

# What's Changed eFlex Home Insurance Policy 2020

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

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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 EFLX/0119/PW, and the 2020 policy wording, with a wording reference of EFLX/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.

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- 1) 'Cooling-Off Period' section has been updated (page 2)
- 2) The following definitions on Pages 7-10 have been amended:
  - Contents
  - Personal Possessions
- 3) The following definition on Page 8 has been added:
  - Electrically Assisted Pedal Cycles (EAPC)
- 4) The following General Conditions on Pages 11 & 12 have been amended:
  - Building Works
  - Sums Insured
  - No Claims Discount
- 5) General Exclusions 4 & 9 on Pages 13 & 14 has been updated
- 6) 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.

- 7) The following Claims Condition on Page 16 has been amended:

## 2. How we deal with your claim

- e) Excess

8) The following cover under 'Section 1 – Buildings – Standard Cover' on Page 17 has been amended as follows (change showing in red & yellow):

What is covered	What is not covered
This insurance covers the <b>buildings</b> for physical loss or damage caused by	<b>We will not pay</b>
4. escape of water from or frost damage to fixed water tanks, apparatus or pipes	a) for loss or damage caused by <b>subsidence, heave or landslip</b> other than as covered under number 9 in Section 1 – Buildings – Standard Cover. b) for loss or damage to domestic fixed fuel-oil tanks, <b>swimming pools</b> , hot tubs and ornamental fountains or ponds. c) for loss or damage while the <b>home is unoccupied</b> . d) for loss or damage due to the <b>failure or</b> lack of grouting or sealant.

9) The following covers under 'Section 1 – Buildings – Additional Cover' on Pages 18-21 have been amended as follows (change showing in red & yellow):

What is covered	What is not covered
This section of the insurance also covers	<b>We will not pay</b>
<b>G – Trace &amp; Access</b> 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 <b>home</b> including subsequent repairs to walls, floors and ceilings. • 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 and/or statement of fact</b> .	a) more than £5,000 in any <b>period of insurance</b> . b) any cost incurred whilst the <b>home is unoccupied</b> . c) <b>costs incurred if the escape of water, oil or gas (including LPG) commenced before cover starts</b> .
<b>H – Loss of Oil</b> Loss of domestic oil from fixed fuel oil tanks.	a) more than £1,000 in any <b>period of insurance</b> . If <b>you</b> claim for such loss under sections 1 and 2, <b>we</b> will not pay more than £1,000 in total. b) for loss of oil whilst <b>your home is unoccupied</b> . c) <b>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</b> .

10) The cover under 'Section 1 – Buildings – Accidental Damage' on Page 22 has been amended as follows (change showing in red & yellow):

What is covered	What is not covered
This extension covers <b>accidental damage</b> to the <b>buildings</b>	<b>We will not pay</b>
	a) for damage or any proportion of damage which <b>we</b> specifically exclude elsewhere under section 1. b) for the <b>buildings</b> moving, settling, collapsing or cracking. c) for damage while the <b>home</b> is being altered, repaired, maintained or extended. d) for damage while the <b>home</b> is lent, let or sublet. e) for the cost of maintenance and routine decoration. f) for damage caused by insects, vermin, infestation, corrosion, damp, wet or dry rot, mould or frost.

	<p>g) for damage to <b>swimming pools</b>, 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>h) for any damage caused by or contributed to by or arising from any kind of pollution and/ or contamination.</p> <p>i) for damage caused by chewing, tearing, scratching, fouling, <b>urinating or vomiting</b> by <b>your</b> pets.</p>
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11) The following cover under 'Section 2 – Contents – Standard Cover' on Page 23 has been amended as follows (change showing in red & yellow):

What is covered	What is not covered
This insurance covers the <b>contents</b> for physical loss or damage caused by	<b>We</b> will not pay
4. escape of water from fixed water tanks, apparatus or pipes	<p>a) for loss or damage while the <b>home</b> is <b>unoccupied</b>.</p> <p>b) for loss or damage due to the <b>failure or</b> lack of grouting or sealant.</p>

12) The following covers under 'Section 2 – Contents – Additional Cover' on Pages 24-28 have been amended as follows (change showing in red & yellow):

What is covered	What is not covered
This section of the insurance also covers	<b>We</b> will not pay
<p><b>H – Fatal injury</b>            Fatal injury to <b>you</b>, happening at the <b>premises</b>, caused by outward and visible violence by burglars or by fire, provided that death ensues within twelve (12) months of such injury.</p>	<p>a) more than £10,000 for each insured person (or £5,000 for each insured person under sixteen (16) years of age) at the time of death.</p> <p>b) more than once under <b>your policy</b> for any one incident.</p> <p><b>c) for domestic employees</b></p>
<p><b>K – Loss of Oil</b>            Loss of domestic oil from fixed fuel oil tanks.</p>	<p>a) more than £1,000 in any <b>period of insurance</b>. If <b>you</b> claim for such loss under sections 1 and 2, <b>we</b> will not pay more than £1,000 in total.</p> <p>b) for loss of oil whilst <b>your home</b> is <b>unoccupied</b>.</p> <p><b>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.</b></p>

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

What is covered	What is not covered
This extension covers <b>accidental damage</b> to the <b>contents</b> within <b>your premises</b>	<b>We</b> will not pay
	<p>a) for damage or any proportion of damage which <b>we</b> specifically exclude elsewhere under section 2.</p> <p>b) for damage or deterioration of any article caused by dyeing, repair, renovation or whilst being worked upon.</p> <p>c) for damage caused by chewing, tearing, scratching, fouling, <b>urinating or vomiting</b> by <b>your</b> pets.</p> <p>d) for <b>money or credit cards</b>.</p> <p>e) for damage while the <b>home</b> is lent, let or sub let.</p> <p>f) for damage caused by insects, vermin, infestation, corrosion, damp, wet or dry rot, mould or frost.</p> <p>g) for any loss or damage caused by or contributed to by or arising from any kind of pollution and/or contamination.</p>

14) The following exclusion under ‘Section 4 – Legal Liability to the Public’ has been amended as follows (change showing in red & yellow):

**We will not pay you** for any liability

h) arising out of **your** ownership, possession or use of:

- i) any motorised or horsedrawn vehicle other than:
  - domestic gardening equipment used within the **premises**
  - pedestrian controlled gardening equipment used elsewhere and
  - motorised mobility scooters, electric wheelchairs and powerchairs
  - **electrically assisted pedal cycles**

15) The following exclusions under ‘Section 4 – Legal Liability to the Public’ have been added as follows:

**We will not pay you** for any liability

l) arising as a result of escape 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.

m) arising out of **your** ownership, possession or use of any vehicle where any Road Traffic Act or similar legislation says that **you** must have motor liability insurance.

16) The cover under ‘Section 5 – Valuables & Personal Possessions’ on Page 34 has been amended as follows (change showing in red & yellow):

What is covered	What is not covered
<p>Cover applies <b>in the UK and Europe; and up to 60 days</b> Worldwide for the following:</p> <p><b>A. Unspecified valuables and personal possessions</b>  <b>Accidental Physical</b> loss of or <b>physical</b> damage to unspecified <b>valuables</b> and <b>personal possessions</b> up to the amount shown in <b>your schedule and/or statement of fact</b>.</p> <p><b>B. Specified valuables and personal possessions</b>  <b>Accidental Physical</b> loss of or <b>physical</b> damage to items specified in <b>your schedule and/or statement of fact</b>.</p>	<p><b>We will not pay</b></p> <ul style="list-style-type: none"> <li>a) for damage caused by moth or vermin.</li> <li>b) any amount over £2,500 for any one item unless stated otherwise on <b>your schedule and/or statement of fact</b>.</li> <li>c) for damage or deterioration of any article caused by dyeing, repair, renovation or whilst being worked upon.</li> <li>d) for damage to guns caused by rusting or bursting of barrels.</li> <li>e) for breakage of any sports equipment whilst in use.</li> <li>f) for theft or disappearance of jewellery from baggage unless such baggage is carried by hand and under <b>your</b> personal supervision.</li> <li>g) any amount over £2,000 in total in respect of theft or disappearance of property from any unattended vehicle.</li> <li>h) for theft or disappearance 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.</li> <li>i) for damage caused by chewing, tearing, scratching, fouling, <b>urinating or vomiting</b> by <b>your</b> pets.</li> <li>j) any amount over £500 for pedal cycles unless otherwise stated in <b>your schedule and/or statement of fact</b>.</li> <li>k) for loss or damage to pedal cycle tyres, lamps or other accessories unless the pedal cycle is stolen or damaged at the same time.</li> </ul>

	l) for loss or damage while pedal cycles are being used for racing or pacemaking or are let out on hire or are used other than for private purposes. m) to replace a stolen pedal cycle which has been left unattended unless it was locked to an immovable object or kept in a locked building at the time of the theft.
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**End of 'eFlex 2020 - What's changed?' Document.**