

What's Changed eLet Home Insurance Policy 2020

For UK home insurance policy wording reference: ELET/0420/PW

The following document demonstrates all significant differences to the conditions of the policy, and the cover between the 2019 policy wording, with a wording reference of ELET/0119/PW, and the 2020 policy wording, with a wording reference of ELET/0420/PW.

IMPORTANT: The changes may or may not affect you, but please ensure that you read, understand and consider against your own personal circumstances and if you are not clear about anything and how it will affect you speak to your broker or insurance intermediary immediately.

- 1) 'Cooling-Off Period' section has been updated (page 2)
- 2) The following definition on Page 7 has been added:
 - Electrically Assisted Pedal Cycles (EAPC)
- 3) The following definitions on Pages 8 & 10 have been amended:
 - Landlords Contents
 - Unoccupied
- 4) The following General Conditions on Pages 11-13 have been amended/replaced:
 - Safeguarding your Property
 - Building Works
 - Sums Insured
 - No Claims Discount
 - Inspection of the Premises whilst the Home is Tenanted
 - When your Tenant Vacates the Home
 - When the Home is Unoccupied
 - House of Multiple Occupancy (was called HMO Licensing)
- 5) The following General Condition on Page 13 has been added:
 - Between Tenants
- 6) General Exclusion 4 on Page 14 has been updated
- 7) The following General Exclusions on Page 14 have been added:

We will not pay any claim for loss, damage, liability, cost or expense caused deliberately or accidentally by:
i. the use of or inability to use any application, software, or programme;
ii. any **computer virus**;
iii. any computer related hoax relating to i and/or ii above.

We will not pay any claim for loss of or damage to any electronic data (for example files or images) wherever it is stored.

8) The following Claims Condition on Page 17 has been amended:

2. How we deal with your claim

- e) Excess

9) The following covers under 'Section 1 – Buildings – Standard Cover' on Pages 18 & 19 have been amended as follows (change showing in red & yellow):

What is covered	What is not covered
This insurance covers the buildings for physical loss or damage caused by	We will not pay
4. escape of water from or frost damage to fixed water tanks, apparatus or pipes	a) for loss or damage caused by subsidence, heave or landslip other than as covered under number 9 in Section 1 – Buildings – Standard Cover. b) for loss or damage to domestic fixed fuel-oil tanks, swimming pools , hot tubs and ornamental fountains or ponds. c) for loss or damage while the home is unoccupied . d) for loss or damage due to the failure or lack of grouting or sealant.
6. theft or attempted theft	a) for loss or damage while the home is unoccupied . b) for loss or damage resulting from theft or attempted theft from the home unless as a result of violent and for forcible entry or exit other than any loss or damage which is covered under additional cover M – Theft or attempted theft by Tenant(s).

10) The following covers under 'Section 1 – Buildings – Additional Cover' on Pages 20-23 have been amended as follows (change showing in red & yellow):

What is covered	What is not covered
This section of the insurance also covers	We will not pay
G – Trace & Access The costs incurred to find the source of escape of: • Water, oil or gas (including LPG) from any domestic water or heating installation within the home including subsequent repairs to walls, floors and ceilings. • Water from underground service pipes, cables, sewers and drains for which you are legally responsible outside the home but at the address shown on your schedule and/or statement of fact .	a) more than £5,000 in any period of insurance . b) any cost incurred whilst your home is unoccupied . c) costs incurred if the escape of water, oil or gas (including LPG) commenced before cover starts.
N – Loss of Oil Loss of domestic oil from fixed fuel oil tanks.	a) more than £1,000 in any period of insurance . If you claim for such loss under sections 1 and 2, we will not pay more than £1,000 in total. b) for loss of oil whilst your home is unoccupied . c) any loss of oil from an oil tank unless you can provide evidence that the oil tank is less than 10 years old or that it is inspected annually by a qualified OFTEC engineer and certified as in good condition without the need for repair or replacement.

11) The cover under 'Section 1 – Buildings – Accidental Damage' on Page 24 has been amended as follows (change showing in red & yellow):

What is covered	What is not covered
This extension covers accidental damage to the buildings	<p>We will not pay</p> <p>a) for damage or any proportion of damage which we specifically exclude elsewhere under section 1.</p> <p>b) for the buildings moving, settling, collapsing or cracking.</p> <p>c) for damage while the home is being altered, repaired, maintained or extended.</p> <p>d) for the cost of maintenance and routine decoration.</p> <p>e) for damage caused by insects, vermin, infestation, corrosion, damp, wet or dry rot, mould or frost.</p> <p>f) for damage to swimming pools, hot tubs, tennis courts, drives, paths, patios and terraces, walls, gates and fences, septic tanks, lamp posts, ornamental fountains and ponds and fuel tanks.</p> <p>g) for any damage caused by or contributed to by or arising from any kind of pollution and/ or contamination.</p> <p>h) for damage caused by chewing, tearing, scratching, fouling, urinating or vomiting by your or your tenants pets.</p>

12) The following covers under 'Section 2 – Landlords Contents – Standard Cover' on Pages 25 & 26 have been amended as follows (change showing in red & yellow):

What is covered	What is not covered
This insurance covers the landlords contents for physical loss or damage caused by	We will not pay
4. escape of water from fixed water tanks, apparatus or pipes	<p>a) for loss or damage while the home is unoccupied.</p> <p>b) for loss or damage due to the failure or lack of grouting or sealant.</p>
6. theft or attempted theft	<p>a) for loss or damage while the home is unoccupied.</p> <p>b) for loss or damage resulting from theft or attempted theft from the home unless as a result of violent and for forcible entry or exit other than any loss or damage which is covered under additional cover E – Theft or attempted theft by Tenant(s).</p>

13) The following cover under 'Section 2 – Landlords Contents – Additional Cover' on Page 27 has been amended as follows (change showing in red & yellow):

What is covered	What is not covered
This section of the insurance also covers	We will not pay
C – Loss of Oil Loss of domestic oil from fixed fuel oil tanks.	<p>a) more than £1,000 in any period of insurance. If you claim for such loss under sections 1 and 2, we will not pay more than £1,000 in total.</p> <p>b) for loss of oil whilst your home is unoccupied.</p> <p>c) any loss of oil from an oil tank unless you can provide evidence that the oil tank is less than 10 years old or that it is inspected annually by a qualified OFTEC engineer and certified as in good condition without the need for repair or replacement.</p>

14) The cover under ‘Section 2 – Landlords Contents – Accidental Damage’ on Page 28 has been amended as follows (change showing in red & yellow):

What is covered	What is not covered
<p>This extension covers accidental damage to the landlords contents within your premises</p>	<p>We will not pay</p> <ul style="list-style-type: none"> a) for damage or any proportion of damage which we specifically exclude elsewhere under section 2. b) for damage or deterioration of any article caused by dyeing, repair, renovation or whilst being worked upon. c) for damage caused by chewing, tearing, scratching, fouling, urinating or vomiting by your tenants pets. d) for damage caused by insects, vermin, infestation, corrosion, damp, wet or dry rot, mould or frost. e) for any loss or damage caused by or contributed to by or arising from any kind of pollution and/or contamination. f) for any loss or damage to pictures, paintings and works of art.

15) ‘Section 4 – Legal Liability to the Public’ has had a complete re-write

End of ‘eLet 2020 - What’s changed?’ Document.