



## IMPORTANT NOTICE TO POLICYHOLDERS

# HOME

Changes to cover

As part of our annual product review process we have made some amendments to the Home policy wording available from Private Client Group.

Please refer to the policy wording for full details.

# SUMMARY OF CHANGES TO HOME COVER

Change	Section	Why are we making this change
Update AIG's privacy policy email address	Policy Provisions	Clarification
Add definition of "Misrepresentation"	Part I – Definitions	New definition
Add definition of "Statement of Fact"	Part I – Definitions	New definition
Add Cyber cover to the policy	Part I X – Cyber	New cover section for personal cyber cover. As this section is new to you, please take the time to read the entire section to ensure you are happy that all the cover meets your needs.
Update what is required of you if your circumstances change	Part X – General Conditions, 4. Changes in Circumstances	Update in line with the Consumer Insurance Contracts Act 2019 (Ireland)
Add clause on impact of misrepresentation	Part X – General Conditions, 5. Impact of Misrepresentation	New clause following the Consumer Insurance Contracts Act 2019 (Ireland)
Add clause on cooling off period	Part X – General Conditions, 10. Cooling off Period	New clause following the Consumer Insurance Contracts Act 2019 (Ireland)
Clause "Cancellation Period" changed to "Your Right to Cancel"	Part X – General Conditions, 11. Your Right to Cancel	Update in line with the Consumer Insurance Contracts Act 2019 (Ireland)
Add clause on Third Party Contract Rights	Part X – General Conditions, 19. Third Party Contract Rights	New clause following the Consumer Insurance Contracts Act 2019 (Ireland)
Remove Clause "Recover From Third Parties" and replace with a clause called "Subrogation"	Part X – General Conditions, 20. Subrogation	New clause following the Consumer Insurance Contracts Act 2019 (Ireland)

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