

Important Notice to Policyholders January 2025

As part of our regular product review, we have updated our policy wording to provide further clarity and ease of use for Policyholders. We have updated the language to be more consistent throughout the policy wording, for example;

- Sum insured has been replaced with amount insured.
- Loss or damage has been changed to physical loss or physical damage.

A summary of cover changes and clarifications is as below, your new wording is included with your renewal quotation.

Age limit for children removed from the policy wording. Family member definition includes children and any member of your household permanently residing with you.	Definitions of ' You, Your, Yours ' and 'Family Member'. Also see where ' you ' amended to 'you or a family member' e.g. Contents definition.
Cover given for Family Member's Fine Art and Valuables up to a maximum £ 5,000, amounts above can be covered with our agreement and shown in your schedule	Section 3 – Valuables and Fine Art
Cover given for the following amounts; Musical instruments £10,000 Cameras £10,000 Wine £5,000 Furs £5,000 Items with greater value must be insured in Section 3	Section 2 - Contents
Extended replacement cost on the buildings, if it is to apply, is now included with a clause in your schedule	Section 1 - Buildings
Escape of oil cover moved from general terms and conditions to the buildings section	Section 1 - Buildings
Extended replacement cost for contents now provided following a professional valuation	Section 2 - Contents
Pollution and contamination exclusion added to the liability exclusions	Section 4 - liability
Updated cyber exclusion	General exclusions
Client must take reasonable steps to prevent loss or damage and maintain the home in a good state of repair	General terms and conditions
Includes example reasons where we may cancel your policy	General terms and conditions
'What is covered' paragraph has changed under sections 1,2, 3	
Fine Art & Jewellery Specified cover is changed to give us the option to repair, replace or pay the value of the damaged item	Section 3
Large loss excess waiver does not apply where the policy excess is £2,500 or greater	
The clause 'cover at a home not listed on the policy schedule' has been removed from the policy wording	Section 2 - contents
Cryptocurrency is excluded under the cover for money and bank cards	Section 2 - contents
Death of artist is limited to £150,000	Section 3 – Valuables and Fine Art
Defective Title cover – you must tell us about a claim during the period of insurance	Section 3 – Valuables and Fine Art
Insurer is now ARAG Legal Expenses Insurance Company Limited	Section 5 and 6 - Family Legal Solutions and Home Emergency