

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

Cover under Your legal solutions and Your home breakdown and emergency solutions will be provided by **SCOR UK Company Limited** replacing, **AmTrust Europe Limited**.

SCOR UK Company Limited is registered in England and Wales number 01334736. Registered address: 10 Lime Street, London, EC3M 7AA. **SCOR UK Company Limited** is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority firm registration number 202333.

Although there has been a change in insurer, nothing will change as far as you are concerned.

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
Introduction	SCOR UK Company Limited now provides cover under Your breakdown solutions, replacing AmTrust Europe Limited .	None
Definitions	Dangerous Activities Includes participation in the Cresta Run.	You are no longer covered under Your Travel or Personal Emergencies for this dangerous activity
Definitions	Your/your You/your does not extend to independent persons who are not residing in the same main UK residence as the policy holder.	Clarity
General Conditions	Excess We will not cover the first £1,000 of any claim for subsidence.	This excess was previously shown on your Schedule
General Conditions	Other Insurance If any loss, damage, injury, liability, legal claim, cost or expense is covered by this policy and by any other insurance policy under which you are insured, we will only be liable for the amount exceeding the cover available under that other insurance up to the limit of liability that applies under this policy.	Clarity
Your Travel	Medical & repatriation expenses This cover is extended where there are reciprocal health agreements between the United Kingdom & the Channel Islands.	Clarity
Your Travel	Vaccinations & Inoculations We do not cover any claims arising from a medical condition if you did not get the appropriate vaccines, inoculations or medications recommended by your GP or the NHS before your journey.	Clarity
Your Travel	Exclusions Any claim if you do not have the correct travel documents or do not meet the entry requirements of a country you are travelling to.	Reduction

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Section	Change	Effect on cover
Your Travel	Your Travel This policy will pay any otherwise covered claim involving the use of or inability to use a computer, including, devices such as smart phones, tablets and wearable technology. This cover is subject to all other policy terms.	Clarity
Your Home Breakdown and Emergency Solutions	Your Home Breakdown and Emergency Solutions This policy will pay any otherwise covered claim involving the use of or inability to use a computer, including, devices such as smart phones, tablets and wearable technology. This cover is subject to all other policy terms.	Clarity
Your Home Breakdown and Emergency Solutions	Claims procedure We will record your details and then decide on the best course of action to limit your loss and/or repair the damage. If the incident relates to an emergency covered under this policy, we will instruct a member of our emergency contractor network in respect of that claim only. We shall have no liability for any other work carried out by the contractor. Poor weather conditions or remote locations may affect normal standards of service.	Increase

Risks situated within the UK and other countries excluding the EEA are underwritten by Aviva Insurance Limited. Registered in Scotland, No. 2116. 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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