

Complete Home

Notice To Policyholders

Changes you need to know about before you renew your policy

This notice tells you about the 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 your policy booklet), as they will form part of your contract of insurance, and keep them together with your policy documents.

Changes to Your Complete Home Insurance Policy

Below is a table of **key** changes to your policy by section. **Please read your policy wording which contains all changes made to your policy.**

Section	Change	Effect on cover
Definitions	Buildings: Buildings does not include horse riding tracks or gallops.	Reduction
General Exclusions	Ivory: We do not cover any loss or damage to any items containing ivory, unless the item which is subject to the loss or damage, is either exempt from The Ivory Act 2018 or you can provide us with a copy of the exemption certificate before we can consider the claim.	Reduction
General Conditions	Excess - We will not apply the excess if an occurrence which is covered under the Your buildings and/or the Your contents section exceeds £15,000.	Reduction
Your liability: Exclusions	Other Permanent Structures: We do not cover liability, legal claims, expenses or costs arising out of owning, possessing or using any airstrips, aircraft runways or helicopter landing pads.	Reduction
General Conditions	Excess - The £1,000 excess relating to subsidence claims has been removed.	Improvement
Your buildings: Additional covers	Water damage - detection and prevention: We will pay towards the cost of installing a flood prevention system at a residence where we have paid a flood claim exceeding £25,000.	Improvement
Your contents: Additional covers	Water damage - detection and prevention: We will pay towards the cost of installing a flood prevention system in a residence at which we have paid a claim under Your contents, which arises directly from a flood and exceeds £25,000.	Improvement
Your valuables: Unspecified valuables	Unspecified valuables: We will not pay more than £35,000 for each unspecified item of jewellery.	Improvement
Your liability: Exclusions	Unlisted property: We do not cover liability, legal claims, expenses or costs arising out of owning, possessing or using any land or buildings not in your schedule. This exclusion does not apply to a property which you rent on a short-term basis for the purpose of a holiday or family celebration.	Improvement

Section	Change	Effect on cover
Your personal emergencies	Accidental injury: Exclusions: Pregnancy, childbirth or miscarriage exclusion has been removed.	Improvement
Your cyber	Your cyber: New cover section added, up to £100,000 indemnity limit. See full policy wording for details of cover.	Improvement
About your policy	Renewing your policy - Added section “Renewing Your Policy”	Clarification
The right to cancel	Your right to cancel - During the cooling-off period: You will not receive a refund of the premium if we have paid a claim during the cooling-off period.	Clarification
The right to cancel	Our right to cancel - Will I get a premium refund?: You will not receive a refund of the premium if we have paid a claim during the period of insurance.	Clarification
The right to cancel	Our right to cancel - Added new information box regarding what to do if you are struggling financially to pay for your insurance.	Clarification
Information about us	Update registered address of Arag Plc	Clarification
Changes we need to know about	If there is a change of use or occupancy at your residence: Tell us if there is, or is likely to be, a change of use or change in occupancy at your residence, such as the letting of a building (either partially or fully), or allowing a non-charitable revenue generating event to take place at your residence.	Clarification
Changes we need to know about	Bankruptcy, CCJs and IVAs: Tell us if you or any person(s) living with you have ever been made bankrupt, been subject to bankruptcy proceedings, entered into an Individual Voluntary Agreement (IVA) or received a County Court Judgement (CCJ).	Clarification
Changes we need to know about	Deterioration of your buildings - Added water leaks as another source of evidence of deterioration of your building	Clarification
Conditions relating to claims	Your property: Where we have paid a claim for an item which cannot be repaired, you may be required to surrender the damaged item to us.	Clarification
Conditions relating to claims	Ivory: Where loss or damage occurs to an item containing ivory, you will need to provide evidence that the item which is subject to the loss or damage is either exempt from The Ivory Act 2018 or provide us with a copy of the exemption certificate before we can consider the claim.	Clarification
Definitions	Floating limit: Floating limit means the total amount of jewellery that you may temporarily remove from a safe, bank vault or safety deposit box at any one time.	Clarification
Definitions	Main residence - Adjusted main residence definition to reflect the fact the main residence is not necessarily the first property listed on the schedule	Clarification

Section	Change	Effect on cover
Definitions	Tenancy Agreement - Created a separate definition for Tenancy agreement and made the wording clearer. This was previously a bullet point under “Temporary residence” which was an error	Clarification
Definitions	We/us/our - Under definition of we/us/our added HSB Engineering Insurance Limited as the definition of we/us/our for Your cyber.	Clarification
General Exclusions	Cyber - Added a note that this exclusion does not apply to cover provided under the cyber section	Clarification
General Exclusions	Escape of water - Updated unoccupancy from “90 consecutive days” to “more than 90 consecutive days”.	Clarification
General Conditions	Excess - We have changed the wording of what an excess is to make it clearer that the client is responsible for the first part of any loss	Clarification
Your valuables	Wine and spirits - Previously was just “wine”, have made it clear that this includes spirits in the cover	Clarification
Your valuables: Exclusions	Wine and spirits - Previously was just “wine”, have extended to include spirits.	Clarification
Your property emergencies	Emergency Access - Previously it was only cover if the insured had to use force to gain access to the property, this is now extended to include the emergency services using force, which was always the intention.	Clarification
Your travel exclusions	Travelling against Foreign, Commonwealth and Development Office advice - Previously it said “if you travel against the advise of any government” this is revised to “if you travel against the advise of the government of the country you are travelling in, to or through”	Clarification

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