



The Amethyst 2013 policy wording has been updated for 2014. The changes apply to all new business and renewals with an effective date of 1st January 2014 and onwards.

Your Policy Documentation – Page 2

The following have been moved from the 'General Conditions' section to the new 'You Policy Documentation' Section for ease of reference:

- Language (applying to the policy)
- Correct Information and Changes in Circumstances

Cooling Off & Cancellation – Page 3

The following have been moved from the 'General Conditions' section to the new 'Cooling Off & Cancellation' Section for ease of reference:

- Cancellation

The wording has also been rewritten in line with recent FCA guidance to insurers.

Customer Services & Complaints Procedure – Page 4

Details where complaints procedure is and introduces the Financial Ombudsman Service.

Authorisation, Regulation & Compensation – Page 4

New section detailing together the role of the Financial Conduct Authority (FCA), the Prudential Regulation Authority (PRA) and the Financial Services Compensation Scheme (FSCS)

Laws Applying – Page 5

New section bringing together, Choice of Law, Contracts (Right of Third Parties) Act 1999 and the Data Protection Act.

New definitions

There are NO new definitions to Amethyst for 2014.

Amended definitions – Pages 6,7 & 8

The following definitions have been amended, please ensure that you read, understand and consider against your own personal circumstances.

Contents is amended as follows:

Contents do not include:

- **Students and boarders possessions**

A separate Special Extension exists for this cover

Home is amended to remove the stipulation that it must be used for domestic purposes on the basis that any business use must be declared and agreed by **us**.

The definition of **unoccupied** is now:

- Without sufficient furniture for day to day living purposes, or
- Have not been lived in by **you** (or a person **you** have authorised) for more than 30 days

General conditions – Pages 9 & 10

3. Buildings Works

You must tell **your broker or insurance intermediary** about any building works more than £25,000 at least 14 days before the works start, previously this was 30 days.

7. Other Insurance

Re-written to ensure clarity, there is no change to the conditions intention.

8. Sums Insured

Re-written to ensure clarity, there is no change to the conditions intention.

Survey Condition

This has been removed from the 2014 wording, if we require a survey we will discuss these requirements with your broker of insurance intermediary at quotation, mid terms adjustment or renewal stage.

General exclusions – Page 11

Contracts (Rights of Thirds Parties) Act 1999 has been moved to the new Laws Applying section on page 5.

The following NEW exclusion now applies:

8. **We** shall not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanctions prohibition or restriction imposed by law or regulation

Claims conditions – Page 12

There are NO changes to the claims conditions.

Section 1 – Buildings

The following NEW additional covers have been ADDED:

15. Squatters The cost of alternative accommodation for you, you family, and your domestic pets while your home is occupied by squatters.	a) More than £10,000 any one claim
16. Emergency Entries Damage to the buildings cause when the fire service the police or the ambulance service have to make a forced entry because of an emergency to you .	a) More than £5,000 any one claim

Section 1 – Buildings Exclusions

COVER INCREASE

Exclusion 6 is amended to allow 25% of the cost of replacing or repairing any undamaged parts of the **buildings** which form part of a pair, set, suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part.

Section 2 – Contents

Special Extension 12 – Reinstating Data has been re-written to ensure clarity, there is NO CHANGE to the cover.

Special Extension 14 – Students & Boarders Possessions has been re-written to ensure clarity and cover has been amended as follows:

- Cover has been INCREASED from PERILS to ALL RISKS cover.
- The Limit has been INCREASES from £2,500 to £5,000
- Single item limits have been removed (previously £1,000 and £250 for pedal cycles).

Section 2 – Contents Exclusions

COVER CLARIFICATION

Exclusion 2 Bullet 9 - Theft from unattended vehicles has been updated to ensure clarity as follows:

What is not covered:

2. Loss or damage caused by:

theft of any item from an unattended vehicle unless hidden from view within a concealed boot, concealed luggage compartment, a closed glove compartment or under a manufacturers internal fitted cover/parcel shelf that is locked and forcible and violent entry is used to break into the vehicle.

NEW EXCLUSION:

10. Loss or damage to **contents** whilst in the care, custody or control of dealers or galleries for the purpose of exhibition or sale on behalf of **you**.

COVER INCREASE:

Exclusion 8 is amended to allow 25% of the cost of replacing or repairing any undamaged parts of the **contents** which form part of a pair, set, suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part.

Section 3 – Your Legal Liability to The Public

PLAIN ENGLISH

The following words have been replaced as follows:

- INDEMNIFIED replaced with PAID
- INDEMNITY replaced with PAYMENT

EXCLUSION CLARIFICATION

The following exclusion has been rewritten as follows:

- arising out of the ownership, occupation, possession or use of land or building not situated ~~within the home~~ at the address shown in **your schedule of insurance**.

COVER INCREASE

Liability for motorised wheelchairs now included, previously only mobility scooters.

EXCLUSION CORRECTION

Dangerous Dogs ACT has been CORRECTED there is NO CHANGE to the exclusion.

Section 4 – Your Legal Liability to your Domestic Employees

Dangerous Dogs exclusion has been CORRECTED there is NO CHANGE to the exclusion.

Section 5 – Home Emergency

There are no changes to this section other than corrections to bolding of text to defined words.

Section 6 – Legal Expenses & Identity Theft

Removal of Law Applying, Data Protection Act and Contract (Right of Third Parties) Act 1999 as now shown on page 5 – Laws Applying.

The following NEW cover has been ADDED:

<p>10. Social Media Defamation Following defamatory comments made about you through a social media website, Advisers' Costs to write one letter to the provider of the Social Media website requesting that the comments are removed. Where the authors' identity of the defamatory comments is known, You are also covered for Advisers' Costs to write one letter to the author requesting that the comments are removed from the social media website.</p>	<p>a) Claims where you are not aged 18 years or over.</p>
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PLAIN ENGLISH

A number of other amendment to ensure clarity have been made but DO NOT affect cover.

AUTHORISATION

Authorisation for this extension has been removed from the wording and now appears on the **schedule**.