



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
Clarify definition of 'you', 'your' and 'yours'	Part I – Definitions	Clarification
Added definition 'Domestic Employee'	Part I – Definitions	New definition
Added definition 'Domestic Duties'	Part I – Definitions	New definition
Added definition 'Occurrence'	Part I – Definitions	Clarification
Addition of a clarification that we will not cover any fees in the preparation of a claim	Part II – Making a Claim	Clarification
Addition of 'Your duties after an occurrence or incident'	Part II – Making a Claim	Moved from General Conditions
Repairs to homes that require buildings works must commence within 180 days	Part II – Making a Claim (new section 'e' to 'Your duties after an occurrence or incident')	Clarification
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 wording of clause	Part III – Home and Contents, C. Additional Covers, 10. Property of domestic employees and guests	Clarification
Change to the wording of 'Employer's Liability' cover	Part V – Liability, D. Additional Cover, 3. Employer's Liability	Clarification of cover
Definition of 'you, your' changing to household members who are relatives of the insured only	Part VI – Annual Travel, A. Special Definitions	Reducing cover
Definition of Trip updated to say that the trip originated from the UK.	Part VI – Annual Travel, A. Special Definitions	Clarification
Cover for cancellation now £10,000 per person	Part VI – Annual Travel C. Payment of a Loss	Reducing cover

SUMMARY OF CHANGES TO HOME COVER

Change	Section	Why are we making this change
Clarifying that we will not pay for cancelling a trip if you knew about a medical condition at the point of booking the trip	Part VI - Annual Travel C. Payment of a Loss 1. Cancelling Your Trip	Clarification
Clarifying that we will not pay for cancelling a trip if you knew about a medical condition at the point of booking the trip	Part VI – Annual Travel C. Payment of a Loss 2. Cutting your trip short	Clarification
Exclude flights from failure of public transport	Part VI – Annual Travel C. Payment of a Loss 4. Missed Departure	Clarification
Clarifying that Outward trip must be from the United Kingdom	Part VI – Annual Travel C. Payment of a Loss 5. Travel delay and abandoning your trip	Clarification
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

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