. The garage may also charge a storage fee for vehicles remaining at their site beyond repair completion so you should discuss this with them also as you would be liable for this additional cost? If this scenario does arise, please contact our claims department at the earliest opportunity to discuss in full.</p>	<p>As per our original response.</p>