

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 30. Wind or storm we have added horse riding tracks and gallops to the exclusion.	Reduction
Part IV - Collections	The exclusion 7. Jewellery in the Safe has been amended to note specified or unspecified jewellery described in the schedule as kept in safe is only covered whilst in safe.	Clarification
Part VI - Annual Travel, C. Payment of a Loss	Under 3. Medical and other expenses 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 2. Cutting a trip short 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 16. Flood prevention installation 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. Special limits of liability 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 21. Subsidence, heave or landslip added horse riding tracks and gallops to the exclusion.	Clarification

Section	Change	Effect on cover
Part VI - Annual Travel, C. Payment of a Loss	Under 8. Personal accident we have added a sentence that we will not be liable if the client is making a claim under Part VII - Personal emergency.	Clarification
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 added for "Business activities" .	Clarification
Part X - Cyber, A. Special definitions in part X	A New definition added for "Computer Systems" .	Clarification
Part X - Cyber, A. Special definitions in part X	In the definition of "Computer Virus" , "home systems" is replaced with "computer systems".	Clarification
Part X - Cyber, A. Special definitions in part X	In the definition of "Data" , "home systems" is replaced with "computer systems".	Clarification
Part X - Cyber, A. Special definitions in part X	In the definition of "Hacking" , "home systems" is replaced with "computer systems".	Clarification
Part X - Cyber, A. Special definitions in part X	In the definition of "Home systems" we have updated the definition to include computer systems owned, hired, leased or rented.	Clarification
Part X - Cyber, Section 2. Cyber Crime	Under part a. Fraud , "home systems" is replaced with "computer systems".	Clarification
Part X - Cyber, Section 2. Cyber Crime	Under part a. Fraud , we have changed the wording to clarify that the cover does not include any financial loss related to business activities.	Clarification
Part XI - General conditions	Under part 3. Death , we previously included bankruptcy, this is now seperated out for clarity.	Clarification
Part XI - General conditions	Added part 4. Bankruptcy, CCJ's and IVA's , and extended to include CCJ's and IVA's for better clarity.	Clarification
Part XI - General conditions	The section. 9. Your right to cancel is extended to include information on what refund you can expect if you cancel your policy.	Clarification
Part XI - General conditions	The section. 15. Other insurance - has been reworded for better clarity. Previously this was duplicated on the wording and the duplication has been removed.	Clarification

Section	Change	Effect on cover
Part XI - General conditions	The section. 31. Recovered Property 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
Part V - Liability	Exclusion 14 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
Part VIII - 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
Part XI - General conditions	The section. 27. Unoccupied homes security and heating is amended to note the period of when your heating needs to be maintained is now from 1st October to 31st March and the minimum temperature is amended to 15 degrees Celsius.	
Part IX - Legal 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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