

Art & Private Client renewal pack



Changes to your policy

What you need to know:

- ▶ **We have made changes** to your Art & Private Client policy. Details of the changes can be found in the table below.
- ▶ **Continuing to insure with us means you accept these changes.**

What you need to do:

- ▶ **Please read and check the Summary of changes** to make sure the cover still meets your needs.
- ▶ **If you have any questions**, please contact your broker.
- ▶ **Keep this document somewhere safe** for your reference.

Summary of changes

This table below shows the changes we have made to your policy.

Cover	Your old policy	Your new policy
Helplines		
<ul style="list-style-type: none">• Veterinary assistance• Childcare help• Home help	These helplines were included in your policy document.	These helplines have been removed as they were not being used.
General definitions		
Motorcycles	Motorcycles under 51cc were covered, when used in the grounds of your home but not whilst being used on roads.	We cover motorcycles under 51cc, or with a power output of under 800w if electric, when used in the grounds of your home but not whilst being used on roads.
General exclusions		
8 Cyber loss	We excluded cyber incidents. However, we provided cover for certain property damage following a cyber incident.	We only provide cover for property damage caused by fire and explosion following a cyber incident.
10 Countries exclusion	There were no countries specifically excluded.	We have added an exclusion to your policy which removes all cover within the countries of Belarus, Russia or Ukraine in respect of property insurances.

Cover	Your old policy	Your new policy
Section 1 - Buildings		
Matching pairs and sets	This cover only applied to kitchens and bathroom suites.	This cover now applies more generally, not just to kitchens or bathrooms.
Temporary accommodation and loss of rent	We provided cover for any emergency evacuation from your home, directed by the local authority.	Cover will only apply if you cannot live in your home due to certain incidents such as a road traffic collision, gas leak or a criminal act.
Fences and electric gates	There was no cover for damage to fences or gates, other than electric gates, as a result of a storm.	We provide cover for fences and gates if they are damaged by a falling tree, lamppost or telegraph pole as a result of a storm.
Section 2 - Contents		
Temporary accommodation and loss of rent	We provided cover for any emergency evacuation from your home, directed by the local authority.	Cover will only apply if you cannot live in your home due to certain incidents such as a road traffic collision, gas leak or a criminal act.
	There was no cover for costs of essential contents.	We provide cover for costs of essential contents up to a limit of £10,000.
New extension for student emergency accommodation		We have added a new extension for student emergency accommodation. If members of your family who are students are unable to live in their accommodation following damage and the university or college does not provide alternative accommodation, we will pay a maximum of £5,000 for up to 3 months.
Fridge and freezer contents extension	Cover was provided for fridge and freezer contents following the accidental failure of the unit.	<p>Cover is also provided for fridge and freezer contents following a failure of the power supply and contamination from refrigerant or refrigerant fumes.</p> <p>Damage caused by your failure to pay for the electricity or gas supply is excluded.</p>
Business data	There was no requirement for you to back up your data.	We require you to back up your data at least every 7 days and keep a copy away from your home or in cloud storage.

Cover	Your old policy	Your new policy
Section 5 - Liabilities		
New exclusion for liability in respect of domestic staff.		We exclude any judgement made outside of the courts of the United Kingdom or any member state of the European Union.
Section 6 - Legal expenses		
Legal expenses specialist provider	Cover was arranged through DAS Legal Expenses Insurance Company Limited.	Cover is now arranged through ARAG Legal Expenses Insurance Company Ltd.
Property protection	We excluded claims relating to mining subsidence.	This exclusion has been removed.
	We excluded claims relating to enforcement of covenants.	This exclusion has been removed.
Tax protection		There is a condition that requires you to take reasonable care with tax returns.
What is not covered New exclusion 9		We exclude any claim relating to terrorism.
Conditions	Cover was subject to a 'reasonable prospects of success' clause, which applied for the duration of the claim.	We have made it clear what happens if reasonable prospects no longer exist during the course of a claim.
Section 9 - Home emergency		
Home emergency specialist provider	Cover was arranged through DAS Legal Expenses Insurance Company Limited.	Cover is now arranged through ARAG Legal Expenses Insurance Company Ltd.
Hotel accommodation	We provided cover up to a limit of £250, including VAT.	We provide cover up to a limit of £400, including VAT.
		You are required to send us all relevant invoices before you will be reimbursed for these costs.

Cover	Your old policy	Your new policy
Main heating system	We provided cover for your main heating system, but excluded solar heating.	With more alternative heating systems emerging, we have clarified that your main heating system must be gas, oil or electric fired, and that there is no cover for any form of alternative heating system, such as solar heating, biomass, or heat pump (ground source heat pump or air source heat pump). Please check if you are covered under a warranty by the installer of your installation, as you may have cover there.
What is not covered Exclusion 4	We excluded costs where our contractor had attended your home, but nobody was in.	We exclude costs where nobody aged 18 or over was in.
What is not covered Exclusion 21		There is a new exclusion to clarify that this section is not intended to cover the failure of connected home devices e.g., if you cannot turn your heating or lighting on due to a network outage.
Conditions		There is a new condition to confirm we will not pay for losses that are not directly covered by this section of the policy e.g., for time you take off work.
Section 10 - Travel		
Exclusions	We excluded any claim caused by mental illness, anxiety or depression.	This exclusion only applies if the mental illness, anxiety or depression has been previously diagnosed.

If you would like this in large print, braille, audio or e-text please call us on **0345 777 3322**.
You can also tell us if you would like to always receive literature in another format.