

## 606

### Summary of change

#### Changes to the policy

The following tables show the key differences between our new policy wording (22630 WD-APC-UK-606(2)) and our previous wording (22630 WD-APC-UK-606(1)).

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. Please also review any new or existing endorsements on your schedule, as these may have been added or amended as part of the changes to your new policy wording.

### Section: General terms and conditions

#### Changes to 'general conditions'

**New definitions.** We have included a new definition for 'Civil commotion.'

**Cancellation by you.** You can cancel your policy by notifying us at any time. If you cancel after the first 14 days and have not made a claim, we will return a pro-rata proportion of your premium. Previously, this period was 15 days.

**Cover under more than one cover or section.** If the same claim, loss or other covered liability is insured under more than one section of your policy, or under more than one cover under What is covered within the same section, we will only make payment under one section or cover, being the one that provides the most advantageous cover to you or the party entitled to cover. Previously this only referred to multiple sections.

#### Changes to 'what is not covered'

Area of cover	Previous policy	New policy	Improvement in cover
<b>War, nuclear and radiation risks.</b> In addition to not covering claims for war (other than medical expenses under the Travel section, where you have this cover), nuclear or radiation, we also do not cover any fear or threat, or any action taken in controlling, preventing, suppressing, responding or in any way relating to war, nuclear or radiation risks.	Not specifically excluded	Not covered	✗
<b>Communicable disease.</b> We have confirmed that the communicable disease exclusion does not apply to the Travel section in your policy, if Travel cover is stated as included in your schedule. However, this does not in any event extend to any fear or threat or any action taken in controlling, preventing, suppressing, responding or in any way relating to communicable disease.	Not covered	Covered	✓

#### Other important changes

<b>Full value.</b> We have clarified that for buildings, the full value is the estimated cost of rebuilding the buildings to the same specification, including fees, expenses and any applicable taxes involved in the rebuilding.
<b>Claims promise.</b> The specific "Claims promise" relating to payment of interest if claims were not settled within four working days has been removed. This change has been made to ensure consistency in our claims process and because such provisions are no longer necessary in the modern banking environment, where faster electronic payments are standard. Our commitment to providing a fast, efficient and helpful claims service remains unchanged.

## Section: Home and personal possessions

Changes to 'what is covered'

Area of cover	Previous policy	New policy	Improvement in cover
<b>Tree removal costs.</b> We will pay for the necessary and reasonable costs of felling, lopping, or removing trees in your garden if, following written professional advice, they pose an immediate threat of injury or damage to neighbouring property. Routine maintenance, legal or local authority costs, or work required solely to comply with any preservation or conservation orders are not covered.	Not covered	Partially covered	✓
<b>Open garden and charity events.</b> We will only cover the hiring out or the opening of your home, garden or land if: <ul style="list-style-type: none"> <li>all income is solely for the benefit of an organized registered charity, religious or community group;</li> <li>there are no more than ten events or twenty days in total across all events;</li> <li>no more than 300 people attend on any one day of the event.</li> </ul>	Covered	Partially covered	✗
<b>Additional covers</b>			
<b>Bank cards and electronic payment.</b> Your policy continues to cover losses if your bank cards are used without your permission after being lost or stolen, provided you are unable to recover the money from your card issuer. This cover now also applies to bank cards stored or used electronically via Apple Pay, Google Pay, or Samsung Pay, as long as you follow the terms and conditions of your card issuer and any third party facilitating electronic use of the card.	Partially covered	Covered	✓
<b>New possessions.</b> Cover for new possessions now extends to physical loss or physical damage to items you have purchased while being transported by you directly from the retailer to your home.	Not covered	Covered	✓
<b>Increased cost of working.</b> Cover for increased costs of working will end once you are able to start work in your home or in alternative accommodation. Previously, this applied only to your home.	Not specifically excluded	Not covered	✗
Area of cover	Previous policy	New policy	Improvement in cover
<b>Unoccupancy.</b> The exclusion relating to freezing of water in fixed water tanks, apparatus and pipes while your home is not being lived in for more than 60 days in a row during the months of October through to April does not apply if you drain down your water system and tank.	Not covered	Covered	✓

<b>Faulty workmanship.</b> We have clarified that in addition to faulty workmanship or design, or the use of unsuitable or faulty materials, we also do not cover latent defects.	Not specifically excluded	Not covered	<span style="color: red;">X</span>
<b>Unfurnished homes.</b> We will only cover your unfurnished homes for fire, lightning, explosion or aircraft, unless:			
<ul style="list-style-type: none"> <li>• your home is being let and is temporarily unfurnished between tenancies for no longer than 60 days;</li> <li>• your home is newly purchased, is currently unfurnished and will be occupied in 60 days; and</li> <li>• you have temporarily moved out of your home and will re-occupy it within 60 days.</li> </ul>	Not covered	Partially covered	<span style="color: green;">✓</span>
<b>Party wall awards.</b> We will not cover any loss, damage, cost or expense where you have already received an award or compensation in connection with a party wall agreement or under the Party Wall etc. Act 1996 or similar or successor legislation. We also do not cover the difference between any amount awarded and the amount you believe was due.	Not specifically covered	Not covered	<span style="color: red;">X</span>
<b>Digital/virtual currency.</b> We have clarified that we do not cover any claims or losses relating to any purchase, use or development of any non-fiat or virtual currency, initial coin offering, smart contracts or non-fungible tokens.	Partially covered	Not covered	<span style="color: red;">X</span>
<b>Ivory.</b> We do not cover loss or damage to items containing or made of ivory unless dealing in those items is permitted by law and they are registered or certified as exempt under the Ivory Act 2018. You must provide proof of exemption and value before any claim can be paid.	Covered	Partially covered	<span style="color: red;">X</span>
<b>Probate and divorce disputes.</b> We will not cover any loss or damage arising from disputes over legal ownership or entitlement to property, including matters related to probate, succession, inheritance, separation or divorce proceedings.	Not specifically excluded	Not covered	<span style="color: red;">X</span>
<b>Pollution clean-up costs.</b> We do not cover loss or damage caused by pollution or contamination, and this now includes whether this is the direct or indirect cause. However, this does not apply to cover for Tracing a leak.	Not covered	Partially covered	<span style="color: green;">✓</span>

#### Other important changes

<b>Mechanically propelled vehicles.</b> We have added clarification on what it is we intend to cover, in particular the addition of cover for gators and clarification on electric vehicle items and domestic gardening equipment.
<b>Building works.</b> If the value of your building work is more than £250,000, 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. If you have building work carried out below £250,000 and this increases the value of your home, please let us know so we can review your cover and make any necessary adjustments.

**Rent owed to you.** We have clarified that for this additional cover, the rent we will pay is your net rent, being the amount left over after deducting all fees or associated costs for renting, owning or maintaining your property.

## Section: Your legal liabilities

Changes to 'what is not covered'

Area of cover	Previous policy	New policy	Improvement in cover
<b>Property owners' liability.</b> We have clarified that we do not cover property owners' liability for any building not insured under this policy, even if contents at that address are insured.	Not specifically excluded	Not covered	✗
<b>Other land or buildings.</b> We will cover liability arising from property you previously occupied where liability arises under Section 3 of the Defective Premises Act 1972 or Article 5 of the Defective Premises (Northern Ireland) Order 1975, or any similar legislation.	Not covered	Covered	✓
<b>Revenue generating activities.</b> We have clarified that we will only cover revenue generating activities arising from the letting of your home where it is let as a private dwelling.	Not specifically excluded	Partially covered	✓
<b>Domestic duties.</b> We have clarified that we will cover domestic duties relating to you, provided this does not include any form of treatment, therapy, or nursing or medical care which ordinarily requires professional qualifications or medical training.	Not specifically covered	Covered	✓

## Section: Family legal protection

Changes to 'Insured incidents we will cover'

Area of cover	Previous policy	New policy	Improvement in cover
<b>Contract disputes.</b> We will cover legal expenses for renting your principal home as a tenant. However, we will not cover disputes arising from any loan, mortgage, pension, investment or borrowing, other than disputes with a professional adviser in connection with these matters.	Not covered	Covered	✓
<b>Landlord disputes.</b> We will cover legal expenses for landlords to regain possession of a secondary home, resolve property damage disputes, and recover overdue rent, subject to qualifying tenancy agreements, proper legal notices and any other terms in your full policy wording.	Not covered	Covered	✓
<b>Overall amount insured.</b> We have increased the overall amount insured for your family legal protection cover.			

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## Section: Travel

Changes to 'What is not covered'

Area of cover	Previous policy	New policy	Improvement in cover
<b>War.</b> We will not pay for medical expenses directly or indirectly due to any war, unless: <ul style="list-style-type: none"> <li>the outbreak of war was unforeseen at the time of booking and departure;</li> <li>you had no prior knowledge or reasonable expectation that war might break out; and</li> <li>you were already on your trip when war broke out.</li> </ul>	Not covered	Partially covered	✓
<b>Medical expenses and Known pre-existing medical conditions.</b> We will not cover any claim arising out of a medical condition, and as set out in your policy, unless you have not been required to have more than two check-ups in the preceding 12 months. Previously, this was set at one check-up.	Not covered	Covered	✓
<b>Cancellation or curtailment due to medical conditions.</b> Where we require you to provide a doctor's certificate to support any claim for cancellation or curtailment due to medical conditions, we will pay up to the amount insured towards the cost of obtaining such certificate.	Not included	Covered	✓
Other important changes			
<b>Travel limits.</b> We have increased the limits in your schedule for funeral expenses, cancellation, curtailment and pre-booked activities, temporary loss of baggage, travel documents and travel delays. Please check all limits in your schedule carefully. <b>Pre-existing medical conditions.</b> We have updated the list of medical conditions that you do not need to tell us about to include high and low blood pressure, high cholesterol and rheumatism.			

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## Section: Personal cyber

Other important changes

<b>Cryptocurrency theft.</b> We have added a special limit, as stated in your policy schedule, for claims arising from: <ul style="list-style-type: none"> <li>theft of cryptocurrencies or digital currencies from any online platform, wallet, storage device (including cold storage); and</li> <li>transfers of money from any account to a cryptocurrency or digital currency account, platform, wallet, or storage device.</li> </ul> This limit is included within, and not in addition to, the overall amount insured.
<b>Financial platform obligations.</b> We will not pay a claim under this section unless you comply with all security requirements of your financial institution, payment platform, or cryptocurrency provider. Where multi-factor authentication (MFA) or similar security features are available, you must enable and use them, and follow recommended security practices.