

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

We have made some changes to the Ultimate Home policy wording. These changes apply to the document with version reference code **ACPERHL1477-6 dated February 2018**. The changes will apply from your first renewal on or after **1st February 2019**. 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 2019, 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

Section 2 – Contents

Pages 18 to 19 - What our words mean: Contents definition

“golf buggies, electric wheelchairs, models and toys;” is replaced by “golf buggies, electric wheelchairs, models and toys including battery operated and/or pedestrian remote controlled devices;”

Page 29 - What is covered: Limits of cover for Fine art, antiques and collectables or jewellery and watches is amended to read:

“The most that **we** will pay is the amount declared to **us** by **you** and shown on **your** current policy schedule. This is subject to a maximum of £25,000 for any single item, pair or set unless individually listed as a specified **contents** item on **your** current policy schedule.”

Page 30 - What is not covered: the following exclusion is added:

“– drones or unmanned aerial vehicles:

- i except when kept within the **buildings** of **your home** at the time of the loss or damage
- ii while in use;”

Page 37 - How we pay claims for Fine art, antiques and collectables is amended to read:

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

The sum insured shown on **your** current policy schedule in respect of **fine art, antiques and collectables** subject to a maximum of £25,000 for any item, pair or set unless **you** have requested, and **we** have agreed to provide cover for such item, and it is listed as a specified **contents** item on **your** current policy schedule.”

Page 38 - How we pay claims for jewellery and watches is amended to read:

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

The sum insured shown on **your** current policy schedule in respect of **jewellery and watches** subject to a maximum of £25,000 for any item, pair or set unless **you** have requested, and **we** have agreed to provide cover for such item, and it is listed as a specified **contents** item on **your** current policy schedule.”

Section 3 – Your Liabilities

Page 41 - Part B, Your Liability to others as an occupier or in your personal capacity:

What is not covered is amended to include the following text:

“models and toys including battery operated and/or pedestrian remote controlled devices but not drones or unmanned aerial vehicles.”

Sections 1 to 3 – Buildings, contents & your liabilities, General Conditions

Page 47 -The General condition, Fraud is amended to:

“• Fraudulent claims

If **you** or anyone acting for **you**:

- i knowingly makes a fraudulent or exaggerated claim under the policy; or
- ii knowingly makes a false statement in support of a claim; or
- iii knowingly submits a false or forged document in support of a claim; or
- iv makes a claim for any loss or damage caused by **your** willful act or caused with **your** knowledge, agreement or collusion.

Then, **we** may:

- refuse to pay **your** claim.
- recover from **you** any costs **we** have incurred relating to the fraudulent claim and any further claims notified after the date of the fraudulent act.
- automatically cancel **your** policy from the date of the fraudulent act.
- not allow a return of any premium paid.
- inform the police of the circumstances.”

Section 5 – Identity fraud detection & assistance

Pages 72 to 74

Please note that all references to “**Callcredit**” are replaced with “**TransUnion**”. **TransUnion** acquired **Callcredit** during 2018.

Under “**Definitions (What our words mean)**”, the definition of “**Callcredit**” is deleted and the following definition of “**TransUnion**” is added:

TransUnion

TransUnion is the administrator of the benefits and services given under Section 5, Identity Fraud Detection & Assistance Service, of the policy. TransUnion is a trading name of Callcredit Limited, registered in England and Wales with Company No. 03961870 at One Park Lane, Leeds, West Yorkshire LS3 1EP.

Under “Registering for the services”, please note that each person will be required to individually register to activate membership by going to www.homeandlegacy.co.uk/idprotection

All references to the web address www.noodle.co.uk/partner/homeandlegacy have been replaced by www.homeandlegacy.co.uk/idprotection

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. Our **contents checklist** may be useful for this purpose. It will also be useful to review ‘what our words mean’ within the policy wording 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.