

How your policy has changed

This table below shows the difference in cover between your old and new policy.

General terms and conditions		
Cover	Your old policy	Your new policy
Definitions – Buildings	<p>Your policy included a definition for buildings.</p> <p>This included wind turbines and solar panels fixed to the buildings and the grounds.</p>	<p>The buildings definition now includes:</p> <ul style="list-style-type: none"> • garden offices and garden rooms • electrical vehicle charging points • air and ground source heat pumps and • brick built barbecues and children’s slides and swing sets. <p>The definition no longer includes wind turbines and solar panels fixed to the grounds.</p>
No claim discount	We did not explain how ‘no claims discounts’ were applied within your policy document.	For transparency we have explained how ‘no claims discounts’ work in your policy.
Cancellation condition	Your policy included a cancellation condition that gave 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.
Cyber exclusion	Your policy schedule contained this exclusion.	There is no change in this cover but this has been taken off your policy schedule and now appears in your policy document.
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.



Buildings and/or Contents		
Cover	Your old policy	Your new policy
Wear and tear exclusion	We excluded damage by escape of water where any sealant or grout failed or was inadequate.	We now exclude all damage where any sealant or grout has failed or is inadequate.
Damage by vermin	We covered damage by animals, including vermin, if caused by a single, identifiable event.	We will cover damage by animals, other than vermin, if caused by a single, identifiable event.
Tenants' improvements	Cover was provided but there was no mention or definition included in the policy.	Cover for tenants' improvements is now included under the contents section. We have also added a definition 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 items covered.
Bicycles	Within the Portable Possessions section, the limit for each bicycle was £750, unless specifically itemised. We did not mention the limit that applied when the bicycle was at your home.	The limit for each bicycle is £750 (unless specifically itemised) and this applies wherever it is.
Office contents at your home	During the pandemic we temporarily provided cover for office contents which you were responsible for at your home.	This cover has now been added to your policy document.
Money	Cover was available as a separate section. Personal and charity money was covered up to £500.	We have moved the money cover into the contents section of the policy. We have increased this limit to £1,000. We have added an exclusion for losses due to fraud.

Cover	Your old policy	Your new policy
Accidental damage under <ul style="list-style-type: none"> • Guests' personal belongings • Contents in care homes and hospitals • Household removal 	Accidental damage cover was only provided if you had taken out the optional Accidental damage cover for your Contents.	Accidental damage cover is provided as standard for these covers.
Medical equipment on loan	Medical equipment on loan was not mentioned. This would have been provided within the Contents sum insured.	We have added a specific cover for Medical equipment on loan and have limited the cover to £25,000 for all claims in the period of insurance.
Contents temporarily removed from your home	We excluded cover for damage by storm or flood.	We have removed this exclusion.
Drones	There was an exclusion for any craft designed to fly through the air although drones were not specifically mentioned.	We have confirmed that drones are excluded.
Exclusions relating to fridge and freezer contents	There was no exclusion regarding the deliberate interruption to your power supply.	We now exclude the deliberate interruption of your power supply by your provider.
Matching pairs, sets or suites	We did not provide any cover for undamaged items as part of a claim.	For a claim involving damaged flooring, kitchen or bathroom fittings we will provide a 50% contribution towards the costs of replacing matching portions.
Electronic equipment and Portable items	Accidental damage cover was included as standard under the Contents section for televisions, radios, audio and video equipment and personal computers.	This extension is still provided under the Contents section however it excludes portable items such as laptops and tablets. These can be covered under the optional Portable items cover. Please contact us or your broker if you want cover for Portable items.

Your liability to others		
Cover	Your old policy	Your new policy
Liability cover	We covered third party liability in different sections of your policy. Some parts were given in the Buildings section and some in the Contents section.	All third party liability cover is contained within one new section of your policy.
Drones	There was an exclusion for any craft designed to fly through the air although drones were not specifically mentioned.	We have confirmed that we do not give liability cover for drones.

Other		
Cover	Your old policy	Your new policy
Boats and Touring caravans	Cover was available as separate sections in your policy.	We have removed the separate sections from the policy. However, cover is still available and where it applies is shown as an endorsement on your schedule. Please contact us or your broker if you would like cover for your boat or touring caravan.

Clauses (only applicable if shown in your schedule)		
Cover	Your old policy	Your new policy
PD572 Intruder alarm and other protections	No cover was provided for theft or attempted theft in the event of non-compliance with this condition.	This condition now also excludes vandalism and malicious acts in the event of non-compliance.
PD573 Minimum level of security condition	No cover was provided for theft or attempted theft in the event of non-compliance with this condition.	This condition now also excludes vandalism and malicious acts in the event of non-compliance.