

Aviva Private Clients

Your High Net Worth Home Insurance Policy



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 HIGH NET WORTH 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
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.	Clarity
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.	Clarity
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.	Clarity
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).	Clarity
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.	Clarity
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.	Clarity
Definitions	Buildings: Buildings does not include horse riding tracks or gallops.	Reduction
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.	Clarity
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

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Section	Change	Effect on cover
General Conditions	Excess - The £1,000 excess relating to subsidence claims has been removed.	Improvement
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 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	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
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
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 £150,000 indemnity limit. See full policy wording for details of cover.	Improvement

Risks situated within the UK and other countries excluding the EEA are underwritten by Aviva Insurance Limited. Registered in Scotland, No. SC002116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and our firm's reference number is 202153.

Risks situated within the EEA are underwritten by Aviva Insurance Ireland Designated Activity Company. Aviva Insurance Ireland Designated Activity Company, trading as Aviva, is regulated by the Central Bank of Ireland. Our firm's reference number is No. C171485. A private company limited by shares. Registered in Ireland, No. 605769. Registered Office: Cherrywood Business Park, Dublin, Ireland D18 W2P5. Registered UK Branch Address: 80 Fenchurch Street, London, EC3M 4AE. UK Branch authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority (FCA reference No. 827591) and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.

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