



Ultra Home Policyholder Notice

Please read this information carefully and keep it safe with your policy documents.

Home & Legacy is committed to ensuring that its policy wordings clearly state the cover that applies. As part of our commitment we have made some changes to the terms and conditions of the Ultra Home insurance which will apply for all policies taken out or renewed after 1st August 2015.

Please ensure you read the changes that we have listed below carefully as they will form part of your contract of insurance. The page numbers indicated relate to the version of the policy document with reference code ACPERHL1478/1 07.14 shown on the back cover and should be read in conjunction with that document.

The latest version of Ultra Home policy document with the changes included can be downloaded from our website at www.homeandlegacy.co.uk or we can send a printed copy to you upon request.

Page 5

IMPORTANT ADVICE INFORMATION

Telephone numbers with the prefix **0844** have changed to **0344**.

FOR GENERAL ADVICE - the number to contact Home & Legacy from the UK is now **0344 893 8360**.

FOR LEGAL ADVICE AND ASSISTANCE - the number to contact Home & Legacy Legal Assistance from the UK is now **0344 854 1775**.

FOR TAX ADVICE - the number to contact Abbey Tax Protection from the UK is now **0344 873 0244**.

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IMPORTANT CLAIMS INFORMATION

FOR BUILDINGS, CONTENTS AND LIABILITY CLAIMS (SECTIONS 1 TO 3 OF THE POLICY) - the Home & Legacy claims team contact number from the UK is now **0344 893 8360** and the out of hours Home Emergency Assistance helpline operated by Allianz Global Assistance **+44 (0) 208 603 9849**.

FOR LEGAL EXPENSES CLAIMS (SECTION 4 OF THE POLICY) - the Home & Legacy Legal Assistance helpline from the UK is now **0344 854 1775**.

FOR HOME EMERGENCY ASSISTANCE (SECTION 6 OF THE POLICY) - Allianz Global Assistance should now be contacted on **+44 (0) 208 603 9849**.

THINGS WE NEED TO TELL YOU ABOUT

1.

Pages 12 & 13

DATA PROTECTION (HOW WE USE YOUR INFORMATION)

The following additional sentence is added to the section relating to 'Credit searches and accounting':

If **you** believe that **we** are holding inaccurate information about you please contact **us**. **We** will be happy to correct any errors.

2.

Page 14

An additional paragraph is included:

CUSTOMER SATISFACTION SURVEYS

We aim to continuously improve the services **we** offer to **our** customers. Occasionally **we** carry out customer satisfaction surveys which may be for **our** own benefit or for more general interest, and **we** may need to collect further information about you in connection with them. Surveys will usually be carried out by **us** but in some circumstances **we** will use an external firm. Your participation in such a survey is entirely optional but your help and feedback would be appreciated.

3. Pages 14 & 15

IF YOU ARE NOT SATISFIED

The contact telephone number is now **0344 893 8360**.

The address for referring complaints to Lloyd's, if the insurer for Sections 1 to 3 of your policy is a Lloyd's syndicate, (refer to your policy schedule) is now:

Complaints
Lloyd's
One Lime Street
London EC3M 7HA

The contact information for the Financial Ombudsman Service is also updated. The Financial Ombudsman Service can be contacted at:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London E14 9SR

Telephone: **0300 123 9 123** or from abroad **+44 20 7964 0500**.

Email: complaint.info@financial-ombudsman.org.uk

The Ombudsman can also be contacted via their website www.financial-ombudsman.org.uk

SECTIONS 1 TO 3 BUILDINGS, CONTENTS & YOUR LIABILITIES

1. Page 17

WHAT OUR WORDS MEAN

Contents

The part of the definition that relates to money is amended to give you enhanced cover. Cover is now provided for money that is held on behalf of a registered charity. The definition now reads:

- **money** including **money** held on behalf of a registered charity for which no other insurance is in place;

2. Pages 40 & 41

GENERAL EXCLUSIONS

- i. Under the General exclusion headed '**Building works**' the following exclusion is deleted:

We do not cover:

Loss or damage, liability, cost or expense of any kind directly or indirectly caused as result of building works being carried out at **your home** which:

– involve the application of heat;

- ii. Under the General exclusion headed '**Uninsurable risks**' the second exclusion now reads:

We do not cover:

Loss, damage, liability, cost or expense of any kind directly or indirectly caused by or resulting from:

- the process of alteration; cleaning; renovation; repair or restoration other than by **you** or someone permanently employed at the **home** by **you**;

3.
Pages 42 to 44
GENERAL CONDITIONS

- i. Under the General condition '**Change of circumstances and information**' the first two paragraphs are amended as well as the descriptions for some of the types of circumstances that you must tell us about.

The second paragraph now reads:

If **we** are not advised of changes in circumstances, this may affect **your** ability to claim under the policy. The changes **you** must tell **us** about include any of the information recorded on **your** policy schedule and statement of facts documents, including the following;

The following are the descriptions of the changes of circumstances and information that you must tell us about which have been amended:

You must tell **us**

– If **you** intend to loan, let or sub-let any part of **your home**

– If there is any building work planned at **your home** or building work is to commence where the cost of the works exceeds £50,000

Please note: we no longer need to know where any work planned involves the use of heat.

- ii The General condition '**Financial sanctions**' is restated:

Financial sanctions

We will not provide any cover or be liable to make any payment or other benefit under **your** policy where doing so would breach any prohibition or restriction imposed by law or regulation under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

If any such prohibition or restriction takes effect during the period of insurance **we** may cancel **your** policy immediately by giving **you** written notice at **your** last known address. If **we** cancel **your** policy **we** will refund premiums already paid for the remainder of the current period of insurance, provided no claims have been paid or are outstanding.

- iii The General condition '**Fraud**' is restated:

Fraud

If **you** or anyone acting on **your** behalf makes any false or fraudulent claim or supports a claim by false or fraudulent document, device or statement, **you** will forfeit all rights under the policy and all cover will cease.

In such circumstances, **we** retain the right to keep the premium paid and pursue recovery of any costs **we** have incurred as a direct result of a false or fraudulent claim being made.

- iv Under the General condition '**Your duty when you have a claim**' one of the requirements is amended to improve clarity.

If **you** need to make a claim, under Section 1, Buildings, Section 2, Contents or Section 3, Your liabilities **you** must do the following:

– tell the police as soon as possible about any damage caused by theft or attempted theft, malicious persons, or vandals;

Please note: you no longer need to inform the police if you lose any property outside of your home.

SECTION 2 – CONTENTS

1.

Page 26

WHAT IS COVERED

Limits of cover

The description for the limits applicable against fine art, antiques, collectables and for jewellery and watches are amended to improve clarity.

The limits are re-stated:

- **Fine art, antiques and collectables**
We will pay up to a maximum of £25,000 unless the item, pair or set concerned is individually listed in **your** policy schedule as a specified **contents** item.
- **Jewellery & watches**
We will pay up to a maximum of £10,000 unless the item, pair or set concerned is individually listed in **your** policy schedule as a specified **contents** item.

2.

Page 27

WHAT IS NOT COVERED

One of the exclusions (see below) has been deleted.

- Loss or damage to bicycles whilst:

being used for racing or time trials; or

left **unattended** away from the **home** unless secured by a suitable locking device to a fixed structure kept within or in a locked building;

3.

Page 30

ADDITIONAL COVER 10

Halls of Residence or Residential Care

WHAT IS NOT COVERED

The first exclusion (see below) has been deleted.

- Loss or damage for **jewellery and watches** or **money**.

The wording of the third exclusion is amended to:

- Loss or damage caused as a result of accidental damage to items whilst stored in any other premises or halls of residence **you** occupy whilst at university, college or school.

4.

Pages 33 to 35

HOW CLAIMS ARE PAID

We have revised the wording for '**How we pay claims for fine art, antiques and collectables**' and '**How we settle claims for jewellery and watches**' to give you greater clarity on how we pay claims where there is partial loss or damage.

These paragraphs are restated as below:

How we pay claims for fine art, antiques and collectables

The most **we** will pay will be as follows:

- £25,000 for any item, pair or set of **fine art, antiques and collectables**, unless the item, pair or set concerned is individually listed in **your** policy schedule as a specified **contents** item.

Unspecified fine art, antiques and collectables

If an unspecified item of **fine art, antiques and collectables** is lost or damaged beyond repair following an insured event **we** will pay **your** claim on the basis of the market value of the item immediately before the insured event occurred.

If an unspecified **fine art, antique and collectable item**, pair or set suffers partial loss or damage, **we** will arrange for repairs through **our** preferred supplier or authorise and pay **you** for the cost of restoration or repairs, plus any resulting depreciation in value.

Following payment of a total loss claim **we** will become entitled to take over ownership of and to take possession of the item, pair or set concerned.

For claims where an **excess** applies, this will be taken off the amount of **your** claim.

Specified fine art, antiques and collectables

The most **we** will pay (unless **we** state otherwise) will be:

- The sum insured for the item, pair or set of **fine art, antiques and collectables** concerned as shown in **your** policy schedule under specified **contents**.

If an item of **fine art, antiques and collectables** individually listed in **your** policy schedule as a specified **contents** item is lost or damaged beyond repair following an insured event **we** will pay **you** the sum insured as shown in **your** policy schedule.

If the **fine art, antique and collectable** item, pair or set suffers partial loss or damage, **we** will arrange for repairs through **our** preferred supplier or authorise and pay **you** for the cost of restoration or repairs, plus any resulting depreciation in value, but not more than the sum insured for the item, pair or set concerned.

Following payment of a claim for an item which is lost or stolen that is subsequently found or recovered, or is damaged beyond repair or forms part of a pair or set, **we** become entitled to take over ownership of and to take possession of the item, pair or set concerned.

For claims where an **excess** applies, this will be taken off the amount of **your** claim.

How we settle claims for jewellery and watches

The most **we** will pay (unless **we** state otherwise) will be:

- £10,000 for any item, pair or set for jewellery and watches unless the item, pair or set concerned is individually listed in your policy schedule as a specified **contents** item.

Unspecified jewellery and watches

If an unspecified item of **jewellery and watches** is lost or damaged beyond repair following an insured event **we** will at **your** choice replace or pay for the cost of replacement of the lost or damaged items without deduction for wear, tear or depreciation.

If an unspecified item of **jewellery and watches** or an unspecified item of **jewellery and watches** which forms part of a pair or set suffers partial loss or damage, we will arrange for repairs through **our** preferred supplier or authorise and pay **you** for the cost of restoration or repairs, plus any resulting depreciation in value.

Following payment of a claim for an unspecified item of **jewellery and watches** which is lost or stolen that is subsequently found or recovered, or is damaged beyond repair or forms part of a pair or set, **we** become entitled to take over ownership of and to take possession of the item, pair or set concerned.

For claims where an **excess** applies, this will be taken off the amount of **your** claim.

Specified jewellery and watches

If an item, pair or set of **jewellery and watches** individually listed in **your** policy schedule as a specified **contents** item is lost or damaged beyond repair **we** will at **your** choice, replace or pay for the cost of replacement of the lost or damaged items without deduction for wear, tear or depreciation. The most **we** will pay will be the sum insured relating to the item, pair or set, as shown on **your** policy schedule.

If the item, pair or set suffers partial loss or damage, **we** will arrange for repairs through **our** preferred supplier or authorise and pay **you** for the cost of restoration or repairs, plus any resulting depreciation in value, but not more than the sum insured for the item, pair or set concerned as shown on **your** policy schedule.

Following payment of a claim for an item which is lost or stolen that is subsequently found or recovered, or is damaged beyond repair or forms part of a pair or set, **we** become entitled to take over ownership of and to take possession of the item, pair or set concerned.

For claims where an **excess** applies, this will be taken off the amount of **your** claim.

SECTION 4 – LEGAL EXPENSES

1. Page 49

At the start of this Section we have made it clear that any claims you wish to make **must be** reported during the period of insurance shown on your policy schedule. The introductory paragraph is amended to:

This Section is written on a “claims made” basis. This means that **we** will cover **you** for claims made under Parts 1 to 10 of this Section provided that the dispute, prosecution, HMRC enquiry or Jury Service giving rise to **your** claim was:

- first known about by **you** during the **period of insurance**; and
- first reported to **us** by **you** during the **period of insurance**.

The second paragraph under the heading ‘**Important information about reasonable prospects of success**’ is also amended to:

In order for **us** to decide whether **reasonable prospects of success** exist **we** will seek the opinion of the **legal representative**. If **we** are unable to agree with the **legal representative** on whether **reasonable prospects of success** exist, **we** will also seek the opinion of any other legally qualified advisor or other expert appropriate to **your** claim that **we** feel it is necessary to consult in order for **us** to make **our** decision.

2. Page 50

WHAT OUR WORDS MEAN

The first bullet point included within the definition for ‘**Costs**’ is amended to read:

- The professional fees and expenses reasonably and properly charged by the **legal representative** on the **standard basis**, up to the Guideline Hourly Rates issued by the Senior Courts Costs Office, which **you** cannot recover from **your** opponent.

3. Page 52

PART 1 – PERSONAL INJURY

- Throughout this Part all reference to bodily injury is amended to read ‘bodily injury or illness’
- Under WHAT IS NOT COVERED the following exclusion is deleted:
 - any claim arising from **you** driving a motor vehicle;

4.

Page 53

PART 2 – CLINICAL NEGLIGENCE

Throughout this Part all reference to bodily injury is also amended to read 'bodily injury or illness'

5.

Page 54 & 55

PART 3 – CONSUMER CONTRACT

Under 'WHAT IS NOT COVERED' the final exclusion is amended to:

We will not provide cover for the following:

- any dispute arising from an application for planning permission.

6.

Page 55

PART 4 – PROPERTY DISPUTES

Under 'WHAT IS NOT COVERED' the second exclusion is amended to:

We will not provide cover for the defence of criminal proceedings arising from the following:

Any dispute arising out of the occupation of **your home**, or any other land or property, under a tenancy agreement, lease agreement or licence to occupy;

7.

Page 58 & 59

PART 8 – MOTOR PROSECUTION DEFENCE

Under 'WHAT IS NOT COVERED' the first exclusion is amended to:

We will not provide cover for the defence of criminal proceedings being brought against **you** in respect of the following:

- parking offences.

8.

Page 59 & 60

PART 9 – TAX INVESTIGATIONS

Under 'WHAT IS NOT COVERED' the final exclusion (as below) is deleted:

- the valuation of assets, interests or shareholdings of any business entity

9.

Page 60

PART 10 – JURY SERVICE

The cover under this Part is extended to included salary or wages that you cannot get back from your employer and now reads:

If **you** have to go to court for jury service, **we** will pay **your** salary or wages that **you** cannot get back from the court or **your** employer.

10.

Pages 60 & 61

GENERAL EXCLUSIONS THAT APPLY TO SECTION 4

General exclusions 4 to 13 are deleted and replaced with the following:

In addition to the exclusions described in 'what is not covered' by each Part **we** will not provide cover under this Section for the following.

- 4 Any fines or other penalties awarded against **you** by a court or **employment tribunal**.
- 5 Disputes between **you** and:
 - **us**; or
 - any other person covered by this policy; or
 - someone **you** live with or have lived with.
- 6 Any cause, event or circumstance occurring prior to, or existing at, the inception of this policy, or on or after the renewal of this policy and which **you** knew, or ought to have known, may give rise to a claim.
- 7 Any claim where it is clear from the information available relating to the claim that it has arisen from **your** deliberate or reckless action.
- 8 Any dispute arising from:
 - an application for a review of the way that a decision has been made by a government authority, local authority or other public body (this is normally referred to as a judicial review); or
 - any other challenge to any existing or proposed legislation.
- 9 Any dispute arising out of written or verbal remarks which **you** believe have damaged **your** reputation.
- 10 Any Value Added Tax that is payable on the costs incurred which **you** can recover from elsewhere.
- 11 Claims directly or indirectly caused by, contributed to or arising from:
 - ionising radiation or radioactive contamination from nuclear fuel or from any nuclear waste arising from burning nuclear fuel; or
 - the radioactive, toxic, explosive or other dangerous properties of any nuclear equipment or nuclear part of that equipment.
- 12 Claims arising from war, invasion, riot, revolution, terrorism or a similar event.

11.

Pages 61 to 65

GENERAL CONDITIONS THAT APPLY TO SECTION 4

General conditions 4 to 11 are deleted and replaced with the following:

- 4 **Your agreements with others**
We will not be bound by any agreement between **you** and the **legal representative**, or **you** and any other person or organisation. This will include any agreement **you** have made to pay the **legal representative** out of any damages that **you** receive from **your** opponent.
- 5 **Other insurances and cover**
If **you** have another insurance policy, service contract or membership that provides cover for a claim **you** have made under this Section, **we** will only pay **our** share of the costs of the claim.
- 6 **Freedom to choose the legal representative**
At any time before **we** and the **legal representative** agree that legal proceedings need to be issued or defended in a court or tribunal **we** will choose the **legal representative**.

You have the right to choose the **legal representative** if **we** and the **legal representative** agree that negotiations with **your** opponent have failed to settle the dispute and it becomes necessary for legal proceedings to be issued or defended in a court or tribunal.

You can also choose the **legal representative** if a conflict of interest arises which means that **our** chosen **legal representative** cannot act for **you** because of his or her professional rules of conduct. **You** must send the name and address of your chosen **legal representative** to **us**. If **we** agree to appoint a **legal representative** that **you** choose, he or she will be appointed on the same terms as **we** would have appointed **our** chosen **legal representative**, other than in respect of any agreement **we** and your chosen **legal representative** reach over the costs that **we** will pay. If there is any dispute about **your** choice of **legal representative** that **you** and **we** cannot resolve, the matter will be settled using the procedure in Condition 7 Disputes.

When choosing the **legal representative**, **you** must remember **your** duty to keep the costs of any legal proceedings as low as possible.

7 Disputes

If there is a dispute between **you** and **us**, the matter may be referred to an arbitrator who will be a solicitor, barrister or other suitably qualified person that **you** and **we** agree to. If **you** and **we** cannot agree on an arbitrator the President of the Law Society or the Chairman of the Bar Council will choose one.

Whoever loses the arbitration must pay all the costs involved. If the decision is not clearly made against either **you** or **us**, the arbitrator will decide how **you** and **we** will share the costs. If the arbitrator decides that **you** must pay some, or all of the costs of the arbitration those costs will not be covered by this Section.

8 Notices

Every notice which needs to be given under this Section must be given in writing.

If **you** give **us** notice, **you** must send it to **Home & Legacy**.

If **we** give **you** notice, **we** must send it to **your** last known address.

9 Changes during the period of insurance

If **we** need to make changes to **your** Section, **we** will normally only do this at **your** next renewal date. **We** will not change **your** Section during the period of insurance unless:

- a. **we** are required to do so because of a change in any law applicable to this Section; or
- b. **we** are told to do so by **our** industry regulators (the Financial Conduct Authority or Prudential Regulation Authority); or
- c. a service provided under this Section by any organisation other than **us** is no longer available and **we** need to:
 - change the provider of the service; or
 - change the service; or
 - remove the service.

If **we** do need to change **your** Section, **we** will give you 30 days' notice in writing of the change and how it will affect **you**.

10 Fraud

If **you** or anyone acting on **your** behalf knowingly makes a claim which is in any way false or fraudulent or supports a claim with any false or fraudulent statement or document, including exaggerating the circumstances of **your** claim, **you** will lose all rights under this Section and all cover will cease. In such circumstances, **we** will recover any sums from **you** that **we** may have already paid, or agreed to pay, under this Section. If the false, fraudulent or exaggerated claim is made or supported by the person who has taken out this Section, **we** will also cancel this Section and keep the premium paid.

11 Rights of parties

A person or company who is not a party to this Section has no right under the Contracts (Rights of Third Parties) Act 1999, or any replacement legislation, to enforce any term of this Section, but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

12.

Pages 66 to 69

LEGAL ASSISTANCE SERVICES

This entire section is updated and restated as below.

We have arranged for a selection of additional legal assistance services to be included for **you** with **your** policy at no additional cost.

Our Legal assistance services provide **you** with immediate access to a solicitor, and are designed specifically to support, guide and provide **you** with options to resolve **your** legal needs. The additional services are described below.

LEGAL HEALTH CHECK

This Section provides access to a legal health check. **You** are entitled to free, unlimited access to an online legal health check which will ask **you** a number of questions and provide an indication of the documents and services which **you** should consider to address the current legal aspects or issues which apply to **you**.

A range of legal areas will be included during each legal health check, for example Wills and Powers of Attorney or matters relating to residential property.

The legal health check does not include:

- the cost for a solicitor to review any documents;
- advice on any legal matters where a solicitor has already been appointed and is acting on **your** behalf in respect of any legal proceedings;
- advice related to any legal disputes involving **us** or any other parties that are insured under this policy.

The legal health check is provided at no cost and is an inclusive benefit of **your** policy. To access the health check please visit www.homeandlegacy.co.uk/lawclub and register using the registration code which can be found on the policy schedule.

The service **we** offer is designed to provide **you** with general information only. It does not constitute legal advice and should not be relied upon as such. A contract for legal services will not be established with **you** as a result of **our** offering **you** this service. The legal health check is provided by Epoq Legal Ltd of Middlesex House, 29-45 High Street, Edgware, Middlesex HA8 7UU. If **you** require guidance with the website please call **0345 644 8966**.

If **you** have a specific legal problem or legal matter to consider which may be covered under this policy please contact the legal helpline on **0344 854 1775**. This service will be provided by Slater & Gordon (UK) LLP (S&G) of 123 Deansgate, Manchester, M3 2BU.

We and S&G will store and use the personal information **you** use to complete the legal health check and recommend appropriate further legal or financial advice which may be of benefit to **you**. Occasionally S&G may contact **you** with further information about legal services **we** think may be of interest to **you**. Please advise **us** if **you** do not wish to be contacted in this way in the future.

LEGAL ASSISTANCE HELP AND SUPPORT

Home & Legacy Legal Assistance provides **you** with confidential telephone legal advice on any personal legal matter when you need it, 24 hours a day, 365 days a year. This will be provided by Slater & Gordon of 123 Deansgate, Manchester, M3 2BU.

Home & Legacy Legal Assistance advice will be available to **you** on a wide range of issues, for example consumer disputes, employment disputes through to areas such as property, wills and probate.

Our legal advisors are often able to assist and resolve during the first call. However, where the legal issue may be more complex, then **your** enquiry will be passed to a specialist solicitor in that particular area of law.

You will not be charged for the advice provided. This service is available to **you** as a benefit of being a Home & Legacy home insurance customer.

Should the advice **you** receive suggest that **you** should instruct a solicitor to act for **you** the cost of this representation may be covered under this Section of **your** policy.

Where **you** decide to instruct Slater & Gordon to act for **you** in relation to any area of legal work for which there is no cover available under this Section Slater & Gordon will provide **you** with a fixed price at the outset wherever possible. Where it is not possible to provide **you** with a fixed price at the outset, Slater & Gordon will quote an hourly rate, which will normally be discounted from their usual hourly rates.

For legal advice, help and support call **0344 854 1775** and quote 36758, and confirm that **you** are a Home & Legacy Legal Expenses policyholder. **You** will then be asked for a brief summary of the problem.

We may record the calls for **your** and **our** mutual protection and **our** training purposes.

LEGAL ASSISTANCE ONLINE

As part of **your** Home & Legacy Household policy **you** have unlimited, free access to various online tools and services that will help you to produce legal paperwork and other documents in connection with a wide range of matters that can affect your personal lifestyle. Home & Legacy Legal Assistance Online enables **you** to draft over 150 legal documents which can be prepared by following the online interactive questionnaire. Once created the documents can be downloaded, printed and stored in your secure online legal account. In addition Home & Legacy Legal Assistance Online has a detailed law guide which can provide **you** with up to date guidance and advice on many legal issues.

Some documents include the option of instructing Epoq to review **your** draft document for an additional fixed fee. The amount of the additional fixed fee will be confirmed to **you** at the time that **you** use the service. This document review service extends to documents which **you** have begun drafting through legal assistance online where **you** want Epoq to review **your** document and ensure it is fully prepared and amended to meet **your** needs.

If you require guidance with the website please call **0345 644 8966**.

To access Home & Legacy Legal Assistance Online visit www.homeandlegacy.co.uk/lawclub and register using the registration code which can be found on **your** Home & Legacy Policy Schedule. This service is provided by Epoq Legal Ltd of Middlesex House, 29-45 High Street, Edgware, Middlesex HA8 7UU.

TAX ADVICE HELPLINE

Your policy also includes access to a tax advice helpline which will provide advice on any personal tax matter affecting **you** and is available between the hours of 9.00am and 5.00pm, Monday to Friday (excluding Public Holidays). Advice provided by the helpline will be in accordance with the taxation laws of Great Britain and Northern Ireland. The Tax Advice Helpline cannot provide advice on the laws of any other country or jurisdiction.

Please note that this is a telephone service, which is intended for general enquiries. It does not provide advice on any matter relating to tax planning and **we** cannot engage in documentation review or enter into any written correspondence with **you**, except where the advisor considers it appropriate to forward details of written procedures to **you** by email. Advice and guidance will be in accordance with the advisor's understanding of the circumstances as described by **you**.

This service should not be used as a substitute for a formal consultation with **your** accountant or other tax advisor, who can review **your** particular circumstances in more depth than is intended by this service.

When contacting the Tax Advice Helpline, **you** should quote reference 36758 and confirm **you** are a Home & Legacy Legal Expenses policyholder.

Tax Helpline: **0344 873 0244**

You can contact the helpline as often as required during the period of insurance, although in the event that the telephone line is not available for technical reasons no liability can be accepted for inability to provide advice. This helpline is provided by Abbey Tax Protection of One Mitchell Court, Castle Mound Way, Rugby CV23 0UY.

SECTION 5 – IDENTITY FRAUD DETECTION & ASSISTANCE

1.

Page 70

DEFINITIONS (WHAT OUR WORDS MEAN)

CIFAS - all reference to CIFAS is amended to Cifas.

EXPERIAN - the address for Experian is now The Sir John Peace Building, Experian Way, NG2 Business Park, Nottingham NG80 1ZZ.

2.

Page 71 & 72

REGISTERING FOR THE SERVICES

We have provided a clearer explanation about how to register to use the services we provide under this Section of the policy.

Membership is available for the main policyholder (the insured) and the named partner of the insured (the joint insured) as stated on **your** policy schedule. Each person will be required to individually register to activate membership of the Identity Fraud Detection and Assistance Service. Membership can be activated by:

- registering online at www.protectmyid.co.uk/HomeandLegacy or by
- calling Experian on **0800 064 5004** 8am and 7pm, Monday to Friday (excluding bank or public holidays)

Calls to 0800 numbers are free from BT landlines. Calls from other networks may vary, please contact **your** network provider for details.

You will need to have your Ultra Home policy schedule to hand when registering as **you** will be required to enter **your** customer reference. **Your** customer reference is the first part of the policy reference shown on **your** policy schedule.

The description of services provided has been adjusted.

You will automatically be registered to receive alerts if there is a significant change to **your credit report** is amended to:

You will automatically be registered to receive alerts if there are certain changes to **your credit report**

3.

Page 72

Under the section 'THE SERVICES,' sub-heading **identity protection services**

Alerts sent to **you** by e-mail or text (as requested by **you**):

– whenever significant changes occur to **your credit report** that could be a sign of potential **identity fraud** for example: addition of a credit account; or a search made on **your credit report**; is amended to:

Alerts sent to **you** by e-mail or text (as requested by **you**):

– whenever certain changes occur to **your credit report** that could be a sign of potential **identity fraud** for example: addition of a credit account; or a search made on **your credit report**;

SMARTWATER

Your policy previously included SmartWater® as an additional Policyholder benefit. SmartWater® is no longer available through Home & Legacy but if you (the Policyholder) still require the product/service then please visit www.smartwater.com/shop and enter the promotional code: HL6YR – you will receive continued membership at a special rate of just £10 per annum (including VAT)

INSURANCE PREMIUM TAX (IPT)

Please note the Summer 2015 Budget, announced by the Chancellor on 8th July 2015, included an increase to the standard rate of insurance premium tax (IPT) from 6% to 9.5%. The revised rate is effective from 1st November 2015.

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 Ultra 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 recent 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.

Registered address: 57 Ladymead, Guildford, Surrey GU1 1DB, United Kingdom. Registered in England No. 3007252.
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Calls may be recorded for our joint protection, training and/or monitoring purposes