



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
Remove reference to DAS Law Limited	Policy Provisions	DAS no longer using DAS Law Limited on this product
Definition of 'You, your and yours' does not apply to Section VII Family Plus Legal Expenses	Part I – Definitions	Clarification that the definition under Section VII takes precedent
Change of telephone number for Family Plus Legal Expenses claims	Part II – Making a Claim	Update
Removal of Identity Fraud from Liability section	Part V – Liability, D. Additional Covers	This cover is now under Part VII Family Plus Legal Expenses
Reference to DAS Law Limited removed	Part VII – Family Legal Expenses	DAS no longer use DAS Law limited for legal advise services
New definition of 'You/Your'	Part VII – Family Legal Expenses, A. Special Definitions in Part VII	Clarification that the definition under Section VII takes precedent over the main definition in Part I.
Add that the cover for Planning applications refusal appeals is still limited to £5,000 for all claims resulting from one or more event arising at the same time or from the same originating cause	Part VII – Family Legal Expenses, B. Basis of Cover	Clarification
Removing exclusion for any claim arising from or relating to any Transfer of Undertakings (Protections of Employment) Regulations 2006 or the Transfer of Employment (Pension Protection) Regulations 2005	Part VII – Family Legal Expenses, C. Insured Incidents, 1. Employment Disputes	No longer relevant
Reducing the minimum amount under dispute to £100	Part VII – Family Legal Expenses, C. Insured Incidents, 2. Contract Disputes	Updated cover
Buying and selling your home added to cover	Part VII – Family Legal Expenses, C. Insured Incidents, 2. Contract Disputes	Updated cover
Reducing the minimum amount under dispute to £100	Part VII – Family Legal Expenses, C. Insured Incidents, 5. Property protection	Updated cover

SUMMARY OF CHANGES TO HOME COVER

Change	Section	Why are we making this change
Carry out activities in relation to identity theft added to cover	Part VII – Family Legal Expenses, C. Insured Incidents, 7. Jury service and court attendance	Updated cover
Add new Identity Theft Protection to Part VII Family Legal Plus Expenses	Part VII – Family Legal Expenses, C. Insured Incidents, 8. Identity Theft Protection	Updated cover
Remove limit of indemnity of £5,000	Part VII – Family Legal Expenses, C. Insured Incidents, 9. Education admissions appeals	Updated cover
Add Identity Theft Service helpline details	Part VII – Family Legal Expenses, D. Helpline and DAS Householdlaw, 4. Identity Theft Service	New Helpline
Online law guide and document drafting replaced with ‘Householdlaw’	Part VII – Family Legal Expenses, D. Helpline and DAS Householdlaw, 6. Householdlaw	Upgraded cover
Updated wording for ‘Arbitration’	Part VII – Family Legal Expenses, F. Conditions, 8. Arbitration	Clarification
Updated wording for ‘Data protection’	Part VII – Family Legal Expenses, G Data Protection	Updated wording
New definition for ‘Contaminant’	Part IX – Personal Cyber Cover, A. Special Definitions in Part IX	New definition
New definition for ‘Pollutants’	Part IX – Personal Cyber Cover, A. Special Definitions in Part IX	New definition
New definition for ‘Waste’	Part IX – Personal Cyber Cover, A. Special Definitions in Part IX	New definition
New exclusion for Bodily Injury claims under Cyber	Part IX – Personal Cyber Cover, E. Exclusions, 2. Bodily Injury	New exclusion
New exclusion for Pollution and contamination claims under Cyber	Part IX – Personal Cyber Cover, E. Exclusions, 13. Pollution and Contamination	New exclusion
New exclusion for Property claims under Cyber	Part IX – Personal Cyber Cover, E. Exclusions, 14. Property	New exclusion

SUMMARY OF CHANGES TO HOME COVER

Change	Section	Why are we making this change
Remove Exclusion for Wear and Tear	Part IX – Personal Cyber Cover, E. Exclusions	No longer relevant

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