

HomeCare – 22.5% Variant Notice to Policyholders

This document highlights the significant changes to your policy which apply from your renewal date. If you have any queries regarding these changes, please contact your insurance broker.

Section	Update/amendment/addition
Definitions	
Buildings	Addition to current definition as below: Buildings does not include lawns, grass, artificial grass or AstroTurf.
Contents	Addition to current definition as below: Contents does not include computer or office equipment that is owned by the company that you work for
Force and Violence	Definition added as below: An act that would cause physical damage, Entry by use of 'Force', which could be the opening of a door or turning of a key, but the act must be accompanied by 'Violence' that would cause physical damage upon entry, for the cover to apply.
Heating equipment	Definition added as below: Devices that are used to apply flame and heat that are powered by any fuel type, otherwise named as Blowtorches, torches, burners, lamps, welding or cutting apparatus, or any similar devices.
Outbuilding	Definition added as below: A building that is not a garage or shed that is separate to the main residence of the property, which has: <ul style="list-style-type: none"> – a total floor space of less than 4m x 4m – is within 50 meters of the main residence of the risk address – has not been built or modified for the purpose of being accommodated or occupied – is not a stable – a reinstatement cost of less than £20,000.
Valuables	For clarity, deleted reference to 'any articles of gold, silver or other precious metal, jewellery, precious stones, watches'. The above items are covered under the definition <i>High Risk Valuables</i>
Unoccupied	Addition to current definition as below: The term 'lived in' in this instance means that the property is being slept in for more than 1 consecutive night.
Vehicles and Craft	Addition to current definition as below: electric or powered pedal cycles

Section	Update/amendment/addition
Terms/Conditions	
Solar Panels	We will not pay the first £250 of any damage caused to solar panels that are fitted permanently to the roof of the main residence.
Section 3. Theft or attempted theft	'What is not covered' addition as below: Loss or damage if as a result of a Key safe being utilised to obtain entry to the property which does not have an LPS1175 security rating of SR1 as a minimum and the access code has only been provided to permanent residents of the property or registered carer.
Buildings Section 4. Trace and access	'What is covered' addition as below: Excess applicable if specialist equipment, including thermal imaging, is used to locate a leak.
Buildings and Contents Section 4.	'What is not covered' addition as below: Damage caused by the failure, wear and tear or lack of grouting or sealant. Leak of glycol or similar fluid from solar panels or equivalent equipment.
Contents Section 15. Contents in the open	'What is covered' addition as below: Loss or damage to <i>valuables</i> and/or <i>high risk valuables</i>
Legal liability	'What is covered' addition as below: Liability arising from the ownership of use of electric or powered pedal cycles
General Exceptions	Addition as below: We will not pay for any claim resulting from:

	<p>Damage caused as a result of using heating equipment, unless the following conditions are met:</p> <ul style="list-style-type: none"> • The user has the expertise to operate the equipment safely. • The equipment being used has been routinely inspected and maintained to ensure operational integrity. • The area in which the torch is being used is clean, clear and free from flammable materials. • The area is suitably ventilated. • The user has unrestricted and immediate access to the appropriate type of fire extinguisher. • Any containers of fuel of any kind are removed from the area. <p>We will not pay for any damage to domestic heating gas pipes.</p>
General Conditions	Wherever required, in addition to contacting you at your last know address, we will contact you via any electronic communications method such as Email.

Section	Update/amendment/addition
Cover limits	
Outbuildings	Limit introduced for rebuild value of £20,000.
Alternative Accommodation	Limit updated to the following amount: Buildings: up to £30,000 or accommodation for up to 6 months from the date of the loss, whichever occurs first. Contents: up to £15,000 or accommodation for up to 6 months from the date of the loss, whichever occurs first.
Escape of Water excess	An excess of £350.00, in addition to the amount of any excess shown on your Schedule, applies to each and every claim from water escaping from washing machines, dishwashers, fixed water or fixed heating systems.

Other updates:

Accredited Insurance (Europe) Limited

With immediate effect the name of Accredited Insurance (Europe) Limited is amended to **Accredited Insurance (Europe) Limited – UK Branch**.

For clarity, this change has no impact on the cover agreed with your insurance broker.

Policy Wording Signature

The Policy Wordings now contain the signatures of the responsible people.

Communicable Diseases Exclusion

A new General Exception has been added to the policy wording, in relation to communicable diseases, as follows:

9. This policy excludes any loss, damage, claim, cost, expense or other sum, directly or indirectly arising out of, attributable to, or occurring concurrently or in any sequence with a communicable disease or the fear or threat (whether actual or perceived) of a communicable disease. For the avoidance of doubt, the loss, cost, damage or expense that is excluded here includes any cost to clean-up, detoxify, remove, monitor or test for a communicable disease or any property that is affected by a communicable disease. This exclusion applies to all sections, all covers and all parts of this policy. Nothing else in this policy will override this exclusion. (Please note that communicable disease includes both Covid-19 and other diseases and its full meaning is as shown in the definition for it in the Definitions section.)

Communicable Disease Definition

A definition for communicable diseases has been included in the definitions section of the policy wording and is as follows:

Communicable Diseases – any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- (1) the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
- (2) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
- (3) the disease, substance or agent can cause or threaten damage to human health or human welfare

or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property insured hereunder. For the avoidance of doubt, the scope of this definition includes, but is not limited to, Covid-19, any other type or strain of coronavirus or any other pandemic of any type (or any disease whether pandemic or non-pandemic).

Computer Virus Exclusion

Section 7. of the policy wording referring directly to computer viruses, hacking or phishing attacks, has been updated to include the following wording:

computer viruses, hacking or phishing attacks, or any impairment in the function, availability, range of use or accessibility of data, software or computer programs.

War Exclusion

Section 7. of the policy wording referring directly to war, civil war, revolution or similar event, has been updated to include the following wording:

Loss or damage or cost or expense of whatsoever nature directly or indirectly caused by, contributed to or arising from war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, insurrection or military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any Government or public or local authority.

Terrorism Exclusion

The wording of Section 8. of the policy wording referring to terrorism, has been updated to the following:

8. Liability for loss, damage, injury, death or any other cost or expense directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

General Conditions 5 and 6

The wording of general condition 5 has been removed and replaced with the wording from the previous condition 6. A new condition 6 has been included and is worded as follows:

6. We are entitled to take over and conduct the defence or settlement of any claim. We may pursue any claim in the name of the person insured for our own benefit and at our own expense.