

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
General exclusions	The paragraph Escape of Water is amended to note the minimum temperature for heating systems is increased from 5 degrees Celsius to 15 degrees Celsius	Clarification
Your Liability: Exclusions	Vehicles has been amended to note that claims arising from electrically assisted pedal cycles that are not legally required to pay Vehicle Excise Duty for road use are covered	Clarification
About your policy	Renewing your policy - Added section "Renewing Your Policy"	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	Deterioration of your buildings - Added water leaks as another source of evidence of deterioration of your building	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
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

Section	Change	Effect on cover
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	Specified and unspecified jewellery listed in the schedule as kept “in vault” or “in safe” is only covered whilst “in vault” or “in safe”	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
Your legal solutions	The insurer for this section has changed from SCOR UK Company Limited to ARAG Legal Expenses Insurance Company Limited	Clarification
Your home breakdown and emergency solutions	The insurer for this section has changed from SCOR UK Company Limited to ARAG Legal Expenses Insurance Company Limited	Clarification

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