

Aviva Private Clients

Your Home 50 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 THE AVIVA PRIVATE CLIENTS YOUR HOME 50 HIGH NET WORTH HOME INSURANCE POLICY

Below is a table of changes to **your** policy by section

Section	Change	Effect on cover
Part X - Cyber	The most we will pay for all claims we accept under this policy in total for the policy period is increased to £150,000	Increase
Part X – Cyber A. Special definitions in part X	A new definition “ Act of terrorism ” has been added.	None
Part X – Cyber A. Special definitions in part X	A new definition “ Condition precedent ” has been added.	None
Part X – Cyber A. Special definitions in part X	The definition of “ Contaminant ” has been revised and now reads as follows: Contaminant - an impurity resulting from the mixture or contact of a substance with a foreign substance, including but not limited to mould, mildew, fungus, spores, diseases, viruses or microorganism of any type, nature, or description.	Clarity
Part X – Cyber A. Special definitions in part X	A new definition “ Cyber operation ” has been added	None
Part X – Cyber A. Special definitions in part X	A new definition “ Government ” has been added	None
Part X – Cyber A. Special definitions in part X	A new definition “ Impacted state ” has been added	None
Part X – Cyber A. Special definitions in part X	The definition of “ Pollutants ” has been revised and now reads as follows: Pollutants – any solid, liquid, gaseous, biological, radiological, or thermal irritant or contaminant , including smoke, vapour, soot, fumes, acid, alkalis, chemicals, bacteria, fungi, virus, mould, spores, vaccines and waste (including materials to be recycled, reconditioned, reclaimed, or disposed of, as well as, nuclear materials).	Clarity
Part X – Cyber A. Special definitions in part X	A new definition “ State ” has been added	None

Section	Change	Effect on cover
Part X – Cyber A. Special definitions in part X	A new definition “ Technology system ” has been added	None
Part X – Cyber A. Special definitions in part X	A new definition “ War ” has been added	None
Part X – Cyber B. Basis of cover Section 3 – Cyber online liability	In the Section “ How much we will pay ” the wording has been revised and now reads as follows: The most we will pay for all claims we accept under this policy in total for the policy period is the sum insured shown on your schedule, regardless of the number of claims. If there is more than one person named in the schedule, the total amount we will pay following a claim will not exceed the amount we would be liable to pay to any one of you and the total amount we will pay during the period of insurance is the sum insured, regardless of the number of persons named in the schedule.	Clarity
Part X – Cyber B. Basis of cover Section 3 – Cyber online liability	In the Section “ Paying out the sum insured ” the wording has been revised and now reads as follows: For any and all claims arising for the policy period we may at our sole discretion pay the full sum insured that applies. When we have paid the full sum insured, we will not pay any further amounts for any claims or for associated defence costs .	Clarity
Part X – Cyber C. Conditions	Condition 1. Reporting a claim the wording has been revised and now reads as follows: It is a condition precedent of your policy that as soon as you know about any incident or circumstance that may give rise to a claim that you tell the person who arranged your policy (or us), providing full details, as soon after the incident or circumstance as possible, but in any event within 30 days.	Clarity
Part X – Cyber C. Conditions	A new Condition 2. Claims Co-operation has been added	Clarity
Part X – Cyber C. Conditions	A new Condition 3. Fraudulent Claims has been added.	Clarity
Part X – Cyber C. Conditions	A new Condition 4. Enforcing your rights has been added.	Clarity
Part X – Cyber C. Conditions	A new Condition 7. Other insurances has been added.	Clarity
Part X – Cyber C. Conditions	A new Condition 9. Change in risk has been added.	Clarity
Part X – Cyber C. Conditions	A new Condition 11. Contracts (Rights of Third Parties) Act 1999 has been added.	Clarity
Part X – Cyber D. Exclusions	A new Exclusion 2. Authority actions has been added.	Clarity
Part X – Cyber D. Exclusions	In Exclusion 3. Bodily injury the wording has been revised and now reads as follows: Any cost, damages , liability, loss or defence costs arising from or in connection with any actual or alleged personal injury suffered by any person including but not limited to Bodily injury, psychological harm, emotional distress, anguish, trauma, illness, an ailment or death suffered by a person. This exclusion does not apply in respect of damages and defence costs for psychological harm, mental anguish or emotional distress arising from a claim under Cyber - Cover, Section 3 (Cyber online liability).	Clarity

Section	Change	Effect on cover
Part X – Cyber D. Exclusions	In Exclusion 4. Business activities the wording has been revised and now reads as follows: Any cost, damages , liability, loss or defence costs arising from or in connection with any activities carried out by you for business or professional purposes.	Clarity
Part X – Cyber D. Exclusions	In Exclusion 5. Circumstances before your policy started the wording has been revised and now reads as follows: Any cost, damages , liability, loss or defence costs arising from or in connection with: <ul style="list-style-type: none"> • Circumstances which existed before any cover provided by your policy started, and which you knew about. • Claims or circumstances which you have already reported, or which you should have reported, to a previous insurer before the policy period. 	Clarity
Part X – Cyber D. Exclusions	In Exclusion 7. Excess the wording has been revised and now reads as follows: Any cost, damages , liability, loss or defence costs arising from or in connection with the amount specified as the ‘Excess’ in the schedule.	Clarity
Part X – Cyber D. Exclusions	In Exclusion 8. External network failure the wording has been revised and now reads as follows: Any cost, damages , liability, loss or defence costs arising from or in connection with failure or interruption of any: <ul style="list-style-type: none"> • gas or water supply • electrical power supply network or telecommunication network not owned and operated by you. <p>This exclusion shall not apply to any cost or loss caused by or resulting from physical damage, if otherwise insured by your policy, to the electrical power supply network, telecommunication network or other property.</p> <p>Telecommunication networks include, but are not limited to, the internet, internet service providers, Domain Name System service providers, cable and wireless providers, internet exchange providers, search engine providers, internet protocol networks (and similar networks that may have different designations) and other providers of telecommunications or internet infrastructure.</p>	Clarity
Part X – Cyber D. Exclusions	In Exclusion 9. Intentional acts the wording has been revised and now reads as follows: Any cost, damages , liability, loss or defence costs arising from or in connection with any intentional act, or failure to act, by you or anyone acting on your behalf.	Clarity
Part X – Cyber D. Exclusions	In Exclusion 10. Malicious defamation the wording has been replaced as follows: Any cost, damages , liability, loss or defence costs arising from or in connection with defamatory or disparaging statements or publications made maliciously and deliberately if it could be anticipated by a reasonable person that the statements could result in a claim against you .	Clarity
Part X – Cyber D. Exclusions	In Exclusion 11. Nuclear risks the wording has been revised and now reads as follows: Any loss, damage , liability, cost or expense of whatsoever nature directly or indirectly caused by contributed to by or arising from: <ul style="list-style-type: none"> • ionising radiation from, or contamination by, radioactivity from any nuclear material, or from burning nuclear material; • the radioactive, toxic, explosive or other dangerous properties of any nuclear installation, reactor or other nuclear equipment, or any nuclear part of them; • any weapon or device using atomic fission, fusion or similar reaction, or radioactive force or material; • the radioactive, toxic, explosive or other dangerous properties of any radioactive material; or • any chemical, biological, bio-chemical or electromagnetic weapon. 	Clarity

Section	Change	Effect on cover
Part X – Cyber D. Exclusions	In Exclusion 12. Other insured parties the wording has been revised and now reads as follows: Any cost, damages , liability, loss or defence costs arising from or in connection with any dispute or claim between you .	Clarity
Part X – Cyber D. Exclusions	In Exclusion 13. Patent the wording has been revised and now reads as follows: Any cost, damages , liability, loss or defence costs arising from or in connection with infringement of any patent.	Clarity
Part X – Cyber D. Exclusions	In Exclusion 14. Pollution and contamination the wording has been revised and now reads as follows: Any cost, damages , liability, loss or defence costs arising from or in connection with <ul style="list-style-type: none"> • the presence of pollutants, or a contaminant; or • the actual discharge, dispersal, release or escape of pollutants, or a contaminant; or • any direction or request to test for, monitor, clean up, remove, contain, treat, detoxify, neutralize in any way respond to or assess the effects of pollutants or a contaminant. 	Clarity
Part X – Cyber D. Exclusions	In Exclusion 15. Property damage the wording has been revised and now reads as follows: Any cost, damages , liability, loss or defence costs arising from or in connection with any physical damage to any tangible property, unless otherwise covered under ‘Section 1 Cyber home systems damage - a) Home systems restoration’.	Clarity
Part X – Cyber D. Exclusions	A new Exclusion 16. Sanction limitation has been added .	Clarity
Part X – Cyber D. Exclusions	In Exclusion 17. Terrorism the wording has been revised and now reads as follows: Any cost, damages , liability, loss or defence costs arising from or in connection with <ul style="list-style-type: none"> • Biological or chemical contamination; or • Any failure in the supply of gas, electricity, water or phone service to your home; Which is caused by any act of terrorism .	Clarity
Part X – Cyber D. Exclusions	In Exclusion 18. War the wording has been revised and now reads as follows: Any loss, damages , liability, defence costs , costs or expenses of any kind: <ul style="list-style-type: none"> • directly or indirectly arising from a war or • arising from a cyber operation It shall be our responsibility to prove that this exclusion applies. You and we will consider such objectively reasonable evidence that is available at the time of a cyber operation to determine who it is due to. This may include formal or official statements by the government of the impacted state saying that they regard the cyber operation is due to another state or those acting at its direction or under its control.	Clarity

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