

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

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

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