



IMPORTANT NOTICE TO POLICYHOLDERS



HOME

Changes to cover

As part of our annual product review process we have made some amendments to the Smart Home policy wording.

Please refer to the policy wording for full details.

Summary of changes to Home cover

Change	Section	Why are we making this change?
Amendment to definition of aircraft to include drones and pedestrian controlled aircraft.	PART I – GENERAL DEFINITIONS	Clarification
Include new promise to give you option to buy back recovered item.	PART II – GENERAL CONDITIONS	Clarification
Confirmation cancellation on a direct debit policy will take effect from the date the last payment was due.	PART II – GENERAL CONDITIONS	New cancellation section applicable to direct debit cases
The cost of removing fallen trees is not covered under this policy unless there is damage to the buildings and contents caused by the fallen tree.	PART IV – BUILDINGS, CONTENTS, PEDAL CYCLES & COLLECTIONS	Clarification
Amendment to the cover provided for money - We will not pay for any loss that is a result of: <ul style="list-style-type: none"> - theft from an unattended vehicle - theft from other permanent structures - depreciation or confiscation, loss of value or shortages due to your error or omission - money held in storage 	PART IV – BUILDINGS, CONTENTS, PEDAL CYCLES & COLLECTIONS	Restriction on cover
New section relating to contents in storage. We will pay up to the sum insured shown in your schedule (£20,000) for contents in storage up to 60 consecutive days (unless agreed in writing with us).	PART IV – BUILDINGS, CONTENTS, PEDAL CYCLES & COLLECTIONS	Restriction on cover
Amendment to limit temperature warranty applies from 5 days to 60 days unoccupied and increase in temperate required from 10 degrees to 15 degrees. New wording: loss or damage caused by escape of water and/or oil or freezing water, while your home is not being lived in for more than 60 days in a row during the months of October through to April. This exclusion does not apply if the central heating is installed and in operation to maintain at all times a minimum of 15 degrees celsius or the water is turned off at the mains and the water system is drained.	PART IV – BUILDINGS, CONTENTS, PEDAL CYCLES & COLLECTIONS	Increase in cover
Confirmation contents additional covers are not covered for business use other than those of a clerical and administrative nature only.	PART IV – BUILDINGS, CONTENTS, PEDAL CYCLES & COLLECTIONS	Clarification
Increase the limit for Domestic gardening and landscaping equipment from £10,000 to £20,000.	PART IV – BUILDINGS, CONTENTS, PEDAL CYCLES & COLLECTIONS	Increase in cover

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	Clarification
Remove reference to European Commission's Online Dispute Resolution platform	PART X – HOW TO MAKE A COMPLAINT	Clarification

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