

Amendment to Cover Notice

We have made some changes to your cover which will come into effect when you renew your policy and we have listed the key ones below. Please read this notice together with your Policy document, which details all the covers, conditions and exclusions, and keep them in a safe place for future reference. You should check the cover still meets your needs.

The specific sections of cover you have insured will be confirmed in your Statement of insurance.

The changes include:

Definitions

We have amended or introduced the following definitions to make your cover clearer

- Building works
- Carjacking
- Contract works
- Covered aircraft
- Unattached land
- Policy schedule and Statement of fact have been combined and is now called Statement of insurance

We have removed the following definition as we no longer insure watercraft

- Craft

General

- The Important notes section has been removed and replaced by a separate document
- We have added a new General policy condition:
 - Contract works
- We have added the following new General policy exclusions:
 - Insurable interest
 - Riot and civil commotion
 - Sonic bangs

Excess

- The Large loss excess waiver has changed so that we will now waive your excess if your covered loss exceeds £10,000 instead of £25,000

Buildings

- Essential alterations cover limit has increased from £30,000 to £100,000
- Under New acquisitions, we have clarified that cover applies to unfixed building materials, fixtures and fittings which you own whilst kept within the grounds of your home and removed the 60 day limit
- Cover has been included for you to purchase additional electrical power from a utility company following a covered loss to your power generating system
- Cover has been included for loss of income which would have been paid to you by a utility company following a covered loss to your power generating system
- The limit for green building costs has increased from £2,500 to £5,000
- We have extended cover to include contract works up to 20% of your sum insured or £1,000,000, whichever is less
- The restrictions applying to oil, gas or metered water also apply when your home is undergoing contract works and unoccupied for more than 30 days

Buildings exclusions

- Contract works which alter the square footage of your home or outbuildings
- Contract works which involve subterranean alterations to your home
- Any claim other than for fire, lightning, explosion, earthquake or impact by aircraft when your home is undergoing contract works and unoccupied for more than 30 days

Contents

- Marquees cover limit has increased from £20,000 to £50,000
- Special limits have increased to £10,000
- New acquisitions notification period has increased from 60 to 90 days
- The restrictions applying to oil, gas or metered water also apply when your home is undergoing contract works and unoccupied for more than 30 days
- We have clarified when we will apply an excess under Freezer contents

Contents exclusions

- Theft whilst your home is undergoing contract works, unless violent force has been used to enter or exit your home
- Any claim other than for fire, lightning, explosion, earthquake or aircraft when your home is undergoing contract works and unoccupied for more than 30 days
- We have clarified the cover for aircraft and covered aircraft

Valuables, fine art and antiques

- Jewellery limit per item has been increased from £15,000 to £25,000
- Fine art & antiques limit per item has been increased from £25,000 to £50,000
- New acquisitions notification period has increased from 60 to 90 days
- The sums insured for your specified valuables, fine art and antiques will now be index-linked each year
- We have introduced additional cover for unfinished commissions

Valuables, fine art and antiques exclusions

- Theft whilst your home is undergoing contract works, unless violent force has been used to enter or exit your home
- Any claim other than for fire, lightning, explosion, earthquake or impact by aircraft when your home is undergoing contract works and unoccupied for more than 30 days

Liability

- Cover provided for your unattached land
- The limit for liability as a tenant has increased from £2,000,000 to £10,000,000

Lifestyle protection

- We have moved Identity fraud to the Legal protection section of your policy, entitled it Identity theft protection and clarified the cover we provide

Cyber assistance

- We have introduced Cyber assistance to your policy. It includes up to £100,000 of cover for damage to your home systems as a result of a Cyber event

This cover has its own definitions, conditions and exclusions and is underwritten and administered by DAS Legal Expenses Insurance Company Limited

Home emergency

- We have extended your policy to include £1,500 Home Emergency cover

This provides 24 hour access to approved repairers who will respond to emergencies such as a burst pipe or a broken window in order to prevent or reduce any further loss or damage, or restore services to the home.

This cover has its own definitions, conditions and exclusions and is underwritten and administered by DAS Legal Expenses Insurance Company Limited.

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.

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