

Important Information

We have made changes to your home insurance policy from this renewal. It's very important that you read your new policy booklet for full details of the changes. This leaflet is only a summary of the main changes and does not form part of the contract between us.

If you have any questions, please do not hesitate to contact us.

Section	Current Cover	Cover from your Renewal date
Policy conditions – Important Information	<p>The law that applies Under European law, you and we may choose which law will apply to this contract. Unless both parties agree otherwise English law will apply, but this choice of law does not restrict your rights under mandatory provisions of the law of the country where you permanently live. We have supplied this Agreement and other information to you in English and we will continue to communicate with you in English.</p>	<p>The law that applies You and we may choose which law will apply to this policy. Unless both parties agree otherwise, English law will apply. We have supplied this policy and other information to you in English and we will continue to communicate with you in English.</p>
Section 1 Buildings A Core cover	<p>Water or oil escaping from fixed water or heating systems We don't cover:</p> <ul style="list-style-type: none"> loss or damage caused by water overflowing from sinks, wash basins, bidets, showers and baths as a result of taps being left on in your home 	<p>Water or oil escaping from fixed water or heating systems We don't cover:</p> <ul style="list-style-type: none"> loss or damage caused by water overflowing from sinks, wash basins, bidets, showers and baths as a result of taps being left on in your home. However, you may have cover under Section 1C Accidental damage. Your schedule will show if you have this cover.
Section 2 Contents A Core cover	<p>Water or oil escaping from fixed water or heating systems We don't cover:</p> <ul style="list-style-type: none"> loss or damage caused by water overflowing from sinks, wash basins, bidets, showers and baths as a result of taps being left on in your home 	<p>Water or oil escaping from fixed water or heating systems We don't cover:</p> <ul style="list-style-type: none"> loss or damage caused by water overflowing from sinks, wash basins, bidets, showers and baths as a result of taps being left on in your home. However, you may have cover under Section 2C Accidental damage. Your schedule will show if you have this cover.
Other policy conditions – Claims conditions	<p>Professional Customer Representative We will not deal with a professional customer representative unless they are authorised and regulated by their regulatory authority. If that is the Financial Conduct Authority, you can check the Financial Services Register www.fca.org.uk/register/ for details about your professional customer representative.</p>	<p>Professional Customer Representative We will not deal with a professional customer representative unless they are authorised and regulated in the jurisdiction in which they operate by an appropriate regulatory authority. If that is the Financial Conduct Authority or the Claims Management Regulator within the Ministry of Justice, you can check the Financial Services Register www.fca.org.uk/register/ or www.claimsregulation.gov.uk/search.aspx for details about your professional customer representative.</p>
Other policy conditions – General conditions	<p>Automatic renewal When your policy is due for renewal, we may offer to renew it for you automatically using the payment details you have already given, unless we or you have advised otherwise. We will write to you at least 21 days before your policy ends to confirm your renewal premium and policy terms, and before taking any payment. If you do not want to renew your policy, you must call us before your renewal date to let us know. It is not possible to offer automatic renewal with all payment methods, so please check your renewal invite for further details. If we are unable to offer renewal terms, we will write to you at your last known address to let you know</p>	<p>Automatic renewal When your policy is due for renewal, we may offer to renew it for you automatically using the payment details you have already given, unless you or we have advised otherwise. We'll contact you at least 21 days before your policy ends to confirm your renewal premium and policy terms, and before taking any payment. If you don't want to renew your policy, you must contact us before your renewal date to let us know. If we don't hear from you, we will debit your account with the payment details we hold on record, and your policy will automatically continue without a break in cover from your stated renewal date. You can contact us by phone if at any time your circumstances change and you no longer want your policy to renew automatically. If you choose not to renew automatically, your policy – including any additional products or benefits – will lapse on the renewal date, and you will be uninsured unless you contact us (or an alternative insurer) to arrange cover.</p>

Section	Current Cover	Cover from your Renewal date
Other policy conditions – General conditions continued		It's not possible to offer automatic renewal with all payment methods, so please check your renewal invite for further details. In some instances, we may be unable or choose not to offer renewal terms. If so, we will write to you at your last known address to let you know.
	<p>B No claim discount protection (Optional) – Buildings or C No claim discount protection (Optional) – Contents</p> <p>This cover is only available to customers who purchased their policy before the 25th September 2016.</p> <p>Your schedule will show if you have this protection. In return for an extra premium, you can keep your Buildings and/or Contents No Claim Discount, unless you make more than one claim, on the same section, in any one period of insurance.</p> <p>What will happen if you make a claim?</p> <p>If you have No Claim Discount Protection and make:</p> <ul style="list-style-type: none"> • one claim – your No Claim Discount will not change. • two claims – your Buildings and/or Contents No Claim Discount will reduce to 3 years. • three or more claims – your Buildings and/or Contents No Claim Discount will reduce to 0 year. <p>No Claim Discount Protection is only available if you have 5 years or more No Claim Discount. No Claim Discount Protection only protects the No Claim Discount and not the overall premium. The renewal price may still increase following a claim.</p>	<p>This cover will no longer be available from the renewal date shown on your schedule.</p> <p>If you had this optional cover you would have received a letter before your renewal to confirm its removal from your policy.</p>
Policy definitions	<p>Call out (section 5 only) Our sending an authorised repairer or suitably qualified repairer out after you ask for emergency assistance, even if you then cancel your request.</p>	<p>Call out (section 5 only) Our sending an authorised repairer out after you ask for emergency assistance, even if you then cancel your request.</p>
	<p>Contents Household goods, personal possessions, business equipment, camping equipment, money, satellite dishes, aerials and other articles which you are responsible for or that belong to you, domestic staff who live in or guests, except paying guests.</p> <p>X But not:</p> <ul style="list-style-type: none"> • vehicles • any living creature • landlord's fixtures and fittings • securities (financial certificates except those defined as money), certificates and documents, except driving licences and passports 	<p>Contents Household goods, personal possessions, business equipment, camping equipment, money, satellite dishes, aerials and other articles which you are responsible for or that belong to you, domestic staff who live in or guests, except paying guests.</p> <p>X But not:</p> <ul style="list-style-type: none"> • vehicles except as set out in the paragraph below • any living creature • landlord's fixtures and fittings • securities (financial certificates except those defined as money), certificates and documents, except driving licences and passports. We will provide cover for theft or fire damage caused to electric scooters, electric skateboards, hoverboards, segways and powered unicycles whilst not in use and in your home or a locked garage or locked outbuilding. We will pay up to the theft from outbuildings or garages policy limit for any contents claim. There is no cover for any liability whilst in use
	<p>Emergency assistance (section 5 only) Work carried out by an authorised repairer or suitably qualified repairer to temporarily or permanently deal with an emergency, carry out emergency repairs or prevent further damage.</p>	<p>Emergency assistance (section 5 only) Work carried out by an authorised repairer to temporarily or permanently deal with an emergency, carry out emergency repairs or prevent further damage.</p>
	<p>Suitably qualified repairer (section 5 only) A bona fide tradesperson, company or organisation appointed by you to temporarily or permanently put right an emergency, carry out emergency repairs or prevent further damage. This applies to properties situated in the Isle of Man or the Channel Islands only</p>	<p>Suitably qualified repairer (section 5 only) – definition removed.</p>