

# Aviva Private Clients

## Summary of Differences in Cover Ultra High Net Worth Home



The below is a summary of the important differences in cover between the existing AxaXL Ultra High Net Worth Home Policy and the new Aviva Private Clients Ultra High Net Worth Home Policy, and includes all reductions in cover.

All items shown in **green** are where coverage is better, **red** shows where coverage has lessened and **grey** where a wording is different but the coverage is the same.

For full details of the cover provided by either policy, please refer to your policy wording.

	Existing Axa XL Ultra HNW Home Product	New Aviva Private Clients UHNW Home Product
	General Exclusions	General Exclusions
<b>Computers / Cyber</b>	We do not cover any loss, damage, injury, liability, legal claim, costs or expenses caused by or arising from: <ul style="list-style-type: none"> <li>• a computer virus or computer error or malfunction; or</li> <li>• the transmission, by you, of a computer virus</li> </ul>	Cyber We do not cover any loss, damage, injury, liability, legal claim, costs or expenses caused by or arising from: <ul style="list-style-type: none"> <li>• the use of or inability to use any application, software or programme,</li> <li>• any computer virus; or</li> <li>• any computer related hoax relating to the above</li> </ul>
<b>Maintenance, renovations and repairs</b>	Point 2 of this exclusion reads: We do not cover: loss or damage to your contents or valuables caused by the process of professional cleaning, repairing, refinishing, dyeing, altering, restoring, reframing, retouching or renovating, unless your schedule shows you are covered for couture clothing or designer clothing under Your valuables	Point 2 of this exclusion has been removed
<b>War</b>	War - We do not cover any loss, damage, injury, liability, legal claim, costs or expenses caused by or arising from war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.	War - Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event: war, invasion, act of a foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, military rising, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.



	<b>Existing Axa XL Ultra HNW Home Product</b>	<b>New Aviva Private Clients UHNW Home Product</b>
	<b>Your contents</b>	<b>Your contents</b>
<b>Contents you own which are kept at a residence or storage location not listed on your schedule</b>	Not mentioned	Up to 15% of the highest amount insured of Your contents at a residence listed on your schedule
<b>Higher contents cover following loss</b>	Covered up to 100% more than the amount insured with a valuation less than 3 years old	Covered up to 100% more than the amount insured with a valuation less than 3 years old or where our surveyors have assessed the Contents within the last 3 years
	<b>Your valuables</b>	<b>Your valuables</b>
<b>Works of fine art – unfinished items</b>	Covered up to £100,000	Covered up to £250,000
<b>Defective Title</b>	Covered up to £500,000 for art purchased during the period of insurance	Covered up to £500,000 for art purchased after your policy first inception
<b>Loaning your valuables (Changes we need to know about)</b>	Covered up to £5m for fine art or collectibles / £500k for all other valuables	Covered up to £10m for fine art or collectibles / £750k for all other valuables
	<b>Your liability</b>	<b>Your liability</b>
<b>Domestic Employees Liability</b>	The accident must arise from the domestic duties the domestic employee is employed by you to undertake, at a residence listed in your schedule which is in the United Kingdom, Monaco, Switzerland or a member state of the European Union or while on a temporary trip abroad.	The injury, sickness, disease or death must arise from the domestic duties the domestic employee is employed by you to undertake, at a residence listed in your schedule where we are covering your buildings and/or your contents or while on a temporary trip abroad
	<b>Your property emergencies</b>	<b>Your property emergencies</b>
<b>Alternative accommodation due to forced evacuation</b>	We will continue to pay your living expenses until you are allowed to return to your residence up to a maximum of one year, provided that you continue to renew this policy with us.	We will continue to pay your living expenses until you are allowed to return to your residence up to a maximum of 3 years from the date of evacuation.
<b>Emergency travel costs</b>	Not covered	We will pay up to £20,000 in total for all claims in the period of insurance





	<b>Existing Axa XL Ultra HNW Home Product</b>	<b>New Aviva Private Clients UHNW Home Product</b>
	<b>Your travel</b>	<b>Your travel</b>
<b>COVID-19 / SARS-CoV-2</b>	<p>Cancellation and curtailment cover excluded for journeys booked after 12<sup>th</sup> March 2020.</p> <p>It is a condition of this Cancellation and Curtailment Cover that, at the time of booking your journey, such circumstances were not reasonably foreseeable</p>	<p>COVID-19 / SARS-CoV-2 is not excluded</p> <p>Exclusion added: Cancellation and Curtailment: Circumstances known to you before you purchased your policy or at the time of booking any journey which could reasonably have been expected to lead to the cancellation or curtailment of the journey</p>
<b>Wording differences</b>		
<b>Recovered property</b>	Included with no time limit and no interest calculation	Included with no time limit and no interest calculation. Additional sentence added: "You must notify us if you have recovered any of your property that was stolen or lost after we have paid a claim"
	<b>Definitions</b>	<b>Definitions</b>
<b>Definition of Home</b>	Home means the main dwelling and attached buildings at the residence listed in the schedule and owned by you.	Home means the main dwelling, other livable dwellings and attached buildings at the residence listed in the schedule and owned by you.
<b>Definition of Incidental motor vehicles</b>	<p>Incidental motor vehicles means motor vehicles, whilst not being driven on public roads but which are:</p> <ul style="list-style-type: none"> <li>• used at your residence for the purposes of domestic duties; or</li> <li>• designed to assist the disabled; or</li> <li>• designed for recreational use off public roads (including quad bikes and golf buggies), provided that they are not required by law to be licensed, registered or covered by motor liability insurance.</li> </ul>	<p>Incidental motor vehicles means motor vehicles, which are located at a residence in the United Kingdom, whilst not being driven on public roads but which are:</p> <ul style="list-style-type: none"> <li>• used at your residence for the purposes of domestic duties; or</li> <li>• designed to assist the disabled; or</li> <li>• designed for recreational use off public roads (including quad bikes and golf buggies), provided that they are not required by law to be licensed, registered or covered by motor liability insurance</li> </ul>

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<b>Definition of Terrorism</b>	Defined as an act, including for example the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear	Defined as: any act or acts including, but not limited to: a) the use or threat of force and/or violence; and/or b) harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, harm or damage by nuclear and/or chemical and/or biological and/or radiological means caused or occasioned by any person(s) or group(s) of persons, in whole or in part, for political, religious, ideological or similar purposes including, but not limited to, the intention to influence any government and/or to put the public or any section of the public in fear, or is claimed to be caused or occasioned in whole or in part for such purposes
<b>Definition of Journey</b>	<ul style="list-style-type: none"> <li>• A trip outside the country in which your main residence is located; or</li> <li>• A trip within the country in which your main residence is located that includes a flight or boat ride that you have booked before commencing the journey or a minimum of 2 nights away from your main residence (in the country in which your main residence is located) in a hotel or other accommodation for which you have paid.</li> </ul>	<ul style="list-style-type: none"> <li>• A trip outside the United Kingdom that starts and ends in the United Kingdom; or</li> <li>• A trip within the United Kingdom (that starts and end in the United Kingdom) that includes a flight or boat ride that you have booked before commencing the journey or a minimum of 2 nights away from your United Kingdom address in a hotel or other accommodation for which you have paid.</li> </ul>