AVIVA PRIVATE CLIENTS

Smart Home

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 Smart Home Insurance Policy

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

Section	Change	Effect on cover
Buildings, contents, pedal cycles and collections - B. Additional covers, 13. Theft from an unattended vehicle	This additional cover is moved from section D. Contents cover - additional covers so that it applied to collections and pedal cycles as well as contents	Reduction
Buildings, contents, pedal cycles and collections - F. Exclusions	The exclusion for loss or damage by wind or storm is extended to include excluding horse riding tracks and gallops.	Reduction
Legal expenses - Cover	Section 6. **Clinical negligence** now includes an exclusion for claims 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
How to make a claim	**Personal cyber claims** - new Home Cyber Helpline added to provide support for cyber incidents without having to make a claim. Contact details for cyber claims also updated	Improvement
General Conditions	The limit for when you need to inform us that works are starting at property is increased to £100,000	Improvement
Buildings, contents, pedal cycles and collections - B. Additional covers, 11. Flood prevention installation	Added additional cover of up to £10,000 for installing flood defences following a loss over £25,000.	Improvement

Section	Change	Effect on cover
Buildings, contents, pedal cycles & collections, B. Additional covers	A new section has been added **"12. Water damage – detection and prevention"** this gives £2,500 towards the cost of a water leak detector if you have a loss that exceed £10,000 for a water leak.	Improvement
Personal cyber cover	Limit for Personal cyber claims and identity theft are increased to £100,000 unless otherwise stated and excess removed for all cyber claims	Improvement
Personal cyber cover	**B. Basis of cover, Section 1: System restoration and support** - added new cover for auto cyber costs if your vehicle is not safe to drive due to a cyber event	Improvement
Personal cyber cover	**B. Basis of cover, Section 2: Cyber Crime, a. Social engineering and fraud** - updated title to include social engineering and added new cover added for cryptocurrency and NFT collectibles	Improvement
Personal cyber cover	**Section 2: Cyber Crime, b. Utility hacking** - previously only telephone hacking this is extended to include other services	Improvement
Personal cyber cover	**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
Personal cyber cover	**B. Basis of cover, Section 5 – Identity theft** - new section covering identity theft including expense reimbursement coverage, defence costs and lost wages	Improvement
Personal cyber cover	Under **C. Payment of a loss**, the new cover for **NFT collectibles** is limited to £5,000	Improvement
Personal cyber cover	Under **D. Conditions, 1. Reporting a claim or claims cooperation** the conditions has been simplified for greater clarity.	Improvement
Personal cyber cover	**Personal cyber helpline** - new section added for Cyber Scout incident response, proactive resources and dark web monitoring	Improvement
How to Make a Claim	Updated the email address for claims notification to the general Aviva Private Clients claims conscierge email address	Clarification
How to make a claim - Legal expenses	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
General Definitions	The definition of **"Buildings"** is updated to clarify it does not include horse riding tracks or gallops.	Clarification
General Definitions	New definition if **Excess** added	Clarification

Section	Change	Effect on cover
General Definitions	**Other Permanent Structures** - Updated the definition to make it clearer	Clarification
General Conditions	Individual Voluntary Agreement (IVA) and County Court Judgement (CCJ) added to lists of things that must be notified to a broker immediately.	Clarification
General Conditions	New section added confirming what action needs to be taken if a client recovers any property after we have paid a claim.	Clarification
General Conditions	Under the section **"Cancelling your policy"** we have revised section 3 to make it clearer how refunds will be calculated for clients paying by installments.	Clarification
General Conditions	Under the section **"Cancelling your policy"** we have added an additional paragraph detailing what to do if a client is in financial difficulty.	Clarification
General conditions	Under the sections **"Other things to be aware of"** the wording for the applicable law has been updated to make it clearer.	Clarification
How to make a complaint	We have added a new complaints number for Legal expenses and home emergency	Clarification
Buildings, contents, pedal cycles & collections, B. Additional covers	The section **"1. Alternative accomodation and rent"** regarding loss of rent has been updated to make it clear that cover exists short term rentals that had been booked prior to the occurrence.	Clarification
Buildings, contents, pedal cycles and collections - C. Buildings cover - additional covers, 8. Wine and spirits	The section previously just "Wine" is now extended to include spirits	Clarification
Buildings, contents, pedal cycles and collections - D. Contents Cover - additional covers, 3. Loss of domestic oil, liquified petroleum gas or metered water	This cover now has a new exclusion in it that means cover for loss of domestic oil, gas or liquefied petroleum gas will only be in effect if you can provide evidence of a service to the heating system and/or the oil or gas installation, carried out by a competent technician within the last 3 years and you have completed any actions identified as necessary within 60 days of them being communicated to you. This includes oil storage tanks and supply pipes. We also will only provide cover for loss of domestic oil, gas, liquefied petroleum gas or metered water if the loss of oil, gas, liquefied petroleum gas or metered water was first discovered during the policy period and the loss occurs at a home where your contents are covered by this policy.	Clarification
Buildings, contents, pedal cycles and collections - F. Exclusions	We have removed the general exclusion for loss from an unattended vehicle as this is covered in the additional cover "Theft from an unattended vehicle".	Clarification

Section	Change	Effect on cover
Buildings, contents, pedal cycles and collections - F. Exclusions, 39	Added new exclusion for ivory in line with recent legislation	Clarification
Personal Cyber Cover - A. Special definitions	A new definition **"Act of terrorism"** has been added	Clarification
Personal cyber cover, A. Special definitions	New definition added for **"Business activities"**	Clarification
Personal cyber cover, A. Special definitions	Added in new definitions for **Connected vehicle, Cryptocurrency, Cyber bullying, Digital wallet, identity theft and NFT collectibles.**	Clarification
Personal cyber cover, A. Special definitions	New definition added for **"computer systems"**	Clarification
Personal cyber cover, A. Special definitions	In the definition **Computer virus** - "home systems" is replaced with "computer systems"	Clarification
Personal Cyber Cover - A. Special definitions	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.	Clarification
Personal Cyber Cover - A. Special definitions	A new definition **"Cyber operation"** has been added	Clarification
Personal cyber cover, A. Special definitions	In the definition **Data** - "home systems" is replaced with "computer systems"	Clarification
Personal Cyber Cover - A. Special definitions	A new definition **"Government"** has been added	Clarification
Personal cyber cover, A. Special definitions	In the definition **Hacking** - "home systems" is replaced with "computer systems"	Clarification

Section	Change	Effect on cover
Personal cyber cover, A. Special definitions	The definition of **Home Systems** is updated to include computer systems owned, hired, leased or rented	Clarification
Personal Cyber Cover - A. Special definitions	A new definition **"Impacted state"** has been added	Clarification
Personal Cyber Cover - A. Special definitions	The definition of **"Pollutants"** has been revised and now reads as follows: **Pollutants** Any solid, liquid, gaseous, biological, radiological, or thermalirritant or contaminant, including smoke, vapor, 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
Personal Cyber Cover - A. Special definitions	A new definition **"State"** has been added	Clarification
Personal Cyber Cover - A. Special definitions	A new definition **"Technology system"** has been added	Clarification
Personal cyber cover, A. Special definitions	The definition of **"War"** is updated to make it clearer.	Clarification
Personal cyber cover, Section 2 - Cyber crime, 1. Fraud	"home systems" is replaced with "computer systems"	Clarification
Personal cyber cover, Section 2 - Cyber crime, 1. Social engineering and fraud	Clarification that the cover does not include any financial loss related to business activities.	Clarification
Personal Cyber Cover - C. Payment of a Loss	In **C. Payment of a Loss** 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 period of insurance is the amount 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.	Clarification

Section	Change	Effect on cover
Personal Cyber Cover – C. Payment of a Loss	In **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.	Clarification
Personal Cyber Cover – D. Conditions	In 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.	Clarification
Personal Cyber Cover – D. Conditions	A new Condition **2. Claims Co-operation** has been added	Clarification
Personal Cyber Cover – E. Exclusions	A new Exclusion **2. Authority actions** has been added	Clarification
Personal Cyber Cover – E. Exclusions	In Exclusion **3. Bodily injury** the wording has been revised and now reads as follows: **3. Bodily injury** 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. 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 – B. Basis of cover, Section 3 - Cyber online liability.	Clarification
Personal Cyber Cover – E. 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 business activitiy.	Clarification
Personal Cyber Cover – E. 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 - Circumstances which existed before any cover provided by your policy started, and which you knew about.	Clarification
Personal Cyber Cover – E. Exclusions	Exclusion **7. Intellectual property rights** has been removed	Clarification
Personal Cyber Cover – E. 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.	Clarification

Section	Change	Effect on cover
Personal Cyber Cover – E. 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: • gas or water supply • electrical power supply network or telecommunication network not owned and operated by you. 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. 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.	Clarification
Personal Cyber Cover – E. Exclusions	A new Exclusion **9. Intentional acts** has been added	Clarification
Personal Cyber Cover – E. Exclusions	In Exclusion **10. Malicious defamation** the wording has been revised and now reads 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.	Clarification
Personal Cyber Cover – E. Exclusions	A new Exclusion **11. Nuclear risks** has been added.	Clarification
Personal Cyber Cover – E. 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.	Clarification
Personal Cyber Cover – E. 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 • 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.	Clarification

Section	Change	Effect on cover
Personal Cyber Cover – E. 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 – 1. Home systems restoration'.	Clarification
Personal Cyber Cover – E. Exclusions	A new Exclusion **16. Sanction limitation** has been added	Clarification
Personal Cyber Cover – E. Exclusions	A new Exclusion **17. Terrorism** has been added.	Clarification
Personal Cyber Cover – E. Exclusions	A new Exclusion **18. War** the wording has been added.	Clarification
Legal expenses - Special definitions	**Appointed advisor** - definition is updated to refer to a mediator on an impartial basis.	Clarification
Legal expenses - Special 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
Legal expenses - Special definitions	Removed the definition of Small Claims Court (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
Legal expenses - Special definitions	Under **Reasonable prospects of success** we have added some text around how reasonable prospects of success applies to **Contracts** cover, this reflects how this is handled in practice.	Clarification
Legal Expenses	Identity theft cover removed from this section as now covered under **Personal cyber**. The identity theft helpline under this section is also removed and moved to **Personal cyber**	Clarification
Legal Expenses - Cover	Added a new exclusion "g" under **3. Contracts**.	Clarification
Legal Expenses - Cover	Added new exclusion for **m. Sonic and Supersonic Pressure Waves**	Clarification
Legal expenses - Conditions	Updated **6. Disputes** to make it clearer what is available when handling a disagreement about a claim	Clarification
Legal expenses - Conditions	Added new conditions to make the cover clearer including **8. Law that applies, 9. Acts of Parliament** and **10.Contracts (Right of Third Parties) Act 1999**	Clarification

Section	Change	Effect on cover
Home emergency - Special 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
Home emergency - C. Exclusions	Added new exclusion for **19. Sonic and Supersonic Pressure Waves**	Clarification
Home emergency - D. Specific conditions	Updated **4. Disputes** to make it clearer what is available when handling a disagreement about a claim.	Clarification
Home emergency - D. Specific conditions	Added new conditions to make the cover clearer including **6. Call out and labour costs, 7. Law that applies, 8. Acts of Parliament** and **9. Contracts (Right of Third Parties) Act 1999**	Clarification

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