

# Your Home insurance policy has changed

## What you need to know:

- We have **updated your Home insurance**.
- Continuing to insure with us means **you accept these changes**.

## What you need to do:

- **Read this notice** and ensure the cover still meets your needs.
- **Please read** any additional notices we have sent you.
- **Please read your policy document** to review the changes in full before you renew your policy.
- **Keep this notice** with your schedule and policy document.
- **Contact us** if anything is not correct or you have any questions.

## Updates to existing covers

We have moved the Cyber loss limited exclusion for property covers from the policy schedule to the policy document.

In addition, the wording for the Cyber loss exclusion has been simplified. Its purpose remains the same, to exclude scenarios such as computer virus, hacking, malfunction or user error.

During the pandemic we temporarily provided cover for office contents which you are responsible for at your home. This cover enhancement has now been permanently added to your policy document.

## Summary of new changes

Cover	Your old policy	Your new Home insurance
<b>General</b>		
Definitions – Buildings.	Your policy included a definition for buildings.	The buildings definition now includes: <ul style="list-style-type: none"> <li>▪ garden offices and garden rooms;</li> <li>▪ electrical vehicle charging points;</li> <li>▪ air and ground source heat pumps; and</li> <li>▪ brick built barbecues and children's slides and swing sets.</li> </ul>
Cancellation condition.	Your policy includes a cancellation condition that gives us the right to cancel the policy for a valid reason by giving you 14 days' written notice.	We have added an additional example of when we may cancel your policy; failure to comply with the Preventing loss and damage condition. This requires you to maintain your property in good condition and repair.
Changes to premium condition.	No changes to premium condition.	This clause provides clarification on our approach to small premium changes which apply during the period of your cover, where you make changes to your policy.

Cover	Your old policy	Your new Home insurance
Countries exclusion.	No specific countries exclusion.	Following recent global events, we have added an exclusion to your policy which removes all cover within the countries of Belarus, Russia or Ukraine in respect of property insurances.
<b>Contents section</b>		
Definitions – Tenants' improvements.	Cover was provided but no specific definition included.	Contents now includes a definition of Tenants' improvements to outline the cover given for fixtures, fittings and decorative finishes where you are insuring your home as a tenant.
Definitions – Garden equipment.	Cover was provided but no specific definition included.	Contents now includes a definition of Garden equipment to give examples of the equipment covered as part of the Garden contents cover.
Medical equipment on loan.	Not specifically included.	Now specifically included in Contents up to £25,000 in the period of insurance.
Exclusions relating to money.	No specific exclusion for fraud.	We have added an exclusion in respect of losses due to fraud.
Exclusions relating to fridge and freezer contents.	No specific exclusion regarding the deliberate interruption to your power supply.	An exclusion regarding the deliberate interruption of your power supply now applies e.g. <ul style="list-style-type: none"> <li>▪ if the supplier deliberately limits the supply;</li> <li>▪ strike action affects supply.</li> </ul>

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