

# Home 50

## 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 Home 50 Insurance Policy

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

Section	Change	Effect on cover
Part III - Home and Contents, D. Exclusions	Under section <b>30. Wind or storm</b> we have added horse riding tracks and gallops to the exclusion	Reduction
Part VI - Annual Travel, C. Payment of a Loss	Under <b>3. Medical and other expenses</b> we have reduced the most we will pay for becoming ill, being injured or dying during a trip from £20,000,000 to £10,000,000 per person. This applies to any trip booked after the 1st June 2025.	Reduction
Part VI - Annual Travel, C. Payment of a Loss	Under <b>2. Cutting a trip short</b> we have reduced the most we will pay for cutting a trip short from £20,000 to £15,000 per person. This applies to any trip booked after the 1st June 2025.	Reduction
Part III - Home and Contents, C. Additional cover	In <b>16. Flood prevention installation</b> we have added additional cover of up to £10,000 for installing flood defences following a loss over £25,000.	Improvement
Policy Provisions	Update registered address of Arag Plc	Clarification
Policy Provisions	Added new paragraph regarding what to do if you are struggling financially to pay for your insurance.	Clarification
Part III - Home and Contents	In section 5. <b>Special limits of liability</b> previously was just “wine”, we have now extended to clarify this includes spirits.	Clarification
Part III - Home and Contents, D Exclusions	Added new exclusion for ivory in line with recent legislation	Clarification
Part III - Home and Contents, D. Exclusions	Under <b>21. Subsidence, heave or landslip</b> added horse riding tracks and gallops to the exclusion	Clarification
Part VI - Annual Travel, C. Payment of a Loss	Under <b>8. Personal accident</b> we have added a sentence that we will not be liable if the client is making a claim under Part VII - Personal emergency.	Clarification

Section	Change	Effect on cover
Part VII - Personal Emergency, B. Basis of cover	We have added a sentence that we will not be liable if the client is making a claim under Part VI Annual Travel.	Clarification
Part X - Cyber A. Special definitions in part X	A new definition “ <b>Act of terrorism</b> ” has been added.	Clarification
Part X - Cyber A. Special definitions in part X	A new definition “ <b>Condition precedent</b> ” has been added.	Clarification
Part X - Cyber, A. Special definitions in part X	A New definition added for “ <b>Business activities</b> ”	Clarification
Part X - Cyber, A. Special definitions in part X	A New definition added for “ <b>Computer Systems</b> ”	Clarification
Part X - Cyber, A. Special definitions in part X	In the definition of “ <b>Computer Virus</b> ” ,”home systems” is replaced with “computer systems”	Clarification
Part X - Cyber A. Special definitions in part X	The definition of “ <b>Contaminant</b> ” has been revised and now reads as follows: <b>Contaminant</b> - 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.	Clarification
Part X - Cyber A. Special definitions in part X	A new definition “ <b>Cyber operation</b> ” has been added	Clarification
Part X - Cyber, A. Special definitions in part X	In the definition of “ <b>Data</b> ” ,”home systems” is replaced with “computer systems”	Clarification
Part X - Cyber A. Special definitions in part X	A new definition “ <b>Government</b> ” has been added	Clarification
Part X - Cyber, A. Special definitions in part X	In the definition of “ <b>Hacking</b> ” ,”home systems” is replaced with “computer systems”	Clarification
Part X - Cyber, A. Special definitions in part X	In the definition of “ <b>Home systems</b> ” we have updated the definition to include computer systems owned, hired, leased or rented	Clarification

Section	Change	Effect on cover
Part X – Cyber A. Special definitions in part X	A new definition “ <b>Impacted state</b> ” has been added	Clarification
Part X – Cyber A. Special definitions in part X	The definition of “ <b>Pollutants</b> ” has been revised and now reads as follows: <b>Pollutants</b> – any solid, liquid, gaseous, biological, radiological, or thermal irritant or <b>contaminant</b> , 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).	Clarification
Part X – Cyber A. Special definitions in part X	A new definition “ <b>State</b> ” has been added	Clarification
Part X – Cyber A. Special definitions in part X	A new definition “ <b>Technology system</b> ” has been added	Clarification
Part X – Cyber A. Special definitions in part X	A new definition “ <b>War</b> ” has been added	Clarification
Part X – Cyber, Section 2. Cyber Crime	Under part <b>a. Fraud</b> , “home systems” is replaced with “computer systems”.	Clarification
Part X – Cyber, Section 2. Cyber Crime	Under part <b>a. Fraud</b> , we have changed the wording to clarify that the cover does not include any financial loss related to business activities	Clarification
Part X – Cyber B. Basis of cover Section 3 – Cyber online liability	In the Section “ <b>How much we will pay</b> ” the wording has been revised and now reads as follows:  The most <b>we</b> will pay for all claims <b>we</b> accept under this policy in total for the <b>policy period</b> is the sum insured shown on <b>your</b> schedule, regardless of the number of claims.  If there is more than one person named in the schedule, the total amount <b>we</b> will pay following a claim will not exceed the amount <b>we</b> would be liable to pay to any one of <b>you</b> and the total amount <b>we</b> will pay during the period of insurance is the sum insured, regardless of the number of persons named in the schedule.	Clarification
Part X – Cyber B. Basis of cover Section 3 – Cyber online liability	In the Section “ <b>Paying out the sum insured</b> ” the wording has been revised and now reads as follows:  For any and all claims arising for the <b>policy period we</b> may at <b>our</b> sole discretion pay the full sum insured that applies.  When <b>we</b> have paid the full sum insured, <b>we</b> will not pay any further amounts for any claims or for associated <b>defence costs</b> .	Clarification

Section	Change	Effect on cover
Part X – Cyber C. Conditions	<p>Condition <b>1. Reporting a claim</b> the wording has been revised and now reads as follows:</p> <p>It is a <b>condition precedent</b> of <b>your</b> policy that as soon as <b>you</b> know about any incident or circumstance that may give rise to a claim that <b>you</b> tell the person who arranged <b>your</b> policy (or <b>us</b>), providing full details, as soon after the incident or circumstance as possible, but in any event within 30 days.</p>	Clarification
Part X – Cyber C. Conditions	<p>A new Condition</p> <p><b>2. Claims Co-operation</b> has been added</p>	Clarification
Part X – Cyber C. Conditions	<p>A new Condition</p> <p><b>3. Fraudulent Claims</b> has been added.</p>	Clarification
Part X – Cyber C. Conditions	<p>A new Condition</p> <p><b>4. Enforcing your rights</b> has been added.</p>	Clarification
Part X – Cyber C. Conditions	<p>A new Condition</p> <p><b>7. Other insurances</b> has been added.</p>	Clarification
Part X – Cyber C. Conditions	<p>A new Condition</p> <p><b>9. Change in risk</b> has been added.</p>	Clarification
Part X – Cyber C. Conditions	<p>A new Condition</p> <p><b>11. Contracts (Rights of Third Parties) Act 1999</b> has been added.</p>	Clarification
Part X – Cyber D. Exclusions	<p>A new Exclusion</p> <p><b>2. Authority actions</b> has been added.</p>	Clarification
Part X – Cyber D. Exclusions	<p>In Exclusion <b>3. Bodily injury</b> the wording has been revised and now reads as follows:</p> <p>Any cost, <b>damages</b>, liability, loss or <b>defence costs</b> 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.</p> <p>This exclusion does not apply in respect of <b>damages</b> and <b>defence costs</b> for psychological harm, mental anguish or emotional distress arising from a claim under Cyber - Cover, Section 3 (Cyber online liability).</p>	Clarification
Part X – Cyber D. Exclusions	<p>In Exclusion <b>4. Business activities</b> the wording has been revised and now reads as follows:</p> <p>Any cost, <b>damages</b>, liability, loss or <b>defence costs</b> arising from or in connection with any <b>business activities</b>.</p>	Clarification
Part X – Cyber D. Exclusions	<p>In Exclusion <b>5. Circumstances before your policy started</b> the wording has been revised and now reads as follows:</p> <p>Any cost, <b>damages</b>, liability, loss or <b>defence costs</b> arising from or in connection with:</p> <ul style="list-style-type: none"> <li>• Circumstances which existed before any cover provided by <b>your</b> policy started, and which <b>you</b> knew about.</li> <li>• Claims or circumstances which <b>you</b> have already reported, or which <b>you</b> should have reported, to a previous insurer before the <b>policy period</b>.</li> </ul>	Clarification

Section	Change	Effect on cover
Part X – Cyber D. Exclusions	<p>In Exclusion <b>7. Excess</b> the wording has been revised and now reads as follows:</p> <p>Any cost, <b>damages</b>, liability, loss or <b>defence costs</b> arising from or in connection with the amount specified as the ‘Excess’ in the schedule.</p>	Clarification
Part X – Cyber D. Exclusions	<p>In Exclusion <b>8. External network failure</b> the wording has been revised and now reads as follows:</p> <p>Any cost, <b>damages</b>, liability, loss or <b>defence costs</b> arising from or in connection with failure or interruption of any:</p> <ul style="list-style-type: none"> <li>• gas or water supply</li> <li>• electrical power supply network or telecommunication network not owned and operated by you.</li> </ul> <p>This exclusion shall not apply to any cost or loss caused by or resulting from physical damage, if otherwise insured by <b>your</b> 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>	Clarification
Part X – Cyber D. Exclusions	<p>In Exclusion <b>9. Intentional acts</b> the wording has been revised and now reads as follows:</p> <p>Any cost, <b>damages</b>, liability, loss or <b>defence costs</b> arising from or in connection with any intentional act, or failure to act, by <b>you</b> or anyone acting on <b>your</b> behalf.</p>	Clarification
Part X – Cyber D. Exclusions	<p>In Exclusion <b>10. Malicious defamation</b> the wording has been replaced as follows:</p> <p>Any cost, <b>damages</b>, liability, loss or <b>defence costs</b> 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 <b>you</b>.</p>	Clarification
Part X – Cyber D. Exclusions	<p>In Exclusion <b>11. Nuclear risks</b> the wording has been revised and now reads as follows:</p> <p>Any loss, <b>damage</b>, liability, cost or expense of whatsoever nature directly or indirectly caused by contributed to by or arising from:</p> <ul style="list-style-type: none"> <li>• ionising radiation from, or contamination by, radioactivity from any nuclear material, or from burning nuclear material;</li> <li>• the radioactive, toxic, explosive or other dangerous properties of any nuclear installation, reactor or other nuclear equipment, or any nuclear part of them;</li> <li>• any weapon or device using atomic fission, fusion or similar reaction, or radioactive force or material;</li> <li>• the radioactive, toxic, explosive or other dangerous properties of any radioactive material; or</li> <li>• any chemical, biological, bio-chemical or electromagnetic weapon.</li> </ul>	Clarification

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

Section	Change	Effect on cover
Part XI - General conditions	Under part <b>3. Death</b> , we previously included bankruptcy, this is now separated out for clarity.	Clarification
Part XI - General conditions	Added part <b>4. Bankruptcy, CCJ's and IVA's</b> , and extended to include CCJ's and IVA's for better clarity.	Clarification
Part XI - General conditions	The section. <b>9. Your right to cancel</b> is extended to include information on what refund you can expect if you cancel your policy.	Clarification
Part XI - General conditions	The section. <b>15. Other insurance</b> - has been reworded for better clarity. Previously this was duplicated on the wording and the duplication has been removed.	Clarification
Part XI - General conditions	The section. <b>31. Recovered Property</b> is extended with information on the requirements of the client if they are to recover an item after we have paid a loss for it.	Clarification

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