



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 the cover so that cover only applied if damages are awarded by a court in England, Wales, Scotland or Northern Ireland.	Part V – Liability, D Additional Covers, 8. Reversal of Damages	Clarification
Clarify the maximum CC allowed for quad bikes and motorbikes	Part V – Liability, E. Exclusions, 12. Motorised Land Vehicles	Clarification
Policyholder signposting for customers with pre-existing medical conditions	Part VI – Annual Travel	Information
Remove definition of ‘Business Associate’	Part VI – Annual Travel, A. Special Definitions	Clarification
Amend definition of ‘Consultant’ to remove reference to European Community Medical Directives	Part VI – Annual Travel, A. Special Definitions	Clarification
Add definition of ‘Quarantine’	Part VI – Annual Travel, A. Special Definitions	New wording
The death of, serious illness or injury of a close business associate removed from ‘What you are covered for’.	Part VI – Annual 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 – Annual 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 – Annual 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 – Annual Travel, C. Payment of a Loss, 1. Cancelling your trip	Clarification

SUMMARY OF CHANGES TO HOME COVER

Change	Section	Why are we making this change
The death of, serious illness or injury of a close business associate removed from 'What you are covered for'.	Part VI – Annual 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 – Annual Travel, C. Payment of a Loss, 2. Cutting your trip short	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 – Annual Travel, C. Payment of a Loss, 2. Cutting your trip short	Clarification
Remove the requirement to report a loss of travel documents to police	Part VI – Annual 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 – Annual Travel, C. Payment of a Loss, 14. Ski Hire	Increase in cover
Under special conditions which apply to sections C, 17.1 to 17.8 added reference to Air Passenger Rights and Air Travel Organisers' Licencing (Amendment) (EU Exit) Regulations 2019 and clarified the enacting EC Regulation.	Part VI – Annual Travel, C. Payment of a Loss, 17. Natural Catastrophe cover	Clarification
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

SUMMARY OF CHANGES TO HOME COVER

Change	Section	Why are we making this change
Added reference to Air Passenger Rights and Air Travel Organisers' Licencing (Amendment) (EU Exit) Regulations 2019 and clarified the enacting EC Regulation. Clarified what flights the regulations apply to.	Part VI – Annual 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
Remove reference to European Commission's Online Dispute Resolution platform	Part XI – Complaints and Compensation	Clarification

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