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Summary of change

Changes to the policy

Changes to the cover

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. The limits previously shown within the policy are now located in the schedule. Please ensure your amounts insureds are still adequate.

Section: Home and personal possessions

Changes to 'special definitions'

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
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 loss or damage to any structure which is normally submerged or partially submerged.	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: Travel

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

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 to admit your child to their chosen educational establishment or following their exclusion or expulsion.	Not covered	Covered	✓
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'

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	✓
