

Executive Plus Insurance Product

Notice to Policyholder

We have made some changes to your Executive Plus 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 Plus 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/executiveplus>

Policy Section	Summary of Changes
Helplines, How to Contact Us, Helpful Hints & Cover at a Glance	
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.
Helpful Hints	
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.
Cover at a Glance	
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 Plus product.
How to make a Complaint	
Contact details – How to complain	Our contact details have been updated: By phone: 01422 286 306 By email: Hnwcustomer.relations@coveainsurance.co.uk By mail: A & B Mills, Dean Clough, Halifax, HX3 5AX Financial Ombudsman Service Email: Complaint.info@financial-ombudsman.org

Policy Section	Summary of Changes
Definitions	
Buildings	'Professionally fitted electric vehicle charging stations' has been added to the definition of buildings .
Contents	' jewellery and watches up to £15,000 in total' has been extended to read: jewellery and watches up to £15,000 in total (if a sum insured of £15,000 or greater is stated against jewellery and watches in your schedule , 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"> • Credit Cards, • Credit reference agency(ies) • Operative sections

Policy Section	Summary of Changes
Section 1: Contents, Art and Jewellery	
Dependant parents or grandparents' possessions	Cover has been extended to include the partners and spouses of your dependant parents and grandparents who are residing in a nursing or residential care home.
Outdoor Items	The total we will pay for outdoor items has been increased from £25,000 to up to your contents sum insured.
What you are not covered for: NFT's	Loss or damage 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 damage 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 1 has been amended to read: Loss or damage to motor vehicles, motorcycles, caravans, aircraft and watercraft (other than as defined under contents) 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 6 has been amended to read: loss or damage from any unattended motor vehicle unless <ul style="list-style-type: none"> • all windows are closed, and • all doors and other openings are securely locked shut. Any contents insured by this section must also be hidden from view either in <ul style="list-style-type: none"> • the boot, • a closed glove compartment, • a roof box or • elsewhere inside the vehicle where they cannot be seen from the outside. 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 contents, art and antiques must represent the full market value or the cost of replacement, whichever is the greater. Provided the total sums insured are adequate, we will at our option: <ul style="list-style-type: none"> • pay the cost of repairing; or • pay the cost of replacing as new; or • replace as new; or • make a cash payment We may make a deduction for wear, tear or betterment if the total sum insured is not sufficient at the time of loss or damage . 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
Section 2: Buildings	
What you are not covered for: Escape of water losses, when your home is unoccupied	The minimum temperature noted within exclusion 4, bullet 2 has been amended from 15 to 10 degrees centigrade
Basis of Claims settlement	The basis of claims settlement has been amended to read: The sum insured on buildings must represent the full replacement value of the buildings

	<p>including the additional expenditure listed under Cover 3 - Architects' and surveyors' fees and other costs.</p> <p>We will at our option either:</p> <ul style="list-style-type: none"> • repair or replace the damaged buildings or any damaged part of the buildings; or • pay you a cash sum equal to the cost of the necessary repair or replacement work, or • pay you a cash amount that you and we both agree is fair towards an alternative solution <p>make a deduction for betterment if:</p> <ul style="list-style-type: none"> • the sum(s) insured on buildings at the time of the loss or damage is less than the cost of rebuilding; or • the buildings have not been maintained in good repair or decorative order. <p>If we pay you a cash settlement and you do not then have the repair or replacement of the damaged buildings or any damaged part of the buildings carried out, we reserve the right to decline cover or to change the premium and terms of this policy.</p>
<p>Excess: Trace and access claims</p>	<p>Your standard policy excess (plus any voluntary excess you have selected) now applies to claims under cover 15 Trace and access.</p>

Policy Section	Summary of Changes
<p>Section 4: Liability</p>	
<p>Occupiers, personal and employers' liability:</p>	<p>Occupiers', personal and employers' liability - The first paragraph of this section has been amended as follows: -</p> <p>Provided that your contents are insured under Section 1 of this policy, we will cover you or your family and, your domestic employees who permanently live in your home, for all amounts which you or they are legally liable to pay for accidental</p> <p>The text from bullet 1, cover 1 onwards remains unchanged.</p>
<p>What you are not covered for: Exclusion 4</p>	<p>The following exclusion has been added to section 4, Liability, what you are not covered for:</p> <p>Any liability caused by or arising from</p> <ul style="list-style-type: none"> • 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 • loss of use, change or loss in value, reduction in functionality, repair, replacement, restoration or reproduction of data. <p>For the purpose of this exclusion, a cyber event and data means the following; Cyber event:</p> <ul style="list-style-type: none"> • malicious deletion, corruption, unauthorised access to, or theft of data; or • 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.) <p>Data: Facts, concepts, information, ideas, text, recordings, and images which are converted to a form which is processed by your home systems, but not including software and programs.</p>

Policy Section	Summary of Changes
<p>Section 5: Family Protection and Assistance</p>	
<p>Section 5A – Lifestyle Protection: 5A – point 8</p>	<p>Cover under Section 5A, 8 - Fraudulent use of credit cards, bank or building society cards has been removed.</p>
<p>Section 5B – Home Emergency</p>	<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"> • Roof Damage - emergency repairs for sudden and unexpected roofing problems • Emergency Accommodation – Should your home become uninhabitable due to a home emergency. • Electric Heaters – If a replacement part is needed for your primary heating system and it will take over 72 hours we will refund you the cost of purchasing electrical or oil filled heaters up to a maximum of £250. • Broadband – If your broadband service is disrupted for longer than 24 hours and you are unable to work from your home we will pay the cost of an alternative data source or access to a communal work space local to you. The most we will pay is £50 per day up to a maximum of £250. <p>Please see section 5B in your policy booklet for full details. A copy of your policy booklet can be viewed or downloaded from our website: https://www.coveainsurance.co.uk/executiveplus</p>
Section 5C: Legal Protection	<p>The data protection has been simplified and amended to read:</p> <p>When you purchase and use a DAS product we will process personal information about you and anyone else whose details are provided to us to provide you with a service or a claim.</p> <p>We process your personal information in accordance with Our Privacy Notice. You can find Our Privacy Notice online at www.dasinsurance.co.uk/legal/privacy-statement. Alternatively, you can make a request for a printed copy to be sent to you by contacting dataprotection@das.co.uk.</p>
Sections 5C & 5D: How to make a complaint & the Financial Services Compensation Scheme	<p>The contact details for making a complaint under sections 5C & 5D have been amended as follows:</p> <ul style="list-style-type: none"> • Postal address has been changed to - DAS Parc, Greenway Court, Bedwas, Caerphilly, CF83 8DW • The email address remains unchanged • The contact details for completing an online complaint form has changed to – www.dasinsurance.co.uk/complaints <p>Please note that the cover offered by the Financial Services Compensation Scheme (FSCS) is now only applicable to section 5C</p>
Section 5D: Cyber Assistance Helpline & Attack Resolution Service Overview	<p>Section 5d – Home Cyber has been removed and replaced by 5D – Cyber assistance helpline & attack resolution service overview.</p> <p>What does this mean:</p> <ul style="list-style-type: none"> • Definitions, Cover 1 (Cyber Assistance) and cover 2 (Cyber Crime), Exclusions and Conditions under Home Cyber has been removed • We have introduced a full-page overview which details the comprehensive service, guidance and assistance available to you under the cyber assistance helpline & 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"> ➢ Extortion and reputational damage (social engineering and cyber bullying) ➢ System and data compromise ➢ Identity theft and fraud ➢ Financial fraud and loss ➢ Online retail fraud ➢ Ransomware ➢ Personal liability exposure <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
General Conditions	
Claims Conditions: Service with respect	<p>The following has been added to the claims conditions: -</p> <p>We believe everyone should feel safe and be treated with respect, including while at work.</p> <p>We reserve the right to deal directly with you regarding your claim and stop contact with your loss assessor if we decide they have acted in a way that is threatening or abusive to our 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, we retain the right to cancel this policy immediately, in that event you 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 your policy	<p>The heading of this section has been amended to “How to cancel your policy” and the wording has been amended to read as follows: -</p> <p>Your rights to cancel your policy:</p> <p>You can cancel your policy at any time. To do this, you can either write to Covea Insurance plc, A&B Mills, Dean Clough, Halifax, HX3 5AX, or call 0330 134 8161. Any refund will be calculated as follows:</p> <p>We will;</p> <ul style="list-style-type: none"> • provide a full refund of premium if the insurance has not yet started, or • provide a full refund of premium if the policy is cancelled within 30 days from the date it begins (as stated in the schedule) 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, we will only provide a full refund of premium if you reimburse us for any amounts we have paid, or may be required to pay, in respect of the claim or incident • refund you the amount for the exact number of days left in the current period of insurance if no claim has been made • not refund any money if a claim has been made and you cancel your policy after the 30-day period mentioned above. <p>If you have a loan agreement with Covéa Insurance to pay for your insurance, we may take the full balance of this loan from any claim we pay. If we do not do this then you may have a balance left to pay when your policy is cancelled. Any money you owe us must be paid to Covéa Insurance as described in your loan agreement.</p> <p>Our rights to cancel your policy</p> <p>We, your broker or anyone acting for us can cancel your policy by sending you a recorded delivery letter to your 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"> • where you notify us of any changes in your circumstances which mean we can no longer cover you. To check the information you gave us when you bought the policy please look at your statement of fact or policy schedule; • for not paying money you owe to your broker or to Covéa Insurance in line with a loan agreement; • where you do not co-operate with us; • where you do not tell us of any changes in risk (please refer to changes in risk under General Conditions); • where you commit or attempt fraud (please refer to Fraud under General Conditions); • where you have acted in such a way that has caused upset or harm to our people or suppliers. For example threats of violence, swearing, comments about race, sexuality or gender. <p>If we cancel your policy, we will refund you for the exact number of days left in the current period of insurance. You will not get a refund of premium if you have already made a claim.</p>

	<p>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
General Exceptions (What you are not covered for)	
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 damage 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
Further Information	
How we use your information	<p>We 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>We 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>We 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>You can find out further details by visiting:</p> <p>www.coveainsurance.co.uk/privacy-notice/home-insurance-section/</p> <p>or by emailing: dataprotection@coveainsurance.co.uk</p>
Covea Registered Office	<p>Covea Insurance Plc’s registered address has been updated to:</p> <p>A&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 1st October 2023.