



## IMPORTANT NOTICE TO POLICYHOLDERS

# NICHE

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.

Insurance provided by



# SUMMARY OF CHANGES TO NICHE COVER

Change	Section	Why are we making this change
Definition of 'You, your and yours' does not apply to Section VI Family Plus Legal Expenses	Part I – Definitions	Clarification that the definition under Section VI 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 VI Family Plus Legal Expenses
Reference to DAS Law Limited removed	Part VI – Family Plus Legal Expenses	DAS no longer use DAS Law limited for legal advise services
New definition of Identity theft	Part II – Family Legal Expenses, A. Special Definitions in Part VII	Update for new legal expenses cover in this section
New definition of 'You/Your'	Part VI – Family Plus Legal Expenses, A. Special Definitions in Part VII	Clarification that the definition under Section VII takes precedent over the main definition in Part I
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 VI – Family Plus Legal Expenses, C. Insured Incidents, 1. Employment Disputes	No longer relevant
Reducing the minimum amount under dispute to £100 inc. VAT	Part VI – Family Plus Legal Expenses, C. Insured Incidents, 2. Contract Disputes	Updated cover
Buying and selling your home added to cover	Part VI – Family Plus Legal Expenses, C. Insured Incidents, 2. Contract Disputes	Updated cover
Reducing the minimum amount under dispute to £100 inc. VAT	Part VI – Family Plus Legal Expenses, C. Insured Incidents, 5. Property protection	Updated cover
Remove requirement to pay the first £250 for legal nuisance or trespass	Part VI – Family Plus Legal Expenses, C. Insured Incidents, 5. Property Protection	Updated cover
Carrying out activities in relation to identity theft added to cover	Part VI – Family Plus Legal Expenses, C. Insured Incidents, 7. Jury service and court attendance	Updated cover

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Change	Section	Why are we making this change
Add new Identity Theft Protection to Part VII Family Legal Plus Expenses	Part VI – Family Plus Legal Expenses, C. Insured Incidents, 9. Identity Theft Protection	Updated cover
Remove limit of indemnity of £5,000	Part VI – Family Plus Legal Expenses, C. Insured Incidents, 10. Education admissions appeals	Updated cover
Add Identity Theft Service helpline details	Part VI – Family Plus Legal Expenses, D. Helpline and DAS Householdlaw, 4. Identity Theft Service	New Helpline
Online law guide and document drafting replaced with ‘Householdlaw’	Part VI – Family Plus Legal Expenses, D. Helpline and DAS Householdlaw, 6. Householdlaw	Upgraded cover
Updated wording for ‘Data protection’	Part VI – Family Plus Legal Expenses, G. Data Protection	Updated wording

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