

## What's Changed Amethyst Home Insurance Policy – 05/2020

For UK home insurance policy wording reference: AME/0520/PW

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The following document demonstrates any significant differences to the conditions of the policy and the cover between the May 2019 policy wording, with a wording reference of AME/0519/PW, and the May 2020 policy wording, with a wording reference of AME/0520/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.

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- 1) 'Cooling-Off Period' section has been updated (page 2)
- 2) 'Policy Fees' section has been updated (page 3)
- 3) The following new definitions have been added (pages 7-11):
  - Building Works
  - Electrically Assisted Pedal Cycles (EAPC)
- 4) The following definition has been amended (page 8):
  - Contents
- 5) The following 'General Condition' has been deleted (page 12):
  3. Building Works
- 6) The following 'General Exclusions' have been updated or added as follows (page 14 & 15):
  1. Any loss or damage:
    - caused by chewing, scratching, tearing, fouling, **urinating** and vomiting by **your** pets

4. Any loss or destruction of or damage to any property, or any loss or expenses resulting or arising from, or any legal liability caused by or contributed to by or arising from:  
~~a) computer viruses (except for cover provided under Section 8 – Cyber), erasure or corruption of electronic data.~~  
~~b) the failure of any equipment to correctly recognise the date or change of date.~~

13. We will not pay any claim (other than claims covered under Section 8 – Cyber) 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.

14. We will not pay any claim (other than claims covered under Section 8 – Cyber) for loss of or damage to any electronic data (for example files or images) wherever it is stored.

7) A whole new section regarding Building Works has been added (pages 16 & 17)

8) The following ‘Special Extension’ under ‘Section 1 – Buildings’ has been amended as follows (page 22):

We will pay for:	We will not pay for:
<p>6. Trace and Access  The costs incurred to find the source of escape of:  a) water, oil or gas (including LPG) from any domestic water or heating installation within the <b>home</b> including subsequent repairs to walls, floors and ceilings  b) water from underground service pipes, cables, sewers and drains for which <b>you</b> are legally responsible outside the <b>home</b> but at the address shown on <b>your schedule</b>.</p>	<p>a) more than £15,000 in any one <b>period of insurance</b>.  b) costs incurred if the escape of water, oil or gas (including LPG) commenced before cover starts.</p>

9) The following exclusions have been added or deleted under ‘Section 1 – Buildings – Exclusions’ (page 26):

**What is not covered**

2. Loss or damage caused by:  

- ~~demolition, structural alteration, construction, renovation, structural repair, restoration, application of heat or any similar process~~

7. More than 50% of the cost of replacing any undamaged parts of the **buildings** which form part of a pair, set, suite or part of a common design or function but no more than the **buildings sum insured** shown on **your schedule**.

10) The following ‘3. Special Limits’ under ‘Section 2 – Contents’ have been amended as follows (page 27):

We will not pay more than the amounts shown for any one claim:

<b>Valuables</b>	<b>Up to</b> £10,000 per item or in total
<b>Fine Art</b>	Up to £25,000 per item <b>or in total</b>

11) The following 'Special Extensions' under 'Section 2 – Contents' have been amended or added as follows (page 29 & 32):

We will pay for:	We will not pay for:
8. Pedal Cycles including <b>Electrically Assisted Pedal Cycles (EAPC)</b>	a) more than £5,000 any one claim unless a higher amount is shown on <b>your schedule</b> . b) loss or damage to pedal cycles <b>or EAPC</b> while left unattended while away from the <b>home</b> unless locked to an immovable object or kept in a locked building at the time of the theft.
28. <b>Contents in Storage</b> Loss or damage to <b>contents</b> kept in a commercial storage facility within the <b>United Kingdom</b> during the <b>period of insurance</b> .	a) more than £10,000 in any one claim. b) theft unless accompanied by forcible and violent entry.

12) The following exclusions have been added under 'Section 2 – Contents – Exclusions' (page 33):

**What is not covered**

- 8. Loss or damage of casino chips
- 9. More than 50% of the cost of replacing any undamaged parts of the **contents** which form part of a pair, set, suite or part of a common design or function but no more than the **contents sum insured** shown on **your schedule**.

13) '2. How much we will pay' under 'Section 3 – Fine Art' has been updated (page 34)

14) '2. How much we will pay' under 'Section 4 – Valuables' has been updated (page 36)

15) The following exclusions have been amended under 'Section 5 – Your Liabilities – Exclusions' (page 40):

**What is not covered**

We do not cover **your** liability arising from:

- 1. any one accident or series of accidents arising out of any one event, plus the costs and expenses incurred by **you** with **our** written consent for more than **the limit shown on your schedule** **£5,000,000** (~~£10,000,000 for your liability to your domestic employee(s)~~).
- 6. any motorised vehicle (**other than electrically assisted pedal cycles**), quad bike, golf buggy, motorbike under 51cc, domestic gardening equipment, wheelchair, trailer or non-motorised horsebox whilst being used on a public road or in circumstances where any Road Traffic Act or similar legislation says that **you** must have motor liability insurance.

16) 'Customer complaints procedure for section 6' under 'Section 6 – Legal Expenses & Identity Theft' has been updated (page 43)

7) The following definitions have been amended under ‘Section 6 – Legal Expenses & Identity Theft’ (page 44):

- Collective conditional fee agreement
- Conditional fee agreement
- Legal costs & expenses

17) The following ‘2. Insured events covered’ under ‘Section 6 – Legal Expenses & Identity Theft’ has been amended as follows (page 49):

What the <b>insurer</b> will pay for:	What the <b>insurer</b> will not pay for:
<p>m) Crisis communication</p> <p>Following an event which causes <b>your</b> business significant adverse publicity or reputational damage <b>we</b> will:</p> <ul style="list-style-type: none"> <li>• liaise with <b>you</b> and <b>your</b> solicitor (whether the solicitor is an <b>appointed advisor</b> under this policy, or acts on <b>your</b> behalf under any other policy), to draft a media statement or press release</li> <li>• prepare voicemail or website script</li> <li>• arrange, support and represent <b>you</b> at an event which media will be reporting</li> <li>• support <b>you</b> by taking phone calls/email messages and managing interaction with media outlets</li> <li>• support and prepare <b>you</b> for media interviews</li> </ul> <p>provided that <b>you</b> have sought and followed advice from <b>our</b> Crisis communication helpline.</p>	<p>a) matters that should be dealt with through <b>your</b> normal complaints procedures</p> <p>b) a matter that has not actually resulted in adverse publicity appearing online, in print or broadcast</p> <p>c) <b>legal costs &amp; expenses</b> in excess of <del>£10,000</del> <b>£25,000</b></p>

18) The following ‘Special Condition’ has been amended under ‘Section 6 – Legal Expenses & Identity Theft’ (page 51):

#### 8. Acts of Parliament & Jurisdiction

19) ‘Customer complaints procedure for section 7’ under ‘Section 7 – Home Emergency’ has been updated (page 53)

### End of ‘Amethyst 05/2020 - What’s changed?’ Document.

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