



The Flex 2012 policy wording has been updated for 2013. The changes apply to all new business and renewals with an effective date of 1st January 2013 and onwards.

What's Changed?

Your policy

Financial Services Compensation Scheme contact details ADDED.

New definitions

Accidental Damage

Damage caused suddenly and as a result of an external, visible and violent cause.

Act of Terrorism

An act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) or persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear

Heave

Upward movement of the ground beneath the **buildings** as a result of the soil expanding.

Landslip

Downward movement of sloping ground

Settlement

Downward movement as a result of the soil being compressed by the weight of the **buildings** within ten years of construction.

Subsidence

Downward movement of the ground beneath the **buildings** other than by **settlement**.

Amended definitions

Money has been UPDATED to include travel and seasonal travel tickets:

Money

- current legal tender, cheques, postal and money orders
- postage stamps not forming part of a stamp collection
- savings stamps and savings certificates, travellers' cheques
- premium bonds, luncheon vouchers and gift tokens
- electronic cash pre payment cards
- travel and seasonal travel tickets

Personal Possessions is updated to INCLUDE BluRay players.

Personal possessions

Clothing, baggage, sports equipment MP3 players, mobile phones, hand held gamers, cameras, portable DVD and BluRay players, laptops and other personal property that is designed to be worn or normally carried about the person and all of which belong to **you**.

Personal possessions does NOT include:

- **money** and **credit cards**
- pedal cycles
- **valuables**

Unoccupied has been amended to read as follows:

Unoccupied

When the **home** is:

- insufficiently furnished for day to day living purposes, or
- has been without an **occupant** for 30 consecutive days.

Your broker has changed to **Your broker or insurance intermediary** and is restated as follows:

Your broker or insurance intermediary

The person or persons who placed this insurance on your behalf.

General conditions

Use of the word 'reasonable' discontinued.

Correct Information and Changes in Circumstances – ADDED updating and replacing 'Notifying us of a change'.

Building Works – AMENDED

Index Linking – AMENDED

Material Facts - DELETED

Fraud Prevention – ADDED updating and replacing 'Non Disclosure, Misrepresentation and Fraud'

General exclusions

Previous EXCLUSION 12 – Faulty Materials, Defective Design or Workmanship DELETED and introduced into WHAT IS NOT COVERED of the Accidental Damage extensions under "Section 1 – Buildings – Accidental Damage" and "Section 2 – Contents – Accidental Damage".

No other material changes other than layout.

Claims conditions

Minor amendments to conditions and procedures to follow in the event of a claim or possible claim.

Use of the word 'reasonable' discontinued.

Section 1 – Buildings

1. Peril 9 Subsidence, Heave and Landslip

The Peril and 'What is covered' and 'What is not covered' has been restated following the defining of the words: **Subsidence, heave, landslip** and **settlement**.

2. Buildings Additional Cover

A - **Accidental Damage** to Fixtures and Fittings and

B – **Accidental Damage** to Services

Accidental Damage now defined, previously no definition – Please see new definitions.

3. Accidental Damage Extension

Accidental Damage now defined, previously no definition – Please see new definitions.

The following exclusion has been ADDED: **We** will not pay for damage arising from faulty design, specification, workmanship or materials.

Section 2 – Contents

1. Peril 9 – Subsidence, Heave and Landslip

The Peril and ‘What is covered’ and ‘What is not covered’ has been restated following the defining of the words: **Subsidence, heave, landslip** and **settlement**.

3. Contents Additional Cover

A - **Accidental Damage** to Electronic Equipment

B – **Accidental Damage** of Fixtures & Fittings

G – **Accidental Damage** to Underground Services

Accidental Damage now defined, previously no definition – Please see new definitions.

A - **Accidental Damage** to Electronic Equipment now includes “tablets”

4. Accidental Damage Extension

Accidental Damage now defined, previously no definition – Please see new definitions.

The following exclusion has been ADDED: **We** will not pay for damage arising from faulty design, specification, workmanship or materials.

Section 3 – Accidents to Domestic Staff

There are no changes to this section

Section 4 – Legal Liability to The Public

There are no changes to this section

Section 5 – Valuables & Personal Possessions

There are no changes to this section

Section 6 – Domestic Freezer Cover

There are no changes to this section

Section 7 – Pedal Cycle Cover

1. Accidental Damage Extension

Accidental Damage now defined, previously no definition – Please see new definitions.

2. ‘What is not covered’ is UPDATED as follows:

e) any amount over £500 for anyone cycle unless stated otherwise in the schedule or the specification(s) attached to the **schedule**

3. Cover has been amended to occur anywhere in the United Kingdom AND up to 60 days worldwide

Section 8 – Money & Credit Card Cover

There are no changes to this section