

**NOTICE TO POLICYHOLDERS  
CHANGES TO OUR HOMECARE POLICY WORDING WITH  
EFFECT 1<sup>ST</sup> NOVEMBER 2021**

<b>Section</b>	<b>Update/Amendment</b>
<b>Definitions</b>	<b>Computer System</b> - Computer System means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility.
<b>Buildings Cover</b>	<p>Additions as below:-</p> <p>Section 4 - What is not covered:</p> <p>Damage caused by the failure, wear and tear or lack of grouting or sealant</p> <p>Loss or damage caused by water overflowing from sinks, wash basins, showers and baths as a result of taps being left on.</p>
<b>Landlords Buildings Cover</b>	<p>Additions as below:-</p> <p>Section 4 – What is not covered:</p> <p>Damage caused by the failure, wear and tear or lack of grouting or sealant</p> <p>Loss or damage caused by water overflowing from sinks, wash basins, showers and baths as a result of taps being left on.</p>
<b>Contents Cover</b>	<p>Addition as below:-</p> <p>Section 4 – What is not covered:</p> <p>Loss or damage caused by water overflowing from sinks, wash basins, showers and baths as a result of taps being left on.</p>
<b>General Exceptions Exception 7</b>	<p>any loss of, alteration of, or damage to or a reduction in the functionality, availability or operation of a Computer System but this exclusion will not exclude damage to a computer or electronic device (such as a smart phone, laptop, tablet or wearable device) that is not otherwise excluded by this policy and is caused by fire, lightning, explosion, aircraft or vehicle impact or storm or flood.</p> <p>any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, contributed to by, or arising out of or in connection with any loss of, alteration of, or damage to or a reduction in the functionality, availability or operation of a Computer System.</p>

	<p>Loss or damage or cost or expense of whatsoever nature directly or indirectly caused by, contributed to or arising from ionising radiation, radioactivity, nuclear fuel, nuclear waste or equipment;</p>
<p><b>General Conditions</b></p>	<p>Additions as below:-</p> <p>You and anyone acting on Your behalf must comply with every applicable requirement and provision of this Policy. To the extent that any other person (or party) is entitled a benefit from this Policy, You are to arrange for that other person (or party) to comply with every applicable requirement and provision.</p> <p>If anyone who is required to comply with provisions of this Policy does not comply, we may be entitled to reject a claim or reduce the amount payable for a claim to the extent that our liability has been incurred or increased by any such failure to comply.</p> <p>If We have paid any sums which We should not have been liable to pay (on account of a breach of a policy provision), You shall be obliged to reimburse Us promptly for any such amount.</p> <p>However, this Condition shall not apply to the extent that it may conflict with the provisions of the Insurance Act 2015 or the Consumer Insurance (Disclosure and Representations) Act 2012.</p> <p>If you are planning to carry out any work to renovate, extend, structurally enhance, build or demolish any part of the buildings where the estimated cost of the works is in excess of £25,000, you must inform us at least 30 days prior to the commencement of the works and before you enter into any contract. Subject to our prior agreement, we may amend the terms of your policy. Failure to notify us of these works may result in a claim not being met, either partially or in full, policy cancellation or policy avoidance if the proposed works would not have been unacceptable to us. For works less than £25,000, the following will not be covered whilst the works are ongoing:</p> <ul style="list-style-type: none"> <li>• any indemnity requirement under a Joint Contracts Tribunal Form of Building Contract</li> <li>• damage caused by or arising from the carrying out of repair or renovation works to the insured property</li> <li>• damage caused by storm, flood or water ingress of any form to the insured property</li> <li>• damage caused by water or oil escaping from a fixed heating system to the insured property</li> <li>• accidental damage (under the standard cover or if selected as an optional extension) to the insured property</li> <li>• loss or damage to unfixated materials on, in or around the insured property</li> <li>• loss or damage to valuables (as defined in the policy wording) or specified personal possessions shown in the Schedule</li> <li>• other loss or damage caused by theft, attempted theft, malicious acts or vandalism unless force and violence have been used to get into or out of the insured property.</li> </ul>