

# Aviva Private Clients

## Smart Home

## Insurance Policy



### 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 THE AVIVA PRIVATE CLIENTS SMART HOME INSURANCE POLICY

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

Section	Change	Effect on cover
Part V- 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
Part VII - Legal expenses	The insurer for this section has changed from SCOR UK Company Limited to ARAG Legal Expenses Insurance Company Limited	Clarification
Part VIII - Home emergency	The insurer for this section has changed from SCOR UK Company Limited to ARAG Legal Expenses Insurance Company Limited	Clarification