

# Art and Private Client

## How has your policy changed?

### Applicable to all policies renewing after 1st October 2020

We have updated your Art and Private Client policy to the most up to date version. This document summarises the key differences. Please see below the changes we have made to your cover.

If you have any questions please contact us.

Cover	Your old policy	Your new policy
Cancellation	The cancellation condition was correct at time of policy issue.	We've updated our cancellation condition to reflect our most up-to-date wording.
Infectious and communicable diseases exclusion	No exclusion in your policy.	<p>We have added a new General exclusion to your policy relating to infectious and communicable diseases.</p> <p>The exclusion has been added to your policy schedule and only applies to certain sections of your policy.</p> <p>Please contact us if you require further information.</p>
Definitions	Please see your old wording for details.	<p>The definition of "Home" has been updated to refer to "the dwelling" shown on the schedule.</p> <p>We have amended the motor vehicle definition to clarify that we do not intend to cover any vehicle that is required to be insured under the Road Traffic Act.</p> <p>Electrical pedal cycles have also been added to the cover but only in England, Scotland and Wales.</p> <p>A definition for key component parts has also been added. This defines the parts of a fitted bathroom, sanitary installation or kitchen that we will consider to be part of a pair or set in respect of a claim.</p>
Geographical limits	Includes Republic of Ireland.	The geographical limits no longer apply to the Republic of Ireland.

Cover	Your old policy	Your new policy
Motorcycles	Not included as part of any cover.	<p>Your policy now includes motorcycles under 51cc which are used at your home for domestic or other activities, within the inner limit of £10,000 for quad bikes, golf buggies or carts.</p> <p>Exclusions apply such as where used by any person under the age of 17 (See Contents and Liabilities sections) or used in a race, trial or competition (See the Liabilities section).</p>
Pairs and sets	No mention of pairs and sets.	<p>We have amended "what we will pay" under Sections 1&amp;2 of your policy to state how we will settle claims where part of a pair or set is damaged. If a damaged part of a pair or set cannot be repaired, we will pay for a replacement of similar quality or specification.</p> <p>Under buildings, pairs and sets are defined as bathroom and kitchen fittings and appliances.</p> <p>Under Section 3, the amendment confirms that pairs and sets are treated in the same way as individual items.</p>
Security upgrade	An extension to pay for upgrades to security at the home. Cover included car - jacking and criminal assault anywhere in the geographical limits.	<p>We have amended your Security upgrade under "Other covers" so that the cover is limited to incidents that occur at the home.</p> <p>We will no longer provide cover following a car-jacking.</p>
<b>Legal expenses</b>		
Secondary home	Please see your previous policy for the definition.	Under the legal expenses cover, we only provide cover for secondary homes in the United Kingdom, Isle of Man or the Channel Islands and not in the Republic of Ireland as was stated in your previous policy.
<b>Home emergency</b>		
Geographical limits	Included Republic of Ireland.	This cover is only available for properties in the United Kingdom, Isle of Man or the Channel Islands.

Cover	Your old policy	Your new policy
<b>Travel</b>		
Change of excess	Please see your previous policy for the excesses that apply.	In respect of Medical and other expenses cover and Cancellation or curtailment cover, we will not cover the first £500 of any one claim.
Pandemic or epidemic of disease exclusion	No exclusion.	A new exclusion has been added to the travel section.  This excludes any new or ongoing pandemic or epidemic of disease claims other than claims for medical expenses if you are already on a journey and prior to starting the journey the Foreign and Commonwealth Office had not advised against all or all but essential travel to your destination and you are attempting to return home.

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