

PRIVATE CLIENTS

HOME INSURANCE CHANGES TO YOUR POLICY WORDING

Changes to your wording from renewal:

We have updated **our** Private Clients Home Insurance Policy following a recent review and would like to let **you** know how this affects **you**. The new wording has been made clearer and highlights key terms that are applicable to **your** cover.

The following changes have been made to **your** policy wording;

Page number	Section	Heading	Previous Policy Wording	New Policy Wording
8	Important Information	Amounts Insured	N/A	Advice on how to calculate your sum insured
9	Important Information	When to notify your broker	If you regularly leave your home unoccupied or regularly leave the home unattended at night	If you stop using your home for your own private and domestic use
18	General Definitions	Buildings	N/A	Included electric car charging points
19	General Definitions	Home office equipment	Computer equipment, printers, office furniture, supplies, telecommunication equipment, stationery, books, records and documents used to conduct business from your home , owned by your business or for which your business is legally responsible.	Computer equipment, printers, office furniture, supplies, telecommunication equipment, stationery, books, records and documents used to conduct business from your home , owned by a business which you own or for which a business you own is legally responsible.
21	General Definitions	You/Your	The person or people named in your schedule as the insured and all permanent residents of your home (including resident domestic employees	The person or people named in your schedule as the insured parties and all permanent residents of your home . This includes resident domestic employees and those in full time

			and those in full time education).	education, including those who are in other accommodation during term-time. It does not include any lodgers or tenants.
26	Buildings	Your obligations in this section	N/A	Your obligations under this section of cover are listed separately here
26	Buildings	Extended Replacement	We will pay the full cost of rebuilding or repairing damage that is covered under your policy where you have had a professional valuation for your home completed within the last 5 years, that we have seen and approved and the sum insured reflects this, taking into consideration an amount for index-linking.	We will pay the full cost of rebuilding or repairing damage that is covered under your policy where you have had a professional valuation for your home completed within the last 3 years, that we have seen and approved and the sum insured reflects this, taking into consideration an amount for index-linking.
27	Buildings	Extended Replacement	Not covered	Up to 125% of the buildings sum insured if your home is Grade I or Grade A listed.
32	Contents	Your obligations in this section	N/A	Your obligations under this section of cover are listed separately here
40	Valuables, Antiques and Works of Art	Your obligations in this section	N/A	Your obligations under this section of cover are listed separately here
41	Valuables, Antiques and Works of Art	New Acquisitions	N/A	Single article limit for Valuables and Antiques and Works of Art now applies
42	Valuables, Antiques and Works of Art	Temporary Removal of Valuables	Where an endorsement attaching to your schedule states that valuables are insured when deposited with a bank or in a safe deposit box, we agree to cover them up to a maximum of £50,000 for loss or damage whilst temporarily removed from the bank or safe deposit box for up to 30 days in any one period	Where an endorsement attaching to your schedule states that valuables are insured when deposited with a bank or in a safe deposit box, we agree to cover them up to a maximum of £100,000 for loss or damage whilst temporarily removed from the bank or safe deposit box for up to 30 days in any one period

			of insurance without our written permission.	of insurance without our written permission.
43	Valuables, Antiques and Works of Art	What is not covered	N/A	Digitally held art work and non-fungible tokens (NFTs).
43	Valuables, Antiques and Works of Art	What is not covered	N/A	Valuables and Antiques and Works of Art which are business property.
45	Legal Liability to the Public	Your obligations in this section	N/A	Your obligations under this section of cover are listed separately here
49	Annual Travel (if selected)	Your obligations in this section	N/A	Your obligations under this section of cover are listed separately here
53	Annual Travel (if selected)	Gap Year Cover	N/A	We will extend a journey for any insured person who is a student between the ages of 18 and 24 to for up to 365 consecutive days
57	Annual Travel (if selected)	What is not covered	any claim directly or indirectly arising out of or contributed to by HIV (Human Immune Deficiency Virus), AIDS (Acquired Immune Deficiency Syndrome), ARC (AIDS-related complex) or any related virus or illness, or any sexually-transmitted disease.	Removed
58	Legal Expenses	Your obligations in this section	Not covered	Your obligations under this section of cover are listed separately here
66	Home Emergency	Your obligations in this section	N/A	Your obligations under this section of cover are listed separately here
71	Home Cyber	Your obligations in this section	N/A	Your obligations under this section of cover are listed separately here

What you need to do now?

If **you** have any questions about how these changes affect **your** policy going forward please speak to **your broker** who will be able to advise **you**.