

## Executive Home Insurance Product

### Notice to Policyholder

We have made some changes to your Executive home policy wording including the introduction of icons and re-branding to make the document clearer and easier to navigate.

The following information provides a summary of the main changes that will be effective from the renewal date of your Executive Home policy. We would recommend that you read the full terms and conditions of your new policy by viewing or downloading a copy from our website: <https://www.coveainsurance.co.uk/executivehome>

Policy Section	Summary of Changes
<b>Helplines, How to Contact Us, Helpful Hints &amp; Cover at a Glance</b>	
Cyber Assistance Helpline & Attack Resolution Service	The 24-hour helpline service run by DAS and CyberScout no longer has a 1-hour limit on remote forensic assistance. Please note that the service is not available on Christmas Day or Easter Sunday.
Making a Claim	Write to Us We have updated our address to A & B Mills, Dean Clough, Halifax, HX3 5AX  Our commitment to you We have updated our service levels.
<b>Helpful Hints</b>	
Leaving your home unoccupied	A new helpful hints section has been added providing you with guidance on how you can keep your home safe and secure.
Storms & Storm Damage	We have extended the guidance provided under our helpful hints section to include further information on storms and storm damage.
<b>Cover at a Glance</b>	
Cover at a glance & additional policy features	The additional policy features page has been improved and now includes cover at a glance, providing a snapshot of the comprehensive covers and services included in the Executive Home product.
<b>How to make a Complaint</b>	
Contact details – How to complain	Our contact details have been updated:  By phone: 01422 286 306  By email: <a href="mailto:Hnwcustomer.relations@coveainsurance.co.uk">Hnwcustomer.relations@coveainsurance.co.uk</a>  By mail: A & B Mills, Dean Clough, Halifax, HX3 5AX  Financial Ombudsman Service Email: <a href="mailto:Complaint.info@financial-ombudsman.org">Complaint.info@financial-ombudsman.org</a>

Policy Section	Summary of Changes
<b>Definitions</b>	
Buildings	'Professionally fitted electric vehicle charging stations' has been added to the definition of <b>buildings</b> .
Contents	' <b>jewellery and watches</b> up to £7,500 in total' has been extended to read:  ' <b>jewellery and watches</b> up to £7,500 in total (if a sum insured of £7,500 or greater is stated against <b>jewellery and watches</b> in your <b>schedule</b> , this amount does not apply in addition to that sum insured in the event of a claim).
Removed Definitions	The following definitions have been removed: <ul style="list-style-type: none"> <li>• Credit Cards,</li> <li>• Credit reference agency(ies)</li> <li>• Operative sections</li> </ul>

Policy Section	Summary of Changes
<b>Section 1: Contents, Art and Jewellery</b>	
Business Equipment - Stock	The total <b>we</b> will pay for stock used in connection with <b>your</b> business has been increased from £10,000 to £15,000.
Dependant parents or grandparents' possessions	Cover has been extended to include the partners and spouses of <b>your</b> dependant parents and grandparents who are residing in a nursing or residential care home.
Outdoor Items	The total <b>we</b> will pay for outdoor items has been increased from £25,000 to up to <b>your contents</b> sum insured.
What you are not covered for: NFT's	Loss or <b>damage</b> caused by theft or attempted theft of NFT's (non-fungible tokens) has been excluded.
What you are not covered for: Damp	Exclusion 2, bullet 4 has been amended to read:  Loss or <b>damage</b> caused by wet or dry rot, damp, rising damp, fungus, insects, vermin, pests, atmospheric or climatic conditions
What you are not covered for: Power Units	Exclusion 3, bullet 3 has been amended to read:  Loss or <b>damage</b> to motor vehicles, motorcycles, caravans, aircraft and watercraft (other than as defined under <b>contents</b> ) and their respective accessories other than portable satellite navigation systems and associated leads for professionally fitted electric vehicle charging stations
What you are not covered for: Contents in unattended motor vehicles	Exclusion 5 has been amended to read:  loss or <b>damage</b> from any unattended motor vehicle unless <ul style="list-style-type: none"> <li>• all windows are closed, and</li> <li>• all doors and other openings are securely locked shut.</li> </ul> Any <b>contents</b> insured by this section must also be hidden from view either in <ul style="list-style-type: none"> <li>• the boot,</li> <li>• a closed glove compartment,</li> <li>• a roof box or</li> <li>• elsewhere inside the vehicle where they cannot be seen from the outside.</li> </ul> This is not needed for pedal cycles, electrically assisted pedal cycles, wheelchairs, electric wheelchairs and mobility scooters.  Where items (e.g. pedal cycles or skis) are secured to an external carrier they must be attached to the vehicle and locked. The external carrier must also be secured to the vehicle.
Basis of claims settlement	The basis of claims settlement has been amended to read:  The total sums insured on <b>contents, art and antiques, jewellery and watches</b> must represent the full market value or the cost of replacement, whichever is the greater.  Provided the total sums insured are adequate, <b>we</b> will at <b>our</b> option: <ul style="list-style-type: none"> <li>• pay the cost of repairing; or</li> <li>• pay the cost of replacing as new; or</li> <li>• replace as new; or</li> <li>• make a cash payment</li> </ul> <b>We</b> may make a deduction for wear, tear or betterment if the total sum insured is not sufficient at the time of loss or <b>damage</b> . An example of betterment would be the replacement of a damaged item with one of a higher value, quality or specification.

Policy Section	Summary of Changes
<b>Section 2: Buildings</b>	
What you are not covered for: Escape of water losses, when your home is unoccupied	The minimum temperature noted within exclusion 3, bullet 3 has been amended from 15 to 10 degrees centigrade

Basis of Claims settlement	<p>The basis of claims settlement has been amended to read:</p> <p>The sum insured on <b>buildings</b> must represent the full replacement value of the <b>buildings</b> including the additional expenditure listed under Cover 3 - Architects' and surveyors' fees and other costs.</p> <p><b>We will</b> at <b>our</b> option either:</p> <ul style="list-style-type: none"> <li>• repair or replace the damaged <b>buildings</b> or any damaged part of the <b>buildings</b>; or</li> <li>• pay <b>you</b> a cash sum equal to the cost of the necessary repair or replacement work, or</li> <li>• pay <b>you</b> a cash amount that <b>you</b> and <b>we</b> both agree is fair towards an alternative solution</li> </ul> <p>make a deduction for betterment if:</p> <ul style="list-style-type: none"> <li>• the sum(s) insured on <b>buildings</b> at the time of the loss or <b>damage</b> is less than the cost of rebuilding; or</li> <li>• the <b>buildings</b> have not been maintained in good repair or decorative order.</li> </ul> <p>If <b>we</b> pay you a cash settlement and <b>you</b> do not then have the repair or replacement of the damaged <b>buildings</b> or any damaged part of the buildings carried out, <b>we</b> reserve the right to decline cover or to change the premium and terms of this policy.</p>
<b>Excess:</b> Trace and access claims	<b>Your</b> standard policy <b>excess</b> (plus any voluntary <b>excess you</b> have selected) now applies to claims under cover 14 Trace and access.

Policy Section	Summary of Changes
<b>Section 3: Liability</b>	
Occupiers, personal and employers' liability:	<p>Occupiers', personal and employers' liability - The first paragraph of this section has been amended as follows: -</p> <p>Provided that <b>your contents</b> are insured under Section 1 of this policy, <b>we</b> will cover <b>you</b> or <b>your family</b> and, <b>your domestic employees</b> who permanently live in <b>your home</b>, for all amounts which <b>you</b> or they are legally liable to pay for accidental</p> <p>The text from bullet 1, cover 1 onwards remains unchanged.</p>
What you are not covered for: Exclusion 4	<p>The following exclusion has been added to section 3, Liability, what your are not covered for:</p> <p>Any liability caused by or arising from</p> <ul style="list-style-type: none"> <li>• Obstruction, trespass or nuisance resulting in interference with or loss of enjoyment of material property caused by or arising from a cyber event or any action taken in controlling, preventing, suppressing or in any way relating to a cyber event</li> <li>• loss of use, change or loss in value, reduction in functionality, repair, replacement, restoration or reproduction of data.</li> </ul> <p>For the purpose of this exclusion, a cyber event and data means the following; Cyber event:</p> <ul style="list-style-type: none"> <li>• malicious deletion, corruption, unauthorised access to, or theft of data; or</li> <li>• damage or disruption caused by computer virus, hacking or denial of service attack; affecting your home systems (for example any personal computer or electronic device that connects to the internet.)</li> </ul> <p>Data: Facts, concepts, information, ideas, text, recordings and images which are converted to a form which is processed by your <b>home</b> systems, but not including software and programs.</p>

Policy Section	Summary of Changes
<b>Section 4: Family Protection and Assistance</b>	
Section 4A – Lifestyle Protection: 4a – point 5	Cover under Section 4a, 5 - Fraudulent use of credit cards, bank or building society cards has been removed.
Section 4B – Home Emergency	<p>We have made a number of improvements to this section of your policy</p> <p>We have improved the layout of the Home Emergency section, including guidance on what is and is not a Home Emergency, and clearly outlined your cover and exclusions so that you can easily see how we can help</p>

	<p>A number of new cover sections have been included:</p> <ul style="list-style-type: none"> <li>• Roof Damage - emergency repairs for sudden and unexpected roofing problems</li> <li>• Emergency Accommodation – Should <b>your home</b> become uninhabitable due to a <b>home emergency</b>.</li> <li>• Electric Heaters – If a replacement part is needed for <b>your primary heating system</b> and it will take over 72 hours <b>we</b> will refund <b>you</b> the cost of purchasing electrical or oil filled heaters up to a maximum of £250.</li> <li>• Broadband – If <b>your</b> broadband service is disrupted for longer than 24 hours and <b>you</b> are unable to work from <b>your</b> home <b>we</b> will pay the cost of an alternative data source or access to a communal work space local to <b>you</b>. The most we will pay is £50 per day up to a maximum of £250.</li> </ul> <p>Please see section 4B in your policy booklet for full details. A copy of your policy booklet can be viewed or downloaded from our website: <a href="https://www.coveainsurance.co.uk/executivehome">https://www.coveainsurance.co.uk/executivehome</a></p>
<p>Section 4C: Legal Protection</p>	<p>The data protection has been simplified and amended to read:</p> <p>When <b>you</b> purchase and use a DAS product <b>we</b> will process personal information about <b>you</b> and anyone else whose details are provided to <b>us</b> to provide <b>you</b> with a service or a claim.</p> <p><b>We</b> process <b>your</b> personal information in accordance with <b>our</b> Privacy Notice. <b>You</b> can find <b>our</b> Privacy Notice online at <a href="http://www.dasinsurance.co.uk/legal/privacy-statement">www.dasinsurance.co.uk/legal/privacy-statement</a>. Alternatively, <b>you</b> can make a request for a printed copy to be sent to <b>you</b> by contacting <a href="mailto:dataprotection@das.co.uk">dataprotection@das.co.uk</a>.</p>
<p>Sections 4C &amp; 4D: How to make a complaint &amp; the Financial Services Compensation Scheme</p>	<p>The contact details for making a complaint under sections 4C &amp; 4D have been amended as follows:</p> <ul style="list-style-type: none"> <li>• Postal address has been changed to - DAS Parc, Greenway Court, Bedwas, Caerphilly, CF83 8DW</li> <li>• The email address remains unchanged</li> <li>• The contact details for completing an online complaint form has changed to – <a href="http://www.dasinsurance.co.uk/complaints">www.dasinsurance.co.uk/complaints</a></li> </ul> <p>Please note that the cover offered by the Financial Services Compensation Scheme (FSCS) is now only applicable to section 4C</p>
<p>Section 4D: Cyber Assistance Helpline &amp; Attack Resolution Service Overview</p>	<p>Section 4d – Home Cyber has been removed and replaced by 4D – Cyber assistance helpline &amp; attack resolution service overview.</p> <p>What does this mean:</p> <ul style="list-style-type: none"> <li>• Definitions, Cover 1 (Cyber Assistance) and cover 2 (Cyber Crime), Exclusions and Conditions under Home Cyber has been removed</li> <li>• We have introduced a full-page overview which details the comprehensive service, guidance and assistance available to you under the cyber assistance helpline &amp; attack resolution service. The service, provided by DAS Legal Expenses Insurance and CyberScout has been maintained and will continue to support you and your family with a wide range of cyber related issues and situations such as: <ul style="list-style-type: none"> <li>➢ Extortion and reputational damage (social engineering and cyber bullying)</li> <li>➢ System and data compromise</li> <li>➢ Identity theft and fraud</li> <li>➢ Financial fraud and loss</li> <li>➢ Online retail fraud</li> <li>➢ Ransomware</li> <li>➢ Personal liability exposure</li> </ul> </li> </ul> <p>CyberScout has already provided comprehensive guidance and support to Covea customers and has helped to recover personal money lost from online fraud events.</p> <p>The Cyber assistance helpline will be unable to assist you with any matters relating to your business or professional activities. They will also be unable to help with issues that began before your insurance policy started.</p> <p>The Cyber assistance helpline is a 24/7 service, available to you 363 days a year (the service is not available on Christmas Day or Easter Sunday)</p>

Policy Section	Summary of Changes
<b>General Conditions</b>	
Claims Conditions: Service with respect	<p>The following has been added to the claims conditions: -</p> <p><b>We</b> believe everyone should feel safe and be treated with respect, including while at work.</p> <p><b>We</b> reserve the right to deal directly with <b>you</b> regarding <b>your</b> claim, and stop contact with <b>your</b> loss assessor if <b>we</b> decide they have acted in a way that is threatening or abusive to <b>our</b> staff or suppliers. For example threats of violence, swearing, comments about race, sexuality or gender.</p>
Sanctions	<p>The Sanctions General Condition wording has been updated to read:</p> <p>No cover is provided, and we will not be liable to make any payment or provide any benefit under this policy where doing so would breach any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the United Kingdom, United States of America or European Union. Where any such prohibition or restriction applies, <b>we</b> retain the right to cancel this policy immediately, in that event <b>you</b> may be entitled to a pro-rata refund of the premium, providing that any payment or refund does not breach any prohibition or restriction imposed by law.</p>
How to cancel <b>your</b> policy	<p>The heading of this section has been amended to “How to cancel <b>your</b> policy” and the wording has been amended to read as follows: -</p> <p><b>Your</b> rights to cancel <b>your</b> policy:</p> <p><b>You</b> can cancel your policy at any time. To do this, <b>you</b> can either write to Covea Insurance plc, A&amp;B Mills, Dean Clough, Halifax, HX3 5AX, or call 0330 134 8161. Any refund will be calculated as follows:</p> <p><b>We</b> will;</p> <ul style="list-style-type: none"> <li>• provide a full refund of premium if the insurance has not yet started, or</li> <li>• provide a full refund of premium if the policy is cancelled within 30 days from the date it begins (as stated in the <b>schedule</b>) or from the date you receive this policy document, whichever is the later, and no incident has occurred that has resulted or could have resulted in a claim. If a claim has been made or an incident has occurred which could result in a claim, <b>we</b> will only provide a full refund of premium if <b>you</b> reimburse <b>us</b> for any amounts we have paid, or may be required to pay, in respect of the claim or incident</li> <li>• refund <b>you</b> the amount for the exact number of days left in the current <b>period of insurance</b> if no claim has been made</li> <li>• not refund any money if a claim has been made and <b>you</b> cancel your policy after the 30-day period mentioned above.</li> </ul> <p>If <b>you</b> have a loan agreement with Covéa Insurance to pay for <b>your</b> insurance, <b>we</b> may take the full balance of this loan from any claim <b>we</b> pay. If <b>we</b> do not do this then <b>you</b> may have a balance left to pay when <b>your</b> policy is cancelled. Any money <b>you</b> owe us must be paid to Covéa Insurance as described in <b>your</b> loan agreement.</p> <p><b>Our</b> rights to cancel your policy</p> <p><b>We</b>, your broker or anyone acting for <b>us</b> can cancel <b>your</b> policy by sending <b>you</b> a recorded delivery letter to <b>your</b> last known address, giving 30 days’ notice where a valid reason exists for doing so. Some reasons for cancelling include:</p> <ul style="list-style-type: none"> <li>• where <b>you</b> notify <b>us</b> of any changes in <b>your</b> circumstances which mean <b>we</b> can no longer cover <b>you</b>. To check the information <b>you</b> gave <b>us</b> when <b>you</b> bought the policy please look at <b>your</b> statement of fact or policy <b>schedule</b>;</li> <li>• for not paying money <b>you</b> owe to <b>your</b> broker or to Covéa Insurance in line with a loan agreement;</li> <li>• where <b>you</b> do not co-operate with <b>us</b>;</li> <li>• where <b>you</b> do not tell <b>us</b> of any changes in risk (please refer to changes in risk under General Conditions);</li> <li>• where <b>you</b> commit or attempt fraud (please refer to Fraud under General Conditions);</li> <li>• where you have acted in such a way that has caused upset or harm to <b>our</b> people or suppliers. For example threats of violence, swearing, comments about race, sexuality or gender.</li> </ul> <p>If <b>we</b> cancel <b>your</b> policy, <b>we</b> will refund <b>you</b> for the exact number of days left in the current</p>

	<p><b>period of insurance.</b> You will not get a refund of premium if you have already made a claim. If we cancel your policy due to fraud, it will be from the date fraud was committed and we will keep any amount you have paid. We will also inform the police of the circumstances.</p> <p>If you have a loan agreement with Covéa Insurance to pay for your insurance, you may have a balance left to pay when your policy is cancelled. This must be paid to Covéa Insurance as described in your loan agreement.</p> <p>If this policy is cancelled, then all covers provided under Section 4 – Family Protection and Assistance will also be cancelled from the same date.</p>
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Policy Section	Summary of Changes
<b>General Exceptions (What you are not covered for)</b>	
General Exception 10	<p>General Exception 10 has been amended to read:</p> <p>(applicable to sections 1 and 2 of this policy) any loss or <b>damage</b> caused by or arising from the loss of, alteration of, damage to or a reduction in the functionality, availability or operation of your home systems and/or any associated data other than subsequent damage which is otherwise covered under this policy.</p>

Policy Section	Summary of Changes
<b>Further Information</b>	
How we use your information	<p><b>We</b> have simplified the information contained within the ‘How we use your information’ section. The wording now reads as follows:</p> <p>How we use your personal data</p> <p><b>We</b> may use information you have provided about you, or others, for a number of different reasons. Administering your policy, claims handling, improving our services, research or for statistical purposes and the prevention and detection of fraud. In order to provide our products and services, prevent fraud and comply with legal and regulatory requirements, we may also share this personal data with other organisations.</p> <p><b>We</b> may use automated tools, such as price rating tools, flood, theft and subsidence area checks and credit checks.</p> <p>In most cases, we will keep your information for 7 years from the expiry date of the policy or from the settlement/closure of the claim, whichever is the latter. Your information is managed in line with Data Protection Laws and as such you are entitled to the rights provided by those laws.</p> <p><b>You</b> can find out further details by visiting:</p> <p><a href="http://www.coveainsurance.co.uk/privacy-notice/home-insurance-section/">www.coveainsurance.co.uk/privacy-notice/home-insurance-section/</a></p> <p>or by emailing: <a href="mailto:dataprotection@coveainsurance.co.uk">dataprotection@coveainsurance.co.uk</a></p>
Covea Registered Office	<p>Covea Insurance Plc’s registered address has been updated to: A&amp;B Mills, Dean Clough, Halifax, HX3 5AX</p>

This document forms part of your Executive Home Insurance Policy and must be read in conjunction with your policy booklet, your policy schedule and statement of fact documents.

**These changes are effective for any policies renewed on or after 1<sup>st</sup> October 2023.**