

## What's Changed Premier Home Insurance Policy 05/2020

For UK home insurance policy wording reference: PRE/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 PRE/0519/PW, and the May 2020 policy wording, with a wording reference of PRE/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 7-12):
  - 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 13):
  3. Building Works

6) The following 'General Exclusions' have been updated or added as follows (page 15 & 16):

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 9 – Cyber), erasure or corruption of electronic data.~~
  - b) the failure of any equipment to correctly recognise the date or change of date.

14. We will not pay any claim (other than claims covered under Section 9 – 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.

15. We will not pay any claim (other than claims covered under Section 9 – 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 17 & 18)

8) The following 'Special Extensions' under 'Section 1 – Buildings' have been amended as follows (page 23 & 26):

We will pay for:	We will not pay for:
<p>6. Trace and Access The costs incurred to find the source of escape of:</p> <ul style="list-style-type: none"> <li>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</li> <li>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>.</li> </ul>	<p>a) costs incurred if the escape of water, oil or gas (including LPG) commenced before cover starts.</p>
<p>27. Damage by <b>Your</b> Pets Loss or damage to <b>your buildings</b> caused by chewing, scratching, tearing, fouling, <b>urinating</b> and vomiting by <b>your</b> pets.</p>	<p>a) more than £5,000 for any one claim.</p>

9) The following exclusions have been added or deleted under 'Section 1 – Buildings – Exclusions' (page 28):

### 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 Limit' under 'Section 2 – Contents' has been amended as follows (page 29):

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

**Valuables** Up to £25,000 ~~£10,000~~ per item or in total

11) The following 'Special Extensions' under 'Section 2 – Contents' have been amended or added as follows (page 30, 34 & 37):

We will pay for:	We will not pay for:
<p>3. 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) costs incurred if the escape of water, oil or gas (including LPG) commenced before cover starts.</p>
<p>26. Damage by <b>Your Pets</b> Loss or damage to <b>your buildings</b> caused by chewing, scratching, tearing, fouling, <b>urinating</b> and vomiting by <b>your pets</b>.</p>	<p>a) more than £5,000 for any one claim.</p>
<p><b>35. 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>.</p>	<p>a) more than £10,000 in any one claim. b) theft unless accompanied by forcible and violent entry.</p>

12) The following exclusions have been added under 'Section 2 – Contents – Exclusions' (page 38):

**What is not covered**

7. Loss or damage of casino chips

8. 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 39)

14) 'Newly Acquired Items' cover within '3. Special Limits' under 'Section 3 – Fine Art' has been deleted (page 39)

15) '2. How much we will pay' under 'Section 4 – Valuables' has been updated (page 42)

16) 'Newly Acquired Items' cover within '3. Special Limits' under 'Section 4 – Valuables' has been deleted (page 42)

17) The following exclusions have been amended under ‘Section 5 – Your Liabilities – Exclusions’ (page 46):

**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** ~~£10,000,000~~.
- 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.

18) ‘Customer complaints procedure for section 6’ under ‘Section 6 – Legal Expenses & Identity Theft’ has been updated (page 49)

19) The following definitions have been amended under ‘Section 6 – Legal Expenses & Identity Theft’ (page 50):

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

20) The following ‘2. Insured events covered’ under ‘Section 6 – Legal Expenses & Identity Theft’ has been amended as follows (page 55):

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>

21) The following 'Special Condition' has been amended under 'Section 6 – Legal Expenses & Identity Theft' (page 57):

8. Acts of Parliament & Jurisdiction

22) 'Customer complaints procedure for section 7' under 'Section 7 – Home Emergency' has been updated (page 59)

**End of 'Premier 05/2020 - What's changed?' Document.**

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