



## **IMPORTANT NOTICE TO POLICYHOLDERS**

This Notice to Policyholders summaries the main changes we have made to our standard policy wording that may affect your policy.

This summary does not contain the full terms and conditions of your insurance. You can find these in your new policy wording. This summary is for information purposes only and does not form part of your insurance contract.

### **For Policies renewing on or after 1<sup>st</sup> January 2022**

#### **Section 4 24 Hour Helpline**

Our Provider for Legal and Tax Helpline and Domestic Helpline has changed to ARC

### **For Policies renewing on or after 1<sup>st</sup> August 2022**

The Policy Wording for Holiday Homes has historically been a combined wording for both UK based and overseas based properties. The Policy Wording is now a separate re-formatted wording for UK based properties only.

This wording has all references to covers and requirements for overseas properties removed. All references to Mobile Homes and Caravans, and related phrases have also been removed.

Other changes that affect UK properties include: -

Royal Sun & Alliance Ltd are now the sole Insurer and therefore all reference to Lloyd's has been removed – this affects the complaints process and severability clause - (a clause which explains the proportion of liability to each insurer)

Claims handlers & contact details changed: - Davies Group will act on our behalf

Complaints handlers, processes & contact details changed: - Davies Group will act on our behalf

#### **New and revised cover related Definitions**

Accidental Damage (new)	Contents (revised)	Settlement (revised)
Bodily Injury (revised)	Fixtures & Fittings (new)	Storm (new)
Buildings (revised)	Pedal Cycle (new)	Sum Insured (new)
Communicable Disease (new)	Personal Effects (new)	Valuables (revised)
Computer Virus (new)	Personal Money (revised)	Vermin (new)

#### **Definitions which have been removed.**

- Land
- Unspecified Personal Effects and Clothing

**Cover Changes include:****Section 1 Buildings**

4 – Malicious Damage	Exclude cover for Swimming Pool filtration plant in detached building	✗
5 – Storm & Flood	Add cover for Weight of Snow	✓
5 - Storm & Flood	Exclude cover for Jacuzzis & Hot Tubs covers	✗
6 – Escape of Water	Exclude cover for Swimming Pool filtration plant in detached building	✗
9 – Falling Trees and Branches	Exclude damage from tree lopping	✗
<b>Additional Covers</b>		
Other Expenses	£250 limit for Management Agent Fees	✓
Loss of Metered Water and Oil	Renamed to Metered Water & Oil – Cover increased to £1,000	✓

**Section 2 Contents**

5 – Storm & Flood	Add cover for Weight of Snow	✓
5 – Storm & Flood	Exclude cover for Jacuzzis & Hot Tubs covers	✗
6 – Escape of Water	Exclude cover for Swimming Pool filtration plant in detached building	✗
7 – Theft	Removal of cover for Personal Money throughout the Policy	✗
<b>Additional Covers</b>		
Contents away from the Premises	Renamed to: Contents away from the Home	=
Cash in Meters	Removed – No Cover	✗
Fuel and Metered Water	Renamed to Metered Water & Oil	=
Garden Ornaments and Furniture	Renamed to: Garden Contents	=
Personal Effects and Money	Removed – no cover Personal Money throughout the Policy	✗
Title Deeds	Removed – no cover	✗

**Section 3 Liability**

The Cover (2)	“property” – amend to “physical property” for clarification	=
Indemnity to Principal	Removed – cover not suited to a Holiday homes contract	✗

**Section 6 Personal Effects and Valuables Section**

Personal Effects and Valuables	Renamed to Personal Effects - No cover for Valuables (see changed definitions)	✗
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**Claims Conditions**

Dual Coverage in Policy	New Condition to clarify you are able to claim under only one section if the loss is covered by more than one section	=
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**General Conditions**

Financial Sanctions	Reworded and moved from General Exclusions	=
Conditions Precedent	Removed as not in the spirit of the insurance	✓
Several Liability	Removed as cover now offered by a single insurer	=
Inspection Clause	New Inspection on Properties at least every 30 days	✗
Changes to Your Information	New: Advises of changes you should inform us about	=

## General Exclusions

Radioactivity	Renamed: Radioactive Contamination - Reworded	=
Pollution	Renamed: Pollution or Contamination - Reworded	=
Building Works	New: Requirement to notify us at least 30 before any Building Works take place	×
Cyber Acts and Electronic Data	New: No cover for loss or damage caused from Cyber activities	×
Communicable disease	New: Clarity that loss or damage caused by communicable disease is not covered	=
Existing, Deliberate and Indirect Damage	New: Clarity that loss or damage caused by existing, deliberate acts and where damage not caused directly by the claim unless expressly stated in the insurance.	=
Government Action	New: We will not pay for any loss, damage or liability due to your property being taken, damaged or destroyed by any government or public or local authority.	×
Illegal Activities	New: No cover from any activity where any part of the premises is being used for illegal activities.	×
Mechanical, Electrical or Electronic Breakdown	New; Over-arching exclusion for clarity – this exclusion also applied within the relevant sections of the policy	=
Terrorism	New: To provide clarity of where exclusion is imposed	=
Uninsurable Risks	New: Over-arching exclusion for clarity regarding issues such as wear & tear and lack of maintenance	=
Virtual Currencies	New: Clarity that virtual “Crypto” currencies are not covered	=

Other than the above changes, the terms and conditions of your policy are fundamentally unchanged. However, you should read through the policy wording, schedule and any applicable endorsements to ensure that the insurance policy continues to meet your requirements.

In the event that you decide that this policy no longer meets your needs, please contact your broker within 14 days of the renewal date to arrange cancellation and a refund of premium.

If you have any questions regarding the contents of this Important Notice, or the enclosed policy documentation, you should contact your broker immediately.