



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 definition of 'Contents' | Part I – Definitions | Clarification |
| Added definition of 'Money' | Part I – Definitions | New definition |
| Revise wording of 'Your duties after an occurrence or incident' | Part II – Making a Claim, Your Duties after an occurrence or incident | Clarification |
| Add a new section that makes clear that any salvage is the property of Azur | Part III – Home and Contents, B. Payment of a Loss, 2. Amount of cover for your contents, a. Guaranteed Replacement Cover | Clarification |
| Add a new section that makes clear that any salvage is the property of Azur | Part III – Home and Contents, B. Payment of a Loss, 2. Amount of cover for your contents, b. Replacement Cover | Clarification |
| Confirm that special limits to not apply if specific cover is in place elsewhere in the wording | Part III – Home and Contents, B. Payment of a Loss, 5. Special Limits of Liability | Clarification |
| Expand cover for loss of gas | Part III – Home and Contents, C. Additional Covers, 4. Unlimited loss of domestic oil, gas, liquified petroleum gas or metered oil | Part III – Home and Contents, C. Additional Covers |
| Clarification of Cyber Exclusion | Part III – Home and Contents, D. Exclusions, 31. Cyber Exclusion | Clarification |
| Increasing the market appreciation to 200% of the market value and for Fine art only the valuation time limit is increased from 24 months to 36 months. | Part IV – Collections, C. Additional Covers, 5. Market appreciation | Increase in cover |
| Clarification of Cyber Exclusion | Part IV – Collections, D. Exclusions, 17. Cyber Exclusion | Clarification |
| Clarify the maximum CC allowed for quad bikes and motorbikes | Part V – Liability, E. Exclusions, 12. Motorised Land Vehicles | Clarification |
| Clarification of Cyber Exclusion | Part V – Liability, E. Exclusions, 22. Cyber Exclusion | Clarification |
| Remove definition of 'Business Associate' | Part VI – Travel, A. Special Definitions | Clarification |

SUMMARY OF CHANGES TO HOME COVER

| Change | Section | Why are we making this change |
|--|--|-------------------------------|
| Amend definition of 'Consultant' to remove reference to European Community Medical Directives | Part VI – Travel, A. Special Definitions | Clarification |
| Add definition of 'Quarantine' | Part VI – Travel, A. Special Definitions | New wording |
| Exclude Business travel from definition of 'Trip' | Part VI – Travel, A. Special Definitions | Clarification |
| The death of, serious illness or injury of a close business associate removed from 'What you are covered for'. | Part VI – Travel, C. Payment of a Loss, 1. Cancelling your trip | Restriction of cover |
| Under 'What you are covered' for, 'h', cover if the Foreign, Commonwealth and Development Office advises against all (but essential) travel is not in place if such advisory is issued due to an epidemic or pandemic. | Part VI – Travel, C. Payment of a Loss, 1. Cancelling your trip | Restriction of cover |
| Reference to close business associates removed from 'We will not pay for' part b. | Part VI – Travel, C. Payment of a Loss, 1. Cancelling your trip | Clarification |
| New exclusion for circumstances you were aware at the time you took out the insurance or booked your trip (whichever is later) and could reasonably be expected to lead to a claim, including but not limited to an epidemic or pandemic | Part VI – Travel, C. Payment of a Loss, 1. Cancelling your trip | Clarification |
| The death of, serious illness or injury of a close business associate removed from 'What you are covered for'. | Part VI – Travel, C. Payment of a Loss, 2. Cutting your trip short | Restriction of cover |
| Reference to close business associates removed from 'What you are not covered for' part b. | Part VI – Travel, C. Payment of a Loss, 2. Cutting your trip short | Clarification |

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| New exclusion for circumstances you were aware at the time you took out the insurance or booked your trip (whichever is later) and could reasonably be expected to lead to a claim, including but not limited to an epidemic or pandemic | Part VI – Travel, C. Payment of a Loss, 2. Cutting your trip short | Clarification |
| Include exclusion for not wanting to travel | Part VI – Travel, C. Payment of a Loss, 2. Cutting your trip short | Clarification |
| Clarify the circumstances for when you can abandon your trip following a delay | Part VI – Travel, C. Payment of a Loss, 5. Travel delay and abandoning your trip | Clarification |
| Remove the requirement to report a loss of travel documents to police | Part VI – Travel, C. Payment of a Loss, 7. Passports and Travel Documents | Increase in cover |
| Remove the requirement to report a loss of travel documents to police | Part VI – Travel, C. Payment of a Loss, 14. Ski Hire | Increase in cover |
| Remove the requirement to report a loss of travel documents to police | Part VI – Travel, C. Payment of a Loss, 16. Golfing Equipment | Increase in cover |
| Add Horse Riding to list of sports and activities | Part VI – Travel, D. Additional Covers, 1. Sports and Activities | Increase in cover |
| Clarify how far out you can sail from land under sports and activities | Part VI – Travel, D. Additional Covers, 1. Sports and Activities | Clarification |
| Add Yoga to list of sports and activities | Part VI – Travel, D. Additional Covers, 1. Sports and Activities | Increase in cover |
| Removal of exclusion ‘2. Policy Period’ and replacing with new exclusion ‘2. Quarantine and travel restrictions as a result of an epidemic or pandemic’ excluding any claim due to quarantine or travel restrictions due to government orders, warnings, advisories, regulations, directives, prohibitions or border closures relating to an epidemic or pandemic | Part VI – Travel, E. Exclusions, 2. Quarantine and travel restrictions as a result of an epidemic or pandemic | Clarification |
| Add in new exclusion for business travel | Part VI – Travel, E. Exclusions, 14. Business Journeys | Restriction on cover |

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| Change | Section | Why are we making this change |
|---|--|---|
| Add in airline cancellation of flights | Part VI – Travel, G. Travel Delays – EC Regulations | Clarification |
| Remove £250 excess for legal nuisance or trespass | Part VII – Family Plus Legal Expenses, C. Insured Incidents, 5. Property protection | Clarification |
| Simplify the Education admissions appeals cover | Part VII – Family Plus Legal Expenses, C. Insured Incidents, 9. Education admissions appeals | Clarification |
| Update data protection section | Part VII – Family Plus Legal Expenses, G. Data Protection | Clarification |
| Replacing the previous Section VIII – Kidnap and Ransom with a new Section VIII – Family Protect | Part VIII – Family Protect | New cover section for Family Protect. As this section is new please take the time to read the entire section to ensure you are happy that all the cover meets your needs. |
| Change name of part 4. Changes of circumstances to part 4. Disclosure of Information | Part X – General Conditions, 4. Disclosure of Information | Clarification |
| Wording changed to clarify the consequences of failing to exercise reasonable care | Part X – General Conditions, 4. Disclosure of Information | Clarification |
| Terms of cancellation changed to enable cancellation from inception, renewal or to the date a client has paid up to | Part X – General Conditions, 9. Our Cancellation | Clarification |
| Adding a new clause clarifying our position on the value of recovered property and the value at which insured parties can buy these back. | Part X – General Conditions, 23. Recovered Property | New Clause to cover recovered property to prevent disputes over claims |
| Replacing the previous Section VIII – Kidnap and Ransom with a new Section VIII – Family Protect | Part VIII – Family Protect | New cover section for Family Protect. As this section is new please take the time to read the entire section to ensure you are happy that all the cover meets your needs. |

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| Adding a new clause clarifying our position on the value of recovered property and the value at which insured parties can buy these back. | Part X – General Conditions, 23. Recovered Property | New Clause to cover recovered property to prevent disputes over claims |
| Remove reference to European Commission’s Online Dispute Resolution platform | Part XI – Complaints and Compensation | Clarification |

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