



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 |
| Update Definition of Money to include Gift vouchers. | PART I – GENERAL DEFINITIONS | Increase cover |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |

Summary of changes to Home cover

| Change | Section | Why are we making this change? |
|---|---|---------------------------------------|
| Add exclusion for keys other than those used to unlock your Home. | PART IV – BUILDINGS, CONTENTS, PEDAL CYCLES & COLLECTIONS, F. EXCLUSIONS | New exclusion |
| 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 |

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