

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
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
How to Make a Claim	Updated the email address for claims notification to the general Aviva Private Clients claims concierge email address	Clarification
General Definitions	The definition of “ Buildings ” is updated to clarify it does not include horse riding tracks or gallops.	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

Section	Change	Effect on cover
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
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, liquefied 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
Buildings, contents, pedal cycles and collections - F. Exclusions, 39	Added new exclusion for ivory in line with recent legislation	Clarification
Liability	Exclusion 15 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
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

Section	Change	Effect on cover
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	A new definition “ Condition precedent ” has been added	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
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

Section	Change	Effect on cover
Personal Cyber Cover - A. Special definitions	<p>The definition of “Pollutants” has been revised and now reads as follows:</p> <p>Pollutants</p> <p>Any solid, liquid, gaseous, biological, radiological, or thermal irritant 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).</p>	Clarification
Personal Cyber Cover - A. Special definitions	<p>A new definition “State” has been added</p>	Clarification
Personal Cyber Cover - A. Special definitions	<p>A new definition “Technology system” has been added</p>	Clarification
Personal Cyber Cover - A. Special definitions	<p>A new definition “War” has been added</p>	Clarification
Personal cyber cover, Section 2 - Cyber crime, 1. Fraud	<p>“home systems” is replaced with “computer systems”</p>	Clarification
Personal cyber cover, Section 2 - Cyber crime, 1. Fraud	<p>Clarification that the cover does not include any financial loss related to business activities.</p>	Clarification
Personal Cyber Cover - C. Payment of a Loss	<p>In C. Payment of a Loss the wording has been revised and now reads as follows:</p> <p>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.</p> <p>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.</p>	Clarification
Personal Cyber Cover - C. Payment of a Loss	<p>In Paying out the sum insured the wording has been revised and now reads as follows:</p> <p>For any and all claims arising for the policy period we may at our sole discretion pay the full sum insured that applies.</p> <p>When we have paid the full sum insured, we will not pay any further amounts for any claims or for associated defence costs.</p>	Clarification

Section	Change	Effect on cover
Personal Cyber Cover - D. Conditions	<p>In Condition 1. Reporting a claim the wording has been revised and now reads as follows:</p> <p>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.</p>	Clarification
Personal Cyber Cover - D. Conditions	<p>A new Condition</p> <p>2. Claims Co-operation has been added</p>	Clarification
Personal Cyber Cover - E. Exclusions	<p>A new Exclusion</p> <p>2. Authority actions has been added</p>	Clarification
Personal Cyber Cover - E. Exclusions	<p>In Exclusion 3. Bodily injury the wording has been revised and now reads as follows:</p> <p>3. Bodily injury</p> <p>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.</p> <p>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.</p>	Clarification
Personal Cyber Cover - E. Exclusions	<p>In Exclusion 4. Business activities the wording has been revised and now reads as follows:</p> <p>Any cost, damages, liability, loss or defence costs arising from or in connection with any business activity.</p>	Clarification
Personal Cyber Cover - E. Exclusions	<p>In Exclusion 5. Circumstances before your policy started the wording has been revised and now reads as follows:</p> <p>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.</p>	Clarification
Personal Cyber Cover - E. Exclusions	<p>Exclusion 7. Intellectual property rights has been removed</p>	Clarification
Personal Cyber Cover - E. Exclusions	<p>In Exclusion 7. Excess the wording has been revised and now reads as follows:</p> <p>Any cost, damages, liability, loss or defence costs arising from or in connection with the amount specified as the 'Excess' in the schedule.</p>	Clarification

Section	Change	Effect on cover
Personal Cyber Cover - E. Exclusions	<p>In Exclusion 8. External network failure the wording has been revised and now reads as follows:</p> <p>Any cost, damages, liability, loss or defence costs arising from or in connection with failure or interruption of any:</p> <ul style="list-style-type: none"> • gas or water supply • electrical power supply network or telecommunication network <p>not owned and operated by you.</p> <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>	Clarification
Personal Cyber Cover - E. Exclusions	A new Exclusion 9. Intentional acts has been added	Clarification
Legal Expenses	Updated the registered address for ARAG Plc.	Clarification
Home Emergency	Updated the registered address for ARAG Plc.	Clarification
Personal Cyber Cover - E. Exclusions	<p>In Exclusion 10. Malicious defamation the wording has been revised and now reads as follows:</p> <p>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.</p>	Clarity
Personal Cyber Cover - E. Exclusions	A new Exclusion 11. Nuclear risks has been added.	Clarity
Personal Cyber Cover - E. Exclusions	<p>In Exclusion 13. Patent the wording has been revised and now reads as follows:</p> <p>Any cost, damages, liability, loss or defence costs arising from or in connection with infringement of any patent.</p>	Clarity

Section	Change	Effect on cover
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 <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
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'.	Clarity
Personal Cyber Cover - E. Exclusions	A new Exclusion 16. Sanction limitation has been added	Clarity
Personal Cyber Cover - E. Exclusions	A new Exclusion 17. Terrorism has been added.	Clarity
Personal Cyber Cover - E. Exclusions	A new Exclusion 18. War the wording has been added.	Clarity
Legal expenses	The insurer for this section has changed from SCOR UK Company Limited to ARAG Legal Expenses Insurance Company Limited	Clarity
Home emergency	The insurer for this section has changed from SCOR UK Company Limited to ARAG Legal Expenses Insurance Company Limited	Clarity

Risks situated within the UK and other countries excluding the EEA are underwritten by Aviva Insurance Limited. Registered in Scotland, No. 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.

BHHHG16908 01.2026