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Summary of change

Changes to the policy

The following tables show the key differences between our new policy wording and our previous wording.

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.

Section: General terms and conditions

Changes to 'general conditions'

How to make a claim. If a crime has been committed, once you have told the police you must now also provide us with a crime reference number.

Carelessly given information. If you acted carelessly when giving us your information and we would have charged you more premium if you had provided accurate information, we may reduce proportionately the amount we pay for a claim.

Fraudulent claims. If we discover any dishonesty, exaggeration or fraud, we have the right to terminate any other products you hold with us and share information about your behaviour with other organisations to prevent further dishonesty, exaggeration or fraud, and may involve the relevant authorities who are empowered to bring criminal proceedings.

Cooling-off. If for any reason you feel that your policy is not right for you, you can cancel your policy within 14 days of insuring with us. This was previously 15 days.

Renewal. If you make a claim under your policy that occurred after we sent our renewal terms, but before your renewal date, we may adjust the terms of your insurance and your renewal premium accordingly to take the claim into account. If we are unable to renew your policy, we will let you know.

Sanctions. We will not provide cover where the provision of such cover, would expose us to any sanction, under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America, or of any other relevant jurisdiction.

Changes to 'what is not covered'

Area of cover	Previous policy	New policy	Improvement in cover
<p>Communicable disease. We do not cover any claim, loss, damage or liability directly or indirectly caused by, contributed to by, resulting from or in connection with any communicable disease, or fear or threat thereof, or any action taken in controlling, preventing, suppressing, responding or in any way to relating communicable disease.</p> <p>However, we will cover your liability to any domestic employee.</p>	Covered	Not covered	✗
<p>Solar weather. We do not cover any claim, loss, damage or liability directly or indirectly caused by, contributed to by, resulting from or in connection with solar weather, or fear or threat thereof, or any action taken in controlling, preventing, suppressing, responding or in any way to relating solar weather.</p>	Covered	Not covered	✗

Section: Home and personal possessions

Changes to 'what is covered'

Area of cover	Previous policy	New policy	Improvement in cover
Loss or theft of keys. We will replace locks and keys to outside windows, safes and alarms as a result of the loss or theft of keys.	Not specifically covered	Covered	✓
Open garden and charity events. We will pay claims arising from the hiring out or the opening of your home and/or garden for an organised registered charity, religious or community group.	Not covered	Covered	✓
Additional cover			
Acquired disability. Previously we paid the cost of alterations to your home following your permanent physical disability, following an accident. We will now only pay such costs where the permanent disability follows a sudden and unforeseen accidental, violent, external and visible means and where the disability is not self-inflicted.	Covered	Amended	✗
Business records. We will pay the cost of replacing any home office business records or reconstituting electronic data up to the amount shown in your schedule. We will not pay for the value to you of the lost information.	Not covered	Covered	✓

Changes to 'what is not covered'

Area of cover	Previous policy	New policy	Improvement in cover
Mechanically propelled vehicles. We will now cover claims arising from electrical equivalents of quad bikes and motorbikes under 51cc other than while being used, electric skateboards, hoverboards, segways and powered unicycles, electric vehicle accessories including home and portable charging stations, cables, adapters and locks.	Not covered	Covered	✓
Drones. Previously we excluded cover for any drone flown in a controlled airspace, within an aerodrome traffic zone, at a height of more than 120 meters above the surface, or in any race.	Not covered	Covered	✓
Personal possessions used for business activity. Previously we would only cover furniture and office equipment where your business activity was of a clerical nature. We will now cover any laptop, keyboard, computer, monitor, office desks, chairs or non-specialist supplies for all business activities.	Covered	Enhanced	✓
Unfurnished homes. Previously loss or damage to unfurnished homes caused by aircraft was not covered.	Not covered	Covered	✓

Other important changes

Building works. You must tell us where any building works you are planning to carry out at your home exceed £250,000 at least 30 days before the work starts and before you enter into any contract for the works. We may amend the terms of your policy including cancelling the policy or require to you to pay more premium. The previous amount was £100,000.

Environmental upgrades. We will only make a payment under the Environmental upgrades cover, if the covered loss is more than £15,000. The previous amount was £10,000.

Section: Your legal liabilities

Changes to 'what is not covered'

Area of cover	Previous policy	New policy	Improvement in cover
Other land or buildings. We previously covered liability arising from property you previously occupied where liability arose under Section 3 of the Defective Premises Act 1972 or Article 5 of the Defective Premises (Northern Ireland) Order 1975, or any similar legislation.	Covered	Not covered	✗
Mechanically propelled vehicles. We will now cover liability arising from electrical equivalents of quad bikes and motorbikes under 51cc, including those classified as L1E-B, electric skateboards, hoverboards, segways and powered unicycles, trailers or non-motorised horseboxes while not being used on a public road or not being towed, provided that such items are being used in accordance with any laws, regulations and manufacturers guidelines.	Not covered	Covered	✓
Party walls. We do not cover your liability for any party wall, including where arising under the Party Wall etc. Act 1996.	Not specifically excluded	Not covered	✗
Non-negligent liability. We do not cover your liability arising out of loss or damage to property where negligence by the contractors cannot be established, other than where covered under your Renovation and extension cover.	Not specifically excluded	Not covered	✗

Section: Travel

Changes to 'additional travel benefits'

Area of cover	Previous policy	New policy	Improvement in cover
Card Sentry. You previously received complimentary access to Card Sentry. This service has been withdrawn.	Covered	Not covered	✗
Smart delay. Previously this service was only available when your flight was delayed for more than 90 minutes. This has now been reduced to 60 minutes.	Covered	Enhanced	✓

Section: Home emergency

Changes to 'what is covered'

Area of cover	Previous policy	New policy	Improvement in cover
<p>Insured event - Heating failure. We will pay the costs of emergency assistance following the total failure of the main heating system in your home. We do not cover emergency assistance where the heating system is still fully or partially working in key living rooms.</p>	Covered	Amended	✗
<p>Insured event - Power supply failure. We will pay the costs of emergency assistance following the failure of the domestic electricity or gas supply within the boundaries of your home. We do not cover emergency assistance where the electricity or gas supply is still fully or partially working in key living rooms.</p>	Covered	Amended	✗
<p>Insured event – Toilet unit. We will pay the costs of emergency assistance following impact damage to, or mechanical failure of, a toilet bowl or cistern that results in the complete loss of function of the only toilet, or toilets in your home. We do not cover emergency assistance where you have another working toilet in your home.</p>	Covered	Amended	✗

Other important changes

Main heating system. The definition now specifies that for heating system breakdowns the heating system must be gas, oil or electric fired systems and does not include cold water supply, drainage pipes, non-domestic heating or hot water systems or any alternative heating systems.

Emergency assistance. No longer includes the supply of temporary heaters.