

Home insurance

How has your household policy changed?

Applicable to all policies renewing after 1st February 2019

We have updated your household policy to make it clearer and easier to understand. This includes changing the design so that the policy layout is easier to navigate. It is important to us that you are fully aware of what cover you have and the policy conditions that apply so we have rewritten the policy wording in a way that sets out what we do and do not cover in plain English. We have also taken the opportunity to review the cover provided and clarify how we would pay certain claims. The changes we have made to the policy cover are outlined below. Please read the new policy wording together with your schedule and ensure that it still meets your needs.

If you have any questions please contact us.

Cover	Your old policy	Your new policy
Boats and Touring caravans	Cover was available by a separate section in your policy.	We have removed the separate section from the policy. However cover is still available and where it applies is shown as an endorsement on your schedule.
Damage by vermin	Excluded damage by all animals unless caused by a single, identifiable event including collision.	All damage caused by vermin is excluded. We will still provide cover for damage caused by animals colliding with your buildings or contents.
Damage to services	Cost of blockages was included under both the Buildings and Home emergency sections.	We have clarified the circumstances in which blockages will be paid for by the Buildings or Home emergency sections.
Money	Cover was available as a separate section. Personal and charity money was covered up to £500.	We have moved the money cover into the Contents section of the policy. The limit for money has been increased to £1,000.
Portable items	A separate section was available for items that you take away from the home.	We have removed the separate section for this, however cover is still provided under the Contents section. Your schedule will show if you have this cover and the sum insured.
Definition of 'You'	We defined 'You' as "the person(s) named as insured in the schedule and their family who normally live with them."	We have added foster children to this definition to clarify that we include them as part of your family.
Electronic equipment	Accidental damage cover was included under the Contents section, automatically, for televisions, radios, audio and video equipment and personal computers.	This extension is still provided under the Contents section, however we have made it clear that this is not intended for portable equipment such as laptops and tablets. These can be covered under the optional Portable items cover.

Cover	Your old policy	Your new policy
No claims discount	<p>We did not explain how 'no claims discounts' were applied within your policy document.</p> <p>However, we will have given you the benefit of any discounts you are entitled to.</p>	<p>For transparency we have explained how 'no claims discounts' work in your policy.</p> <p>If you have earned a discount and you make a claim, this discount will be reduced or removed.</p>
Accidental damage (optional cover) – Electronic/cyber risks exclusion	<p>There was no mention of cyber risks or how we would deal with them.</p>	<p>We have amended this cover to make it clear that no cover is provided for damage caused electronically or digitally, including cyber attacks.</p>
Drones	<p>Drones were not mentioned, although there were exclusions for any craft designed to fly through the air.</p>	<p>We have confirmed we do not give liability cover for drones.</p> <p>Drones are also specifically excluded under the Contents section.</p>
Bicycles	<p>Within the Portable possessions section, the limit for each bicycle was £750, unless specifically itemised.</p> <p>We did not mention the limit that applied when the bicycle was at your home.</p>	<p>The limit for each bicycle is £750 (unless specifically itemised) and this applies wherever it is.</p>
Racing	<p>Bicycles were not covered for damage when racing.</p>	<p>Bicycles are not covered for damage when racing.</p> <p>We have also excluded liability cover for bicycles and boats when being raced.</p>
Tenants' improvements	<p>There was no specific cover for tenants' improvements.</p>	<p>We have included tenants' improvements under the Contents section.</p> <p>This covers permanent fixtures that you make to a property you rent, such as flooring or a kitchen that would not be your landlord's responsibility.</p>
Matching pairs, sets or suites	<p>We did not provide any cover for undamaged items as part of a claim.</p>	<p>For a claim involving damaged items that match other undamaged items we will provide a 50% contribution towards the costs of replacing matching portions.</p>
Liability cover	<p>We covered third party liability within different sections of your policy.</p> <p>Some parts were given within the Buildings section, some parts within the Contents section.</p>	<p>All third party liability cover is contained within one new section of your policy.</p> <p>The cover you have will still correspond with the Buildings and Contents cover you have selected.</p>
Home emergency	<p>The limit was £750 per claim.</p>	<p>The limit is now £1,000 per claim.</p>

