AVIVA PRIVATE CLIENTS

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 conditions - Excess	The excess shown on your schedule will now apply to all claims regardless of their size and will not be waived unless otherwise stated in your policy wording or policy schedule.	Reduction
Your Contents	**Specified Limits** - Type of contents now includes gold, silver or platinum bullion or ingot with an inner limit under contents	Reduction
Your legal solutions - Covered claims	Section **Clinical negligence** now includes an exclusion for claims arising from or relating to cosmetic or aesthetic surgery where the procedure is carried out for the purpose of elective aesthetic enhancement rather than for medically necessary reconstructive surgery	Reduction
How to claim	**Cyber Claims** - new Home Cyber Helpline added to provide support for cyber incidents without having to make a claim. Contact details for cyber claims also updated	Improvement
Your contents	**Events** - Updated the type of venue covered to include a corporate venue	Improvement
Your property emergencies	**Alternative accomodation due to loss or damage** - this has been widened to include cover for family members who reside permanently at a property listed on the schedule	Improvement
Your Cyber	Limit for Cyber claims and identity theft are increased to £250,000 unless otherwise stated and excess removed for all cyber claims	Improvement
Your Cyber	**Section 1: System restoration and support** - added new cover for auto cyber costs if your vehicle is not safe to drive due to a cyber event	Improvement
Your Cyber	**Section 2: Cyber Crime, a. Social engineering and fraud** - updated title to include social engineering and added new cover for cryptocurrency and NFT collectibles	Improvement
Your Cyber	**Section 2: Cyber Crime, b. Utility hacking** - previously only telephone hacking this is extended to include other services	Improvement

Section	Change	Effect on cover
Your Cyber	**Section 4 - Cyber bullying and online harassment** - new section covering cyber bullying and online harassment including cover for online privacy and protection costs, monitoring costs, temporary relocation expenses, temporary private tutoring, lost wages and cyber victim expenses	Improvement
Your Cyber	**Section 5 - Identity theft** - new section covering identity theft including expense reimbursement coverage, defence costs and lost wages	Improvement
Your Cyber	**Cryptocurrency** - policy limit for this new cover is £100,000	Improvement
Your Cyber	**NFT Collectibles** - policy limit for this new cover is £5,000	Improvement
Your Cyber	**Your Cyber Helpline** - new section added for Cyber Scout incident response, proactive resources and dark web monitoring	Improvement
About your policy	**Choice of Law** - replaces previous wording "Law and Jurisdiction" to make the information easier to understand	Clarification
About your policy	**Information you have given to us** - this has been updated to make the information easier to understand	Clarification
Complaints	We have added a new ARAG complaints number	Clarification
Definitions	**Appointed advisor** - definition is updated to refer to a mediator on an impartial basis.	Clarification
Definitions	**Defective title** - created a new definition for defective title to add clarity to the cover	Clarification
Definitions	**Other Permanent Structures** - Updated the definition to make it clearer	Clarification
Definitions	Updated the definition of **"We/us/our"** to clearly distinguish between the roles of ARAG plc and ARAG Legal Expenses Insurance Company Limited. This clarifies that ARAG plc administers the policy, while ARAG Legal Expenses Insurance Company Limited is the insurer.	Clarification
Definitions	Removed the definition of Small Claims Court (and have removed references to this throughout the wording) as freedom of choice rights extend to the small claims court, so this is no longer required.	Clarification
Your buildings	**Rent Owed to You** - this has been updated to make the information easier to understand	Clarification
Your legal solutions	Removed references to Section 8 and Section 21 notices to bring the wording up to date with the Renters' Rights Act 2025, which has recently come into force. Also added information regarding how customers can get help if needed in relation to the legal services website.	Clarification
Your legal solutions	Have added some text around how reasonable prospects of success applies to **Contracts** cover, this reflects how this is handled in practice.	Clarification
Your legal solutions - Covered Claims	Added a new exclusion under **Contracts**.	Clarification

Section	Change	Effect on cover
Your legal solutions	Identity theft cover removed from this section as now covered under **Your cyber**. The identity theft helpline under this section is also removed and moved to **Your cyber**	Clarification
Your legal solutions - Exclusions	Added new exclusion for **Sonic and Supersonic Pressure Waves**	Clarification
Your legal solutions - Conditions	Added new conditions to make the cover clearer including **Dispute resolution, Fraudulent claims and claims tainted by dishonesty, Law that applies, Acts of Parliament and Contracts (Right of Third Parties) Act 1999**	Clarification
Your home breakdown and emergency solutions - Cover exclusions	Added new exclusion for **Sonic and Supersonic Pressure Waves**	Clarification
Your home breakdown and emergency solutions - Conditions	Added new conditions to make the cover clearer including **Call out and labour costs, Dispute resolution, Law that applies, Acts of Parliament and Contracts (Right of Third Parties) Act 1999**	Clarification
Your cyber	**Special definitions** - added in new definitions for **Connected vehicle, Cryptocurrency, Cyber bullying, Digital wallet, identity theft, incident response case manager and NFT collectibles**	Clarification
Your cyber	**Special definitions** - updated the definition of **War**	Clarification
Your cyber	**Exclusions** - New exclusion added for authority actions	Clarification

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