

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

We have made some changes to the Prestige Home policy wording. These changes apply to the document with version reference code ACPERHL1479_9 dated February 2021. The changes will apply from your first renewal on or after 1st September 2021. Please ensure you read the changes carefully as they form part of your contract of insurance.

If you would like a copy of the latest version of the policy wording, dated September 2021, with the changes included, we can send or email a copy to you upon request, or you can download one from our website at www.homeandlegacy.co.uk

IMPORTANT ADVICE INFORMATION

Page 5 – The Tax Advice line has changed name to Market Tax Protection. The contact details have not changed.

THINGS WE NEED TO TELL YOU ABOUT

FAIR PROCESSING NOTICE

Page 12 – The Fair Processing Notice is updated and is now referred to as the Privacy Notice.

MAKING A COMPLAINT

Page 15 – Following 31st December 2020 the European Online Dispute Resolution Platform which was available for submission of complaints is no longer available so all reference to this service is removed.

SECTIONS 1 TO 3 – WHAT OUR WORDS MEAN

Page 21 – the definition of **Permanently physically disabled** is deleted.

SECTIONS 1 TO 3, BUILDINGS, CONTENTS AND YOUR LIABILITIES

GENERAL EXCLUSIONS

Page 41 – the **Building Works** exclusion is re-stated as:

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

- which will cost more than £25,000 in total; and/or
- if **you** have entered into a contract which removes or limits **your** legal rights against the contractor or building firm appointed; unless full details of the building works and a copy of the contract(s) have been disclosed and agreed by **us**.

Page 41 – the **Date change and computer viruses** exclusion is deleted and replaced by:

Electronic Data, Cyber Acts & Computer Viruses

Loss, damage, liability, cost or expense of any kind directly or indirectly caused, by loss of use, functionality of or inability to use any application, software, computer programme or electronic data (such as files, images and digital monies); cyber acts (involving the entry of unauthorised code into any computer, application, software or programme), or by computer viruses, (including but not limited to 'Trojan horses', 'worms' or 'logic bombs').

SECTIONS 1 TO 3, BUILDINGS, CONTENTS AND YOUR LIABILITIES

GENERAL CONDITIONS

Page 45 – **Change of circumstances and information**

"If there is any building work planned at **your home** or building work is to commence where the cost of the works exceeds £25,000" is restated to read:

"If there is any building work planned at **your home** or building work is to commence where the total cost of the works will be more than £25,000"

SECTION 5 – IDENTITY FRAUD DETECTION & ASSISTANCE

Page 73 – Registering for the Services and Page 74 – The Services

The web link to activate membership is updated to <https://homeandlegacy.creditview.co.uk/>
