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Summary of change

Changes to the policy

Changes to the cover

This is a summary of the changes only. You should refer to the schedule and policy wording for the full description of the cover in place and for confirmation of which sections of cover apply. The limits previously shown within the policy are now located in the schedule. Please ensure your amounts insured are still adequate.

Special notice: clauses

You can ignore this notice if you have not previously had clauses applied to your policy. Any clauses that have been applied will be shown on your schedule.

As part of this renewal we have simplified the wording of your insurance policy. Our aim has been to make your insurance easier to read and understand. As part of this process, we may have removed or replaced some of your clauses. This summary does not identify any changes in your cover which are due to changes in your clauses.

Please review your new schedule carefully to make sure the old clauses you are expecting to see still apply, and please check your clauses to see if any changes made to them affect you. If you have any queries at all, please contact us.

Section: General terms and conditions

The following table shows the key differences between our new policy wording (18769 WD-APC-UK-GTC(2)) and our previous wording.

Changes to 'general definitions'

New cyber-related definitions have been added. Please check the policy wording to ensure the new definitions remain suitable.

Definition	Old wording	New wording
Computer or digital technology	Not included	Please refer to the policy wording for the full definition.
Computer or digital technology error	Not included	Please refer to the policy wording for the full definition.
Cyber attack	Not included	Please refer to the policy wording for the full definition.
Hacker	Not included	Please refer to the policy wording for the full definition.
Program(s)	Not included	A set of instructions written in a computer language which tells a computer how to process data or interact with ancillary equipment, systems or devices.
Social engineering communication	Not included	Any request directed to you or someone on your behalf by a person improperly seeking to obtain possession or the transfer to a third-party of virtual currency, money, securities, data or property that such person or third-party is not entitled to.

Other important information

Your obligations

Full value. You must ensure that the amount insured represents the full value of the property covered under the policy. If it does not we may reduce the amount we pay for a claim. Please refer to the general terms and conditions section of the policy wording for full details of your obligations.

Section: Home and personal possessions

Changes to 'special definitions'

The following table shows the key differences between our new policy wording (18771 WD-APC-UK-PROPHNW(2)) and our previous wording.

The definitions for buildings, contents, art and collections, jewellery, watches and valuable items have been updated. Please check the policy wording to ensure the new definitions remain suitable. Specific changes to special definitions are shown in the table below.

Definition	Old wording	New wording
Outbuildings and other structures	Included in buildings definition	Separate outbuildings definition
Guns and furs	Within valuables cover	Moved to art and collections cover
Jewellery, watches and valuable items	Not included	Krugerrand, gold bullion and precious metals held as commodities
Money	Not included	Excludes cryptocurrencies
Domestic employees	Included people you employ for your home office business	Not included

Changes to 'what is covered'

Area of cover	Previous policy	New policy	Improvement in cover
New possessions. The amount to which we will automatically increase the amount insured to cover new possessions has been amended from 25% to 25% but no more than £100,000.	Covered	Amended	✗
Increased cost of working. The period of interruption before which we will pay claims arising from the failure of the supply of a utility service has been reduced from 72 hours to 24 hours.	Covered	Enhanced	✓

Changes to 'what is not covered'

Area of cover	Previous policy	New policy	Improvement in cover
Home office – book debts and business records.	Covered up to £10,000	Not covered	✗
Submerged structures. We will not pay for damage to submerged structures caused by flood, storm, subsidence, heave or landslip other than to the main buildings at the home.	Covered	Not covered	✗
Motorised vehicles. Previously electric bikes and e-scooters were not covered.	Not covered	Covered	✓
Cyber attack. We will not pay for loss or damage arising from any cyber attack, hacker, social engineering communication or error to any computer or digital technology including any loss of function to any connected items. We will pay claims for any resultant damage. For example a hacked printer overheats and causes a fire. We would cover the resulting fire damage to insured property but not the damaged printer.	Covered	Not covered	✗

Changes to special limits

Area of cover	Previous policy	New policy	Improvement in cover
Damage cause by pets.	£10,000	Up to the sum insured	✓

Section: Your legal liabilities

The following table shows the differences between our new policy wording (18773 WD-APC-UK-LB(2)) and our previous wording.

Changes to 'what is not covered'

Area of cover	Previous policy	New policy	Improvement in cover
Motorised vehicles. Electric bikes and e-scooters are now covered when used in accordance with all applicable laws and regulations.	Not covered	Covered	✓

Section: Travel

The following table shows the differences between our new policy wording (18776 WD-APC-UK-TRAV(1)) and our previous wording.

Changes to 'what is covered'

Area of cover	Previous policy	New policy	Improvement in cover
Pre-booked activities and excursions. Where you proceed with an insured trip, we will reimburse amounts you have paid for pre-booked activities and excursions which you are unable to attend due to accidental injury or illness to you or a travelling companion.	Not covered	Covered	✓
Additional cover			
Cruise cover – missed port. We will pay if your scheduled port visit is cancelled due to adverse weather or timetable restrictions.	Not covered	Covered	✓
Cruise cover – cabin confinement. We will pay for each full day that you are confined by the ship's medical officer to your cabin for medical reasons.	Not covered	Covered	✓
Motor excess waiver. We will reimburse the excess applied to your car hire insurance in the event of a claim.	Not covered	Covered	✓

Other important changes

Pre-existing medical conditions. It is important that you disclose pre-existing medical conditions which affect you, the people travelling or other people upon whose health your trip depends. We may apply additional terms depending on the condition. The policy wording includes a list of conditions which are automatically covered and which you do not need to declare to us.

Section: Family legal protection

The following table shows the differences between our new policy wording (18781 WD-APC-UK-LEGHNW(2)) and our previous wording.

Changes to 'what is covered'

Area of cover	Previous policy	New policy	Improvement in cover
Insured incident 9 – education admissions appeals. We will pay the costs of an appeal against a refusal	Not covered	Covered	✓

to admit your child to their chosen educational establishment or following their exclusion or expulsion.

Insured incident 10 – planning application refusal appeals. We will pay the costs to appeal a refusal by the local planning authority to grant planning permission.

Not covered

Covered



Section: Home emergency

Changes to 'what is covered'

The following table shows the differences between our new policy wording (18780 WD-APC-UK-HEM(2)) and our previous wording.

Area of cover	Previous policy	New policy	Improvement in cover
Replacement boiler costs. We will pay a contribution of £250 towards the cost to replace your central heating boiler where the estimated repair costs exceed its value.	Not covered	Covered	