



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?
Making it clear that any cash settlement would be at the amount we have validated.	MAKING A CLAIM, SETTLING CLAIMS	Clarification
Amendment to definition of aircraft to include drones and pedestrian controlled aircraft.	PART I – GENERAL DEFINITIONS	Clarification
Update Definition of Money to include Gift vouchers.	PART I – GENERAL DEFINITIONS	Increase cover
Include new promise to give you option to buy back recovered item.	PART II – GENERAL CONDITIONS	Clarification
Clarify that we would keep any premium if we find out that the client has deliberately or recklessly provided us with false or misleading information.	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
Clarify the Basis of Cover to make it clearer that cover is while at the home or while temporarily removed for up to 60 days.	PART IV – BUILDINGS, CONTENTS, PEDAL CYCLES & COLLECTIONS, A. BASIS OF COVER	Clarification
The cost of removing fallen trees is not covered under this policy unless there is damage to the buildings and contents or other permanent structures caused by the fallen tree.	PART IV – BUILDINGS, CONTENTS, PEDAL CYCLES & COLLECTIONS, B. ADDITIONAL COVERS	Clarification
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, D. CONTENTS COVER, ADDITIONAL COVERS	Restriction on cover
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, D. CONTENTS COVER – ADDITIONAL COVERS	Restriction on cover

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Change	Section	Why are we making this change?
Clarify that excess does not apply for food spoilage claims.	PART IV – BUILDINGS, CONTENTS, PEDAL CYCLES & COLLECTIONS, D. CONTENTS COVER – ADDITIONAL COVERS	Clarification
Remove the Storm Exclusion for Garden Furniture and Outdoor items.	PART IV – BUILDINGS, CONTENTS, PEDAL CYCLES & COLLECTIONS, D. CONTENTS COVER – ADDITIONAL COVERS	Clarification
Increase the limit for Domestic gardening and landscaping equipment from £10,000 to £20,000.	PART IV – BUILDINGS, CONTENTS, PEDAL CYCLES & COLLECTIONS, D. CONTENTS COVER – ADDITIONAL COVERS	Increase in 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, F. EXCLUSIONS	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, F. EXCLUSIONS	Clarification
Clarify that any ensuing losses that result from losses that have been excluded due to gradually operating causes are not covered.	PART IV – BUILDINGS, CONTENTS, PEDAL CYCLES & COLLECTIONS, F. EXCLUSIONS	Clarification
Include new exclusion for spontaneous and unexplained cracking of glass.	PART IV – BUILDINGS, CONTENTS, PEDAL CYCLES & COLLECTIONS, F. EXCLUSIONS	New exclusion

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Change	Section	Why are we making this change?
Clarify the Wind and Storm exclusion includes removal of trees if there is damage to the building, OPS or contents.	PART IV – BUILDINGS, CONTENTS, PEDAL CYCLES & COLLECTIONS, F. EXCLUSIONS	Clarification
Add exclusion for keys other than those used to unlock your Home.	PART IV – BUILDINGS, CONTENTS, PEDAL CYCLES & COLLECTIONS, F. EXCLUSIONS	New exclusion
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
New definition for Contaminant.	PART VI – PERSONAL CYBER COVER, A. SPECIAL DEFINITIONS	New definition
New definition for Pollutants.	PART VI – PERSONAL CYBER COVER, A. SPECIAL DEFINITIONS	New definition
New definition for Waste.	PART VI – PERSONAL CYBER COVER, A. SPECIAL DEFINITIONS	New definition
New exclusion for Bodily Injury.	PART VI – PERSONAL CYBER COVER, E. EXCLUSIONS	New exclusion
New exclusion for Pollution and contamination.	PART VI – PERSONAL CYBER COVER, E. EXCLUSIONS	New exclusion
New exclusion for Property.	PART VI – PERSONAL CYBER COVER, E. EXCLUSIONS	New exclusion
Change of insurer from Amtrust Europe Limited to SCOR UK Company Limited.	PART VII – LEGAL EXPENSES	New insurer
Remove reference to European Commission's Online Dispute Resolution platform.	PART X – HOW TO MAKE A COMPLAINT	Clarification

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