

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_7 dated February 2019. The changes will apply from your first renewal on or after 1st February 2020. 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 February 2020, 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

THINGS WE NEED TO TELL YOU

Pages 10 and 11 - **If you cancel your policy after the first 15 days** - the following text is added:

“We will not refund a premium amount of less than £15 plus Insurance Premium Tax.”

Pages 10 and 11 - **If you cancel your policy after the first 15 days**:

The £100 administration charge is removed.

SECTION 1 – BUILDINGS

Page 22 - **What is not covered** - the following exclusion is deleted:

“Escape of water from fixed apparatus, pipes or tanks caused by subsidence, heave or landslip”

SECTIONS 1 TO 3, BUILDINGS, CONTENTS AND YOUR LIABILITIES

GENERAL CONDITIONS

Page 45 - **Change of circumstances and information** - The following text is added:

“We will not refund or charge amounts less than £15.00 plus Insurance Premium Tax.”

Page 45 - **Change of circumstances and information** - The following text is deleted:

“The administration charge to cover Home & Legacy’s costs will not apply.”

Page 46 - **Financial sanctions** -The following text is added:

“We will not refund a premium amount of less than £15.00 plus Insurance Premium Tax.”

Page 47 - **Our cancellation rights** – This General condition now reads as follows:

“We may cancel **your** policy if **we** have valid reason to do so. **Our** valid reasons to cancel **your** policy include but are not limited to the following:

- a) if **we** become aware of changes in **your** circumstances which mean that it is not possible for **us** to continue to provide cover under this policy;
- b) if **you** fail to meet one or more of the terms and conditions of **your** policy, and if **we** agree with **you** that it is possible for **you** to rectify such breach(es), where **you** then do not fully rectify the breach(es) within the time period **we** specified to **you** in writing;
- c) if any additional terms and conditions which **we** set out as a requirement for providing **your** insurance cover by including an endorsement (written alterations of the terms) to **your** policy have not been complied with; or where **we** have given **you** time to comply with the terms and conditions, if they have not been complied with within the time period **we** specified;
- d) if premium due is not paid by the date that **we** or **your** insurance intermediary specify to **you** in writing. This includes a default of an instalment payment under any linked loan agreement;
- e) if **we** reasonably suspect fraud;

f) if **we** discover that **you** misrepresented information or facts **you** gave **us** for the purpose of providing the insurance cover under this policy, for example, if **you** gave **us** information that **you** knew to be untrue or incomplete and if **we** had been made aware of such information **we** would not have entered into the insurance contract with **you**.

If **we** decide to cancel **your** policy **we** will send at least 14 days' written notice to **your** last known postal and/or e-mail address. All cover will cease from the time and date that **we** specify in that written notice.

If **we** cancel **your** policy **you** will be entitled to a refund of the premium paid, subject to a deduction for the time **you** have been covered, unless **you** have made a claim or circumstances have occurred which could result in a claim; or the reason for cancellation is fraud; and/or **we** are legally entitled to keep the premium under the Consumer Insurance (Disclosure and Representations) Act 2012. (This Act sets out the circumstances where failure by a policyholder to provide the insurer with complete and accurate information permits the insurer to cancel a policy, sometimes back to its start date and to keep any premiums paid.) **We** will not refund amounts less than £15 plus Insurance Premium Tax.

Where **our** investigations provide evidence of fraud or a serious non-disclosure **we** may cancel the policy immediately and backdate the cancellation to the date of the fraud or when **you** provided **us** with incomplete or inaccurate information. This may result in **your** policy being cancelled from the date **your** cover originally started.