

Your House customers - Changes to your policy

This notice tells you about the main changes to your policy which will take effect from your renewal date as shown on your schedule. Please ensure you read the changes carefully (together with the policy wording included in this renewal invitation) as they will form part of your contract of insurance, and keep them together with your other policy documents.

If you have any questions, want to make any changes to your policy or do not have a policy wording included with your renewal invitation, please contact your insurance advisor.

Escape of water excess

The compulsory excess for escape of water claims is being increased from £450 to £500.

Hearing aids

Hearing aids are now covered as standard under unspecified Personal belongings cover and only have to be specified if their value is greater than your Personal belongings single article limit which you can find in your policy schedule.

If you already have a hearing aid specified for an amount below your personal belongings single article limit, and you also have unspecified personal belongings cover on your policy that would cover the hearing aid, your insurance advisor will update your policy accordingly to ensure the cover still meets your needs.

If you have a specified hearing aid on your policy and would like to add or increase your unspecified personal belongings amount to cover this item, please contact your insurance advisor.

Overflowing taps

The following exclusion has been introduced to both the Buildings and Contents 'What's not covered?' sections:

- Loss or damage caused by water overflowing from wash basins, sinks, bidets, showers and/or baths as a result of taps being left on (this may be covered under 'Extra **accidental damage** to Buildings' and/or 'Extra **accidental damage** to Contents' if cover has been selected).

Cover limits

The following limits within Contents cover have been increased (only relevant if you have Contents cover on your policy). For full details of the new limits that apply to your policy, please see the schedule of limits section in your policy booklet.

- Theft from Outbuildings – increased from £2,500 to £5,000
- Contents in the Garden – increased from £2,000 to £5,000
- Garden re-landscaping (in total) – increased from £2,500 to £5,000
- Garden re-landscaping (limit per tree, shrub or plant) – increased from £250 to £500

General

Your new policy booklet

We have updated the policy booklet to try to make it clearer and simpler and give you a better understanding of your cover and your responsibilities.

House Swapping

We no longer offer cover for properties involved in house swapping arrangements. This was previously available on request, but will no longer be.

Your Sum Insured

We have updated the 'Buildings conditions', 'Contents conditions' and 'Personal belongings conditions' sections to highlight the importance of making sure the sum insured you have is sufficient to cover the full cost of rebuilding your home or replacing your contents. If they are not, we may reduce your claims settlement in the event of a claim.

Words with special meanings – Page 7

- How we define '**Accidental damage**' has been updated to clarify that we require evidence of outside force for a claim to be accepted.
- '**Storm**' definition has been updated to include references to rainfall and snowfall.
- '**Unoccupied**' definition has been updated to clarify what we regard as being 'lived in'.
- The definition of settlement has been changed and now excludes any movement which has occurred more than 10 years after the building was built or extended.
- We have added a new definition explaining what we mean by '**Flood**'.
- We have added a new definition explaining what we mean by '**Outbuildings**'. This has also meant changes to the existing definitions of '**Home**' and '**Garden**'.

General conditions – Page 10

- We have amended the 'Other Insurance' condition to clarify we will not pay for damage that is covered elsewhere under a guarantee or warranty.
- We have added wording to highlight the option we have to void policies in certain scenarios.

General exclusions – Page 13

- The exclusion 'Damage caused by chewing, scratching, tearing or fouling by domestic animals' has been added as a new general exclusion instead of repeating the exclusion multiple times throughout the policy document.
- The following exclusion has been added:

'14. Sanctions

We won't provide cover, pay any claim or provide any benefit under this policy if doing so would expose **us** to any sanction, prohibition or restriction under United Nation resolutions, or the trade or economic laws, sanctions or regulations of the European Union, United Kingdom or United States of America.'

Buildings – Page 15

- The following exclusions have been added to the 'What's not covered' section:
 - 'Loss or damage caused by **subsidence**, **heave** or **landslip**' under '**Storm**' or '**Flood**'.

- 'Loss or damage caused by rising water table levels (the level below which the ground is completely saturated with water), which happens gradually over time.'
- 'Any costs associated with alternative accommodation in relation to horses or livestock.'
- We have added a new process for dealing with certain claims for '**Flood**', where we may pay additional costs for flood resistance and recoverability measures to be installed during repairs.

Contents – Page 21

- Contents temporarily removed cover is being withdrawn and has been removed from your policy. As a reminder, this covered £10,000 of contents temporarily removed from home e.g while studying at university.
- The following exclusions have been added to the 'Contents – what's not covered' section:
 - 'Theft from garages and outbuildings, unless someone has broken into or out of them by using force or violence'
 - 'Loss or damage caused by rising water table levels (the level below which the ground is completely saturated with water), which happens gradually over time.'
 - 'Any storage costs that arise once **your contents** have been repaired or restored'
 - 'Under **personal money, we** will not cover:
 - loss caused by mistakes;
 - losses not reported to the police;
 - credit or debit cards.'
- We have amended the wording under 'Loss of rent and alternative accommodation' to make it clear we do not offer costs of alternative accommodation for tenants if you are a landlord, only for loss of rent.
- We have amended the '**Accidental damage**' optional cover to now include cover for contents in the '**Garden**'.

Personal belongings – Page 27

- The following exclusion has been amended in the 'Personal belongings – what's not covered' section to exclude loss caused by mistakes.
 - 'Under **personal money, we** will not cover:
 - loss caused by mistakes;
 - losses not reported to the police;
 - credit or debit cards.'

Your legal liabilities – Page 29

- The following exclusion has been amended in the 'Your legal liabilities – what's not covered' section to exclude golf buggies.
 - 'Any **Motorised vehicle** or golf carts'
- The following exclusion relating to Tenant's liability has been added:
 - 'Loss or damage when **your home** has been left **unoccupied** for more than the period shown on **your schedule**.'

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BHHHG15823 07.2024