



IMPORTANT NOTICE TO POLICYHOLDERS

HOME

Changes to cover

As part of our annual product review process we have made some amendments to the Home policy wording available from Private Client Group.

Please refer to the policy wording for full details.

SUMMARY OF CHANGES TO HOME COVER

Change	Section	Why are we making this change
Update definition of 'Contents'	Part I – Definitions	Clarification
Added definition 'Domestic Employee'	Part I – Definitions	New definition
Added definition 'Domestic Duties'	Part I – Definitions	New definition
Added definition of 'Money'	Part I – Definitions	New definition
Added definition 'Occurrence'	Part I – Definitions	Clarification
Revise wording of 'Your duties after an occurrence or incident'	Part II – Making a Claim, Your Duties after an occurrence or incident	Clarification
Add a new section that makes clear that any salvage is the property of Azur	Part III – Home and Contents, B. Payment of a Loss, 2. Amount of cover for your contents, a. Guaranteed Replacement Cover	Clarification
Add a new section that makes clear that any salvage is the property of Azur	Part III - Home and Contents, B. Payment of a Loss, 2. Amount of cover for your contents, b. Replacement Cover	Clarification
Confirm that special limits to not apply if specific cover is in place elsewhere in the wording	Part III - Home and Contents, B. Payment of a Loss, 5. Special Limits of Liability	Clarification
Expand cover for loss of gas in section 4	Part III – Home and Contents, C. Additional Covers	Part III – Home and Contents, C. Additional Covers
Added a clause excluding commercial activity from temporary lets	Part III – Home and Contents, C. Additional Covers, 1. Temporary Letting of your residence	Clarification
Clarification of Cyber Exclusion	Part III – Home and Contents, D. Exclusions, 31. Cyber Exclusion	Clarification
Increasing the market appreciation to 200% of the market value and for Fine art only the valuation time limit is increased from 24 months to 36 months.	Part IV – Collections, C. Additional Covers, 5. Market appreciation	Increase in cover

SUMMARY OF CHANGES TO HOME COVER

Change	Section	Why are we making this change
Clarification of Cyber Exclusion	Part IV – Collections, D. Exclusions, 17.	Clarification Cyber Exclusion
Change to the wording of ‘Employer’s Liability’ cover	Part V – Liability, D. Additional Cover, 3. Employer’s Liability	Clarification
Clarification of Cyber Exclusion	Part V – Liability, E. Exclusions, 22.	Clarification Cyber Exclusion
Exclude Business travel from definition of ‘Trip’	Part VI – Travel, A. Special Definitions	Clarification
Include exclusion for not wanting to travel	Part VI – Travel, C. Payment of a Loss, 2. Cutting your trip short	Clarification
Clarify the circumstances for when you can abandon your trip following a delay	Part VI – Travel, C. Payment of a Loss, 5. Travel delay and abandoning your trip	Clarification
Add Horse Riding to list of sports and activities	Part IV – Travel, D. Additional Covers, 1.	Increase in cover Sports and Activities
Clarify how far out you can sail from land under sports and activities	Part IV – Travel, D. Additional Covers, 1.	Clarification Sports and Activities
Add Yoga to list of sports and activities	Part IV – Travel, D. Additional Covers, 1.	Increase in cover Sports and Activities
Add in new exclusion for business travel	Part IV – Travel, E. Exclusions	Restriction on cover
Replacing the previous Section VIII – Kidnap and Ransom with a new Section VIII – Family Protect	Part VIII – Family Protect	New cover section for Family Protect. As this section is new please take the time to read the entire section to ensure you are happy that all the cover meets your needs.
Updated the clause in ‘Other Insurance’ to clarify our stance on dual insurance	Part X – General Conditions	Clarification
Update name of clause from “Cooling-Off Period” to “Cancellation Period”	Part X – General Conditions	Clarification

SUMMARY OF CHANGES TO HOME COVER

Change	Section	Why are we making this change
Change name of part 4. Changes of circumstances to part 4. Disclosure of Information	Part X – General Conditions, 4. Disclosure of Information	Clarification
Wording changed to clarify the consequences of failing to exercise reasonable care	Part X – General Conditions, 4. Disclosure of Information	Clarification
Terms of cancellation changed to enable cancellation from inception, renewal or to the date a client has paid up to	Part X – General Conditions, 14. Our Cancellation	Clarification
Adding a new clause clarifying our position on the value of recovered property and the value at which insured parties can buy these back.	Part X – General Conditions, 22. Recovered Property	New Clause to cover recovered property to prevent disputes over claims

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