

Keeping you up to date

Important Notice to policyholders

Your home insurance policy is due for renewal on the date shown on the attached renewal notice and schedule. We have made some changes to the policy which will come into effect when you renew and we have listed the key ones below. Please read this notice, keep it in a safe place for future reference and do check that the cover still meets your needs.

Excess

The Escape of Water excess for Buildings and Contents has been increased to £500.

Definitions

The definition of 'Vehicles and craft' now includes drones and unmanned aerial vehicles (UAVs). This means that there is no cover for loss, damage or liability for these items under the policy.

Matching items (pairs, sets and suites)

We have clarified how we deal with claims for matching items and that we do not cover the cost of repairing or replacing undamaged items because they form part of a matching pair, set or suite. This is shown in the 'Settling Claims' sections.

Buildings

Cover 7 – Subsidence, ground heave or landslip

Loss or damage caused by or resulting from structural alteration, repair, renovation or other building works is excluded.

Cover 8 – Escape of Water

Loss or damage caused by the failure or lack of grout or appropriate sealant is excluded.

Cover 14 – Accidental Damage

Loss or damage caused by or resulting from structural alteration, repair, renovation or other building works is excluded.

Cover 17 – Replacing Locks

We have clarified that loss and theft of keys is covered.

Cover 19 – Emergency Access

Damage to the garden within the boundaries of your home is now covered.

Contents

We have clarified that the 'Vehicles and Craft' exclusion under the Contents section excludes keys, key fobs, parts and accessories.

We have increased the cover for personal property belonging to your visitors or domestic employees from £250 to £1,000. This does not include money or valuables.

Cover 8 – Escape of Water

Loss or damage caused by the failure or lack of grout or appropriate sealant is excluded.

Cover 14 – Accidental Damage

Loss or damage caused by or resulting from structural alteration, repair, renovation or other building works is excluded.

Cover 17 – Temporary Removal

We have clarified that this cover also includes student accommodation when a member of your family is in full time education at college or university.

Cover 19 – Gifts

Births and adoptions are now included within this cover.

Cover 23 – Replacing locks

We have clarified that loss and theft of keys is covered.

Personal Possessions

We have clarified that the 'Vehicles and Craft' exclusion under the Personal Possessions section excludes keys, key fobs, parts and accessories.

Conditions which apply to the whole of your policy

Condition 8 – Your duty to check information and tell us of any changes

This condition has been reworded to explain that you need only inform us of structural alterations, repairs, renovations or other building works if the total cost including materials exceeds £25,000.

Condition 9 – Building Works

We have added this new policy condition explaining that if you intend to undertake any structural alteration, repair, renovation or other building work at your home and the total cost is more than £25,000 you must tell us at least 21 days before the work commences so that we can assess any increase in the likelihood of your home being damaged.

We may then alter the terms of your policy or we may be unable to continue insuring your home. Examples of situations where we may be unable to continue cover include, but are not limited to:

- where you have entered into a contract which removes or limits your legal rights against the contractor or building firm;
- where your chosen contractor does not hold adequate Public Liability cover for the duration of the works;
- where the property is to be unoccupied for more than 60 days.

Exclusions which apply to the whole of your policy

4. This exclusion has been changed to explain that we will not cover loss or damage resulting from any structural alteration, repair, renovation or building work that exceeds £25,000, unless we have been provided with full details at least 21 days before the works commence and have agreed continued cover.

Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No.13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK Branch registered in England and Wales Registration No.BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. Our FCA Firm Reference Number is 203093.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

© Copyright – Zurich Insurance plc 2017. All rights reserved. Reproduction, adaptation, or translation without prior written permission is prohibited except as allowed under copyright laws.