



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 |

For more information, please contact us at:

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