

# Prestige Home Policyholder Information

You must read this information to understand your cover for the next policy year



We have made some changes to the terms and conditions of the Prestige Home insurance cover which will apply from your renewal.

**An updated copy of the Prestige Home policy wording is provided with your renewal papers.  
A further copy can be downloaded from our website at [www.homeandlegacy.co.uk](http://www.homeandlegacy.co.uk) or sent to you upon request.**

We have improved the cover with some enhanced benefits and simplified the structure of the policy wording. There are now 6 Sections, each with its own set of definitions - to make it easier to find out what the words mean. The language used and layout of the wording is also improved to provide greater clarity. For example, we have made it clearer when the policy excess does not apply. The policy limits are also set out under separate headings now.

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## SECTION 1 - BUILDINGS

The additional cover for Outdoor Items has been moved to the Contents Section. We have not made any other major changes to this section but the revisions provide greater clarity – especially in respect of the additional covers and exclusions.

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## SECTION 2 - CONTENTS

We no longer have separate sections for unspecified jewellery & watches, unspecified fine art & antiques and unspecified furs & guns. Instead, these unspecified items will all be covered under general contents. This simplification provides a more flexible, less limiting home contents insurance. But it's worth noting that as the policy excess applies to the entire general contents section, it now applies for fine art antiques & collectables.

We still require you to give us a breakdown of the unspecified contents in respect of jewellery & watches, fine art & antiques and furs & guns though, because having this information helps us to provide you with the most competitive premium.

The single article limits are unchanged, so any articles exceeding the limits will still need to be insured individually as specified contents. The single article limits are:

Fine art, antiques & collectables	<b>£15,000</b>
Jewellery & watches	<b>£5,000</b>

The cover for money has increased from **£500** to **£2,500**.

Cover for damage by pets is no longer excluded under either Buildings or Contents.

The cover for contents in halls of residence or residential care homes now excludes jewellery & watches.

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## SECTION 3 - YOUR LIABILITIES

The liability covers are now contained within a separate section. Your renewal schedule shows the Parts of this Section which will apply.

The limits applying to 'your liability to others as a property owner' and 'your liability to others as an occupier or in your personal capacity' have increased from **£2,000,000** to **£5,000,000**.

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## SECTION 4 - LEGAL EXPENSES

The insurer has changed to Allianz Legal Protection, which is a trading name of Allianz Insurance plc. Although the limit of cover remains **£100,000** an excess no longer applies. Additional benefits available include:

- An annual legal healthcheck - a telephone based assessment of your personal legal circumstances e.g. wills and powers of attorney, or matters relating to residential and foreign property. You will need to register at [www.homeandlegacy.co.uk/legalhealthcheck](http://www.homeandlegacy.co.uk/legalhealthcheck) or by calling **0844 854 1796**.
- A 24 hour confidential telephone legal advice service - for advice on personal legal matters.
- Online access to a detailed law guide and services - to assist with the drafting of legal documents.
- A tax advice helpline.

## SECTION 5 - IDENTITY FRAUD AND DETECTION ASSISTANCE

This section of the policy is administered by Experian - a major United Kingdom credit reference agency. The benefits provided which are not insurance includes access to credit reports & identity fraud protection (information & advice).

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## SECTION 6 - HOME EMERGENCY ASSISTANCE

The insurer for this section has also changed. The cover will be underwritten by AGA International SA and administered in the United Kingdom by Allianz Global Assistance. There is now a new cover to assist with removal of vermin.

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## SMARTWATER® THEFT PREVENTION SYSTEM

Your policy will continue to include a complimentary SmartWater Theft Prevention System. If you decide to renew your policy your subscription will automatically be renewed for a further 12 months.

If you do not renew you will still be able to continue with this service but will need to contact SmartWater directly to arrange this within 30 days of renewal. The annual subscription for former Home & Legacy policyholders is £59.88 including VAT. SmartWater can be contacted on 0800 521 669.

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## BEFORE RENEWING YOUR POLICY

Please check your Renewal Schedule and Statement of Facts documents very carefully to ensure they are complete, correct and fully reflect your current circumstances/requirements. **It is very important to fully review and consider any endorsements and/or terms that are noted on the Renewal Schedule as failure to comply with the terms and conditions they impose could invalidate your cover.**

**The insurers need to be informed about any changes to the information shown or if the information is incorrect or incomplete. If they are not informed this may affect your ability to claim under the policy.**

Your buildings and overall contents sums insured should also be reviewed to ensure they will remain adequate. e.g. to reflect improvements made to your home or any additional contents purchased. Our **contents checklist** may be useful for this purpose. It will also be useful to review 'what our words mean' within the Prestige Home policy booklet (pages 16 & 17) to be certain that you understand what buildings and contents include.

**Index linking is not applied to fine art, antiques, collectables, jewellery or watches, so fluctuations in the value of art, precious metals and gemstones should be considered.** The prices of jewellery & watches and the general price of gold & silver have increased significantly over the last 3 to 5 years so regular valuation of items is important to ensure sums insured remain adequate.

**Please note, if the total value of jewellery & watches within your overall contents sum insured is £50,000 or greater (excluding items which you keep permanently in a vault or bank safe), the insurer will require you to install an approved safe at your home - and use it whenever items are not being worn or carried.**