AVIVA PRIVATE CLIENTS

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 - 3. How your excess applies	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
Part III - Home and Contents, C. Additional covers	The qualifying criteria under **15. Water detection installation** for £5,000 to install a water leak detector has been increased from a water damage loss over £7,500 to a water damage loss over £10,000.	Reduction
Part IX - Legal Solutions - Covered Claims	Section 2. **Clinical negligence** now includes an exclusion for claims claim 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
Part XI - General conditions - 14. 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
Part II - Making a claim	The phone numbers under **D.Cyber** have been updated and an additional section for the new **Cyber helpline** added.	Improvement
Part III - Home and Contents, B Payment of a Loss	The cover under **5. Special limits of liability** for jewellery covered under contents, can now be used in addition to any cover that is stated in the collections section.	Improvement
Part III - Home and Contents, B Payment of a Loss	The inner limit under **5. Special limits of liability** for outdoor items is now removed and reverts to the contents limit.	Improvement
Part III - Home and Contents, C. Additional covers	Cover under **5. Alternative accomodation** is extended to include direct family members living in property listed on the schedule.	Improvement
Part X - Cyber, B. Basis of cover	**Section 1: System restoration and support** - added new cover **d. Auto cyber costs** if your vehicle is not safe to drive due to a cyber event.	Improvement

Section	Change	Effect on cover
Part X - Cyber, B. Basis of cover	**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
Part X - Cyber, B. Basis of cover	**Section 2: Cyber Crime, b. Utility hacking** - previously only telephone hacking this is extended to include other services.	Improvement
Part X - Cyber, B. Basis of cover	**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
Part X - Cyber, B. Basis of cover	**Section 5 - Identity theft** - new section covering identity theft including expense reimbursement coverage, defence costs and lost wages.	Improvement
Part X - Cyber, B. Basis of cover	**Cryptocurrency** - policy limit for this new cover is £100,000.	Improvement
Part X - Cyber, B. Basis of cover	**NFT Collectibles** - policy limit for this new cover is £5,000.	Improvement
Part X- Cyber, E. Cyber helpline	**E. Cyber helpline** - new section added for Cyber Scout incident response, proactive resources and dark web monitoring.	Improvement
Part I - 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
Part I - Definitions	The definition of **Aggravated burglary** has been updated to make it clearer.	Clarification
Part I - Definitions	Definition of **Defective Title** added to the wording.	Clarification
Part II - Making a claim, B. 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
Part II - Making a claim, B. Legal solutions	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
Part II - Making a claim, C. Home breakdown and emergency solutions	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
Part VIII - Home breakdown and emergency solutions, C. Exclusions	Added new exclusion for **12. Sonic and Supersonic Pressure Waves**.	Clarification

Section	Change	Effect on cover
Part IX - Legal solutions	Under **A. Special defintions in part IX - Appointed advisor** - definition is updated to refer to a mediator on an impartial basis.	Reduction
Part IX - Legal solutions	Under **A. Special defintions in part IX** the definition of Small Claims Court has been removed (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
Part IX - Legal Solutions	Identity theft cover removed from this section as now covered under **Part X - Cyber**.	Clarification
Part IX - Legal Solutions - B. Basis of cover	We have added some text around how reasonable prospects of success applies to **3. Contracts** cover, this reflects how this is handled in practice.	Clarification
Part IX - Legal Solutions - Covered claims	Added a new exclusion under **3. Contracts**.	Clarification
Part IX - Legal Solutions - C. Exclusions	Added new exclusion for **16. Sonic and Supersonic Pressure Waves**.	Clarification
Part X - Cyber, A. Special definitions in Part X	Added in new definitions for **Connected vehicle, Cryptocurrency, Cyber bullying, Digital wallet, Identity theft, and NFT collectibles**. We have also removed the definiton **condition presedent**.	Clarification
Part X - Cyber, A. Special definitions in Part X	The definition of **War** has been updated to make it clearer.	Clarification
Part XI - General Conditions	Section **20. Choice of Law** replaced the previous wording of “Law” to make the information clearer.	Clarification
Part XII - Complaints	We have added a new ARAG complaints number.	Clarification

Risks situated within the UK and other countries excluding the EEA are underwritten by Aviva Insurance Limited. Registered in Scotland, SC002116. 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.

BHHHG16907 10.2026