

# Refine 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 Refine Home Insurance Policy

Below is a table of **key** changes to your policy by section. **Please read your policy wording which contains all changes made to your policy.**

Section	Change	Effect on cover
<b>Information about us</b>	Updated registered address of Arag Plc and removed SCOR UK Company Limited	Clarification
<b>Complaints</b>	Updated the address for the Customer Relations Department at Arag	Clarification
<b>Definitions</b>	<b>Contents</b> - Updated the definition to include pedal cycles and electrically assisted pedal cycles that are not legally required to pay Vehicle Excise Duty for road use.	Clarification
<b>Definitions</b>	<b>We/us/our</b> - Under definition of we/us/our removed SCOR UK Company Limited	Clarification
<b>General Exclusions</b>	<b>Unoccupied Homes - Escape of Water</b> - Updated the temperature that you have to maintain your property at while unoccupied from 5 degrees to 15 degrees Celsius.	Clarification
<b>Your legal solutions</b>	The insurer for this section has changed from SCOR UK Company Limited to ARAG Legal Expenses Insurance Company Limited	Clarification
<b>Your home breakdown and emergency solutions</b>	The insurer for this section has changed from SCOR UK Company Limited to ARAG Legal Expenses Insurance Company Limited	Clarification
<b>Your Liability: Exclusions</b>	<b>Vehicles</b> - Added in any electrically assisted pedal cycle where there is a legal requirement to pay Vehicle Duty for road use.	Clarification

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