

Important Notice for *Prestige Home* Policyholders



This notice must be read carefully as it gives information about changes to your insurance cover and your SmartWater complimentary system which may apply from renewal.

SmartWater Theft Prevention System

As an added benefit of your Prestige Home policy we provide a complimentary **SmartWater Theft Prevention System**. We are pleased to advise that should you decide to renew your home insurance this benefit will continue and your complimentary subscription will automatically be renewed for a further 12 months.

However, should you decide not to renew your home insurance, we will notify SmartWater to cancel your subscription as our complimentary service is only provided for Home & Legacy home policyholders.

It will still be possible for you to continue with the service, but you will need to contact SmartWater directly to arrange this. You will need to do this within 30 days of your renewal and pay the annual subscription which for former Home & Legacy policyholders is **£59.88** (inc. VAT). SmartWater can be contacted on **0800 521 669**.

Insurance Premium Tax (IPT)

In the June 2010 Emergency budget, changes were made to the IPT rates levied by HM Revenue & Customs (HMRC). The revised rates apply from 4th January 2011. The standard rate is now 6% (increased from 5%) and the higher rate which is applicable for Travel Insurance is now 20% (increased from 17.5%).

Changes to the Terms of the Prestige Home cover

A number of changes have been made to the terms of our **Prestige Home policy wordings** with version reference **ACPERHL1204 2.09, ACPERHL1204/1 03.10, ACPERHL1204/2 06.10 and ACPERHL1204/3 01.11**. Please check the version reference on your copy of the policy wording booklet to see which changes apply for your cover.

The changes are detailed below and will take effect from your renewal date whether or not you have chosen to include the part of the cover that is to be amended. Please check your policy schedule to see the parts of the cover that apply in your case.

Before you renew your policy, please make sure that the amended cover will continue to meet your needs. When you renew your insurance you are agreeing to accept the changes we have detailed.

As the changes detailed form part of your policy please keep them with your policy booklet for future reference.

Policy Booklet

If you would like to have a copy of the latest version of the **Prestige Home policy booklet** with version reference **ACPERHL1204/5 08.11** with all of the changes incorporated it can be downloaded from our website at www.homeandlegacy.co.uk. Alternatively, if preferred we can send a copy to you. Please email your request to info@homeandlegacy.co.uk or call us on **0844 893 8360**.

Policy Deductible (excess)

In addition to the policy wording changes that are detailed below the 'standard' policy deductible for most claims under Parts A, B and D Buildings, Contents and Personal Possessions is now £250. If the deductible for your cover is currently £100 and you wish to maintain it at this level this may be possible, subject to payment of an additional premium and acceptance by the insurer. Should you opt to continue with a £100 deductible this will not apply for losses that occur following escape of water from fixed water apparatus, pipes or tanks. The 'standard' policy deductible of £250 will be applied for all losses of this nature.

A deductible of £250 has also been introduced for claims made under Part E, Sections 1 and 2, Family Legal Protection and Identity Fraud. In addition, for claims the insurer agrees to pay under these sections the maximum amount that will be paid to a solicitor or other suitably qualified representative appointed by you with their agreement, is to be limited to £100 per hour, excluding VAT.

For full details of the deductibles (excesses) that are to apply to your cover from renewal, please refer to your Schedule of Insurance.

Changes to your Prestige Home Policy with version reference ACPERHL1204 2.09 or ACPERHL1204/1 03.10

We have indicated the location in the policy booklet where the change is to be applied and then provided a statement to explain the change. For some of the changes we have provided the replacement wording in full.

Location in Policy Wording	Statement of change in Terms
How Your Cover Works	
<p>Page 4 Cancellation</p>	<p><i>The cancellation wording is amended following the introduction of a cancellation administration fee which will apply when insurance is cancelled after the first 14 days:</i></p> <p>Cancelling your policy within the first 14 days We want you to be happy with your Prestige Home Policy. If, having examined your insurance documentation, you decide not to proceed, you may cancel the insurance, within 14 days of concluding the contract; or the day you receive your policy documentation if that is later.</p> <p>You can do this by contacting us or the insurance intermediary through whom you arranged this insurance.</p> <p>If you choose to cancel the policy, provided you have not made a claim, you will be entitled to a full refund of the premium paid. If you have made a claim the amount of refund will be calculated proportionately for the time for which you have been covered based on the annual premium payable. Where an event has occurred which may give rise to a total loss claim the full annual premium may be payable. If you choose to cancel this policy any additional optional add-ons (e.g. travel insurance) you have included will also be cancelled.</p> <p>You may contact Home and Legacy Insurance Services Limited by telephone on 0844 893 8360 or write to us at: 500 Avebury Boulevard, Milton Keynes, MK9 2LA.</p> <p>If after 14 days you have not cancelled your Prestige Home Policy, we will assume that you wish your Prestige Home Policy to continue for the agreed period of insurance.</p>
<p>Page 4 Cancellation</p>	<p>Cancelling your Prestige Home Policy after the first 14 days We and/or the insurer can cancel this Prestige Home Policy by sending 14 days notice in writing to you at your last known address.</p> <p>If you cancel the policy outside the first 14 days you will be entitled to a refund of the premium paid, subject to a deduction for the time you have been covered, plus an administration fee of £100 to cover Home & Legacy's costs. As long as you have not claimed during the current period of insurance the amount of refund will be calculated on a proportionate basis for the time for which you have been covered based on the annual premium payable plus the additional charge of £100 for administration (subject to Insurance Premium Tax, where applicable). Where an event has occurred which has resulted in a claim or which may give rise to a claim, the full annual premium may be payable to us.</p> <p>If the policy is cancelled after 14 days, any optional add-ons (travel insurance) will automatically be cancelled.</p> <p>If the amount due when you cancel the policy is more than the amount you have paid you may be asked to pay the difference.</p> <p>We reserve the right to cancel this policy immediately in the event of non-payment of the premium or default by you under a monthly instalment plan.</p>
<p>Page 4 Financial Services Compensation Scheme (FSCS)</p>	<p><i>The protection you have under this scheme has changed:</i> The protection is now 90% of the claim with no upper limit. (It was previously 100% of the first £2,000 and 90% of the remainder). For compulsory insurance the limit is unchanged at 100% of the claim. Further information about the compensation scheme arrangements is available from the FSCS. Tel: 0800 678 1100 or 0207 741 4100 Email enquiries@fscs.org.uk</p>
<p>Page 5 How to make a claim</p>	<p><i>For claims made under Parts A-D we have provided a contact number for calling us from overseas:</i> If you are abroad and would like to contact us to make a claim please call + 44 (0)203 118 7777.</p>
Customer Service	
<p>Page 8 Customer Service</p>	<p><i>The entire Customer Service section is replaced with the wording below:</i></p> <p>What to do if you are not satisfied Our aim is to get it right, first time, every time. If we make a mistake we will try to put it right promptly. We will always acknowledge receipt of your complaint within five 5 working days and do our best to resolve the problem within four 4 weeks. If we cannot, we will let you know when an answer may be expected.</p> <p>If we have not sorted out the situation within eight 8 weeks we will provide you with information about the Financial Ombudsman Service*.</p> <p>Should you wish to make a complaint please contact: The Customer Satisfaction Manager, Home and Legacy Insurance Services Limited, 500 Avebury Boulevard, Milton Keynes, MK9 2LA. Telephone: 0844 893 8360 Fax: 0844 893 8386 Email: info@homeandlegacy.co.uk</p>

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<p>Page 8 Customer Service</p>	<p>If the complaint is about the service you have received from Home and Legacy Insurance Services Limited we will tell you who is dealing with your complaint. This individual will have been fully trained to deal with the matter in an objective manner.</p> <p>If we find that your complaint relates to the service provided by one of our intermediaries we will pass the details on to them and will monitor the progress of their investigations.</p> <p>Complaints which the insurer(s) are required to resolve will be passed on by us to them. We will notify you where we do this, and monitor the progress of their investigations.</p> <p>Using the complaints procedure above or referral to the Financial Ombudsman Service* does not affect your legal rights.</p> <p>* The Financial Ombudsman Service offers a free, independent service for resolving disputes about most financial matters. In some circumstances a complaint may not be eligible for referral to the Financial Ombudsman Service. In such cases you will receive guidance from staff at the Ombudsman about your options, or you may wish to seek your own professional or legal advice.</p> <p>The Financial Ombudsman Service can be contacted at: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR Telephone: 08000 234 567 free for people phoning from a "fixed line" (for example, a landline at home) or 0300 123 9 123 free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02 Email: complaint.info@financial-ombudsman.org.uk The Ombudsman will only consider your complaint if you have already given us, the intermediary or insurer the opportunity to resolve it.</p>
Definitions	
<p>Pages 9 - 13</p>	<p><i>Various amendments have been made to the definitions as described below:</i></p> <p>A new definition is included:</p> <p>Act of Parliament – All Acts of Parliament referred to in this policy including any subsequent amendments or re-enactments of those Acts and any equivalent legislation which is enforceable within the territorial limits.</p> <p>Buildings – <i>this definition is extended and now includes:</i> solar panels</p> <p>Contents - <i>The contents definition is re-stated as below:</i></p> <p>Contents – The household goods of the buildings including furniture; furnishings; personal effects (but not personal possessions); photographic equipment; money; outdoor items; business property; gardening implements; tractors and their trailers used solely for domestic purposes; fine art and antiques; and your fixtures and fittings including interior decorations if you are not responsible for insuring the buildings; all of which belong to you or for which you have a legal responsibility.</p> <p>This definition does not include caravans, aircraft, watercraft or mechanically propelled vehicles, other than;</p> <ul style="list-style-type: none"> • domestic gardening equipment, • quad bikes, used within the grounds of a residence listed in your schedule and not registered for road use, • motorbikes under 51cc used within the grounds of a residence listed in your schedule and not registered for road use, • golf buggies, • electric wheelchairs, • models and toys. <p><i>Also not included are spare parts and accessories, (although cover is provided for your computerised motor vehicle accessories when taken out of the vehicle and kept in the building of your home), any part of the structure of the buildings, animals, personal possessions, or credit cards.</i></p> <p>Deductible – <i>this definition is extended, with the following noted:</i> If you make a claim for what we identify as one or more separate events, you will need to pay a deductible for each separate event that we have identified.</p> <p>Event – <i>this definition is re-stated and now reads:</i> All loss, damage or legal liability that arises as a result of any single incident or occurrence.</p> <p>Fine Art, Gold Silver, Gold and Silver Plate and Antiques - <i>the title of this definition is amended to read:</i></p> <p>Fine Art and Antiques</p> <p><i>The wording of the definition remains unchanged. Following this change all reference to Fine Art, Gold Silver, Gold and Silver Plate and Antiques throughout the entire policy wording is to be amended to read 'fine art and antiques'.</i></p>

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<p>Pages 9 - 13</p>	<p>Insurer - <i>The insurer details stated for Part E, Section 3, Emergency</i></p> <p>Property Assistance have been updated as below:</p> <p>Europ Assistance Holding Irish Branch, Registered in England and Wales No. 758979, Registered Office: 13 – 17 Dawson Street, Dublin 2, Ireland</p> <p>A new definition is included for: Mould – a fungus that produces a superficial growth on various kinds of damp or decaying organic matter. Also includes mould spores and mycotoxins.</p> <p>Personal Possessions – reference to ‘photographic equipment’ is removed from this definition following its inclusion under the Contents definition.</p> <p>We, Us, Our - For Part E, Section 3, Emergency Property Assistance This definition is updated to read:</p> <p>Part E, Section 3, Emergency Property Assistance means: Europ Assistance Holding Irish Branch, Registered in England and Wales No. 758979, Registered Office: Registered Office: 13 – 17 Dawson Street, Dublin 2, Ireland</p>
<p>General Conditions</p>	
<p>Pages 14 - 15</p>	<p>The wording of General Condition 2 has been amended in part to clarify the index linking process as re-stated as below:</p> <p>Index Linking Inflation may make the sum insured inadequate. Insurers will therefore adjust the sum insured for buildings and contents each month in accordance with the movements in the following indices. No increase or decrease in premium will be due for each monthly sum insured change but at each renewal the revised sum insured will be calculated and shown on the schedule.</p> <ul style="list-style-type: none"> • Part A, Buildings The House Rebuilding Cost Index issued by the Royal Institution of Chartered Surveyors. • Part B, Contents The Government’s Retail Price Index. Sums insured are not adjusted for inflation as regards any other coverage. You should review sums insured regularly to reflect new purchases, extensions, improvements and changes in market values. <p>General Condition 7 is re-titled ‘Claims’ and is reworded as below for greater clarity:</p> <p>7. Claims If you need to make a claim, you must do the following. For Claims under Parts A–D (Buildings, Contents, Fine Art and Antiques and Personal Possessions):</p> <ul style="list-style-type: none"> • Tell us as soon as possible about the event and give us any information we may need. • Tell the police about any damage caused by theft or attempted theft, malicious persons, vandals or if any property is lost outside your home. • Make any reasonable temporary repairs as soon as possible but keep the bills as these may form part of your claim. If possible, take photos of the damage. • Allow insurers to inspect any damage before you carry out permanent repairs. Any estimates that you obtain for permanent repairs or other work must be approved before work begins. • Carry out and allow us to take any action insurers need to prevent more damage. • Provide all necessary information and assistance that insurers may reasonably require. • Tell us, in writing, at your first opportunity if someone is holding you responsible for damage to their property or bodily injury to them. You must send us any writ, summons or other legal document immediately and unanswered. • Not admit liability or responsibility or offer or agree to pay any money without insurers permission. • Allow insurers to defend any proceedings on your behalf. • Not abandon any property and leave it to us or to insurers. <p>General Condition 11 is restated as below for clarity:</p> <p>11. Other Insurance If at the time of any claim you have other insurance covering the claim, we will only pay our share of the claim.</p>
<p>General Exclusions</p>	
<p>Page 16 General Exclusions</p>	<p>An additional exclusion is incorporated: Exclusion 4. This Prestige Home Policy excludes all loss or damage resulting from building works costing more than £25,000 or involving the application of heat and/or where you have entered into a contract which removes or limits your legal rights against the contractor or building firm (unless full details of any building works and building contract have been disclosed and agreed by us).</p>

Location in Policy Wording	Statement of change in Terms
Part A – Buildings Insurance	
Page 17	<p><i>The following amendments apply under:</i></p> <p>Section 2 - Outdoor Items <i>The exclusions under this Section are extended to include:</i> d) pressure of snow</p>
Page 18	<p>Section 10 - Emergency Access to Gardens <i>The cover under this section is enhanced and re-stated under a new heading 'Emergency Access to your home' – previously cover was provided only for making good damage to gardens.</i></p> <p>Cover is now provided for the cost of making good damage to your home caused by access to your home by emergency services in order to combat fire or flooding.</p>
Page 18	<p>Section 11 - Replacement of external locks and keys <i>The wording of this Section is amended to read as below, extending the insurance to provide cover for additional keys.</i></p> <p>If the keys of the external doors, windows or alarms of the buildings or of safes are lost or stolen, insurers will pay the costs involved in replacing locks and additional keys to the external doors, windows, safes or alarms concerned.</p>
Page 19	<p>Section 1 – What is not covered</p> <p><i>Exclusion b) ii) is extended to exclude cover for loss or damage caused by mould.</i></p> <p><i>Exclusion b) ix) is amended as below to exclude loss or damage to trees, shrubs, lawns and plants growing in the open and to include cover for domestic outbuildings which are not of standard construction</i></p> <p>Loss or damage caused by: b ix) pressure of snow to fences, gates, hedges or trees, shrubs, lawns and plants growing in the open.</p> <p><i>Exclusion c) is amended to read as below to exclude loss or damage for pressure of snow:</i> There is no cover for loss or damage caused by: c) Reinstatement of gardens following storm, flood, frost or following damage due to pressure of snow.</p> <p><i>Exclusion e) i) is amended as below:</i> e) Loss or damage when your home is unoccupied caused by: i) escape of water from fixed water apparatus, pipes or tanks unless the buildings (including any outbuildings containing plumbing and associated amenities) are kept heated to a temperature of at least 15 degrees centigrade and any loft hatch kept open to allow warm air to circulate, or the water is shut off and the fixed water tanks, apparatus and pipes are drained.</p>
Part B – Contents Insurance	
Page 20	<p><i>The following amendments apply under:</i></p> <p>Section 2 – Food in Freezers <i>Cover is extended to include food in fridges, the wording is re-stated as below:</i></p> <p>Food in Freezers and Fridges Loss of or damage to the food in your domestic freezer or fridge at your home caused by a defect in your freezer or fridge or by a failure of the mains electrical or gas supply.</p> <p><i>This section does not cover loss or damage to food held for business purposes or caused by the deliberate act of any gas or electricity supplier or when the home has become unoccupied.</i></p>
Page 20 Basis of Settlement	<p><i>The first paragraph is amended to read as below:</i></p> <p>Insurers will at their option repair, or pay you the cost of replacing the lost or damaged property, without deduction for wear, tear or depreciation.</p>
Page 20 Basis of Settlement	<p><i>The sixth paragraph is amended for clarity to read as below:</i></p> <p>Insurers will not pay more than £5,000 in respect of fine art and antiques under this part of this Prestige Home Policy.</p> <p>Insurers will not pay more than £5,000 in respect of outdoor items under this part of this Prestige Home Policy.</p> <p>Cover for sums in excess of these amounts must be insured under either Part A Buildings or Part C Fine Art and Antiques section of this Prestige Home Policy.</p>

Location in Policy Wording	Statement of change in Terms
Page 20	<p>Section 1 - Contents - what is covered</p> <p><i>The wording of this section is re-stated to provide further clarity - as below:</i> All risks of physical loss or damage to contents whilst anywhere in the world, unless we have stated differently elsewhere in this part of the Prestige Home policy.</p>
Page 21	<p>Section 8 – Replacement of external locks and keys <i>The cover under this Section is extended to provide cover for additional keys. The wording is amended to read:</i></p> <p>Replacement of external locks and keys If the keys of the external doors, windows or alarms of the buildings or of safes are lost or stolen, insurers will pay the costs involved in replacing locks and additional keys to the external doors, windows, safes or alarms concerned.</p>
Page 21	<p>Section 13 – Debris Removal <i>To provide greater clarity the wording of this section is re-stated as below</i></p> <p>Insurers will pay up to £1,000 following the occurrence of loss or damage caused by an event covered under section 1; a) to remove debris; and b) to return the contents back to the room(s) where the event that resulted in the loss or damage occurred.</p>
Page 22	<p>Section 14 – Loss of Domestic Heating Oil and Metered Water <i>Cover under this Section is extended to include cover for domestic tank and metered gas. The section is re-worded as below:</i></p> <p>Loss of domestic heating oil, domestic tank & metered gas and metered water</p> <p>Insurers will pay up to £2,500 for loss of metered water, domestic heating oil or domestic tank and metered gas if the loss is caused by accidental damage to your fixed domestic water or heating installation.</p> <p><i>Cover is not provided under this section when the home is unoccupied.</i></p>
Page 23	<p>What is not covered - Section 18 <i>The list of exclusions have been re-stated for clarity as below:</i></p> <p>Insurers will not cover liability arising</p> <ul style="list-style-type: none"> a) from the use of any hand, foot or motor propelled vehicle b) from any other hazardous activity c) directly or indirectly out of your business, job or profession
Pages 23 and 24	<p>Section 1 – What is not covered</p> <p><i>b) ii) is extended to exclude loss or damage caused by rising damp and mould.</i></p> <p><i>d) A number of changes have been made to improve the cover:</i></p> <p><i>d) v) is amended to remove the words ‘and violence and force are used to enter the vehicle’;</i> <i>d) vii) is deleted and d) viii), ix) and x) are renumbered;</i> <i>d) ix) previously d) x) is extended to exclude loss or damage caused by pressure of snow;</i> <i>d) xi) is added to exclude loss or damage to photographic equipment and musical instruments used for profit or business purposes;</i> <i>d) viii) previously d) ix) is amended to make it clear that there is no cover provided for loss or damage to bicycles left unattended away from the home unless securely locked.</i></p> <p><i>The wording of exclusion d) is re-stated as below:</i></p> <p>d) Loss or damage to:</p> <ul style="list-style-type: none"> i) discs, tapes, computer software or records other than as specifically insured under Section 3 of this part of this Prestige Home Policy ii) property more specifically insured elsewhere iii) property primarily used for business purposes other than business property iv) animals v) property in any unattended vehicle unless all items are hidden from view, all windows are closed and all doors and the boot are locked vi) quad bikes, motorbikes under 51cc or golf buggies while they are being used vii) motor vehicles accessories other than computerised motor vehicle accessories kept in the building of your home viii) bicycles: <ul style="list-style-type: none"> • whilst being used for racing or time trials or is hired or lent to anyone other than a member of your household • whilst left unattended away from the home unless secured by a suitable locking device to a fixed structure or in a locked building. ix) hedges or trees, shrubs, lawns and plants growing in the open caused by flood, storm, pressure of snow or death by natural causes (e.g. disease) or neglect x) outdoor items caused by flood, storm or frost damage. xi) photographic equipment and musical instruments used for profit or business purposes.

Location in Policy Wording	Statement of change in Terms
Pages 23 and 24	<p><i>f) i) is amended and re-stated as below to exclude loss or damage when your home is unoccupied caused by :</i></p> <p>i) escape of water from fixed water apparatus, pipes or tanks unless the buildings (including any outbuildings containing plumbing and associated amenities) are kept heated to a temperature of at least 15°C and any loft hatch kept open to allow warm air to circulate or the water is shut off and the fixed water tanks, apparatus and pipes are drained.</p>
Part C – Fine Art	
Page 25	<p><i>For clarity the title for Part C of the policy is amended to read:</i></p> <p>Fine Art and Antiques</p> <p><i>All reference to fine art, gold, silver, gold and silver plate and antiques throughout Part C of the policy is amended to read ‘fine art and antiques’</i></p>
Page 26	<p>Fine art and antiques <i>What is not covered</i></p> <p><i>a) iii) is amended to make it clearer that there is no cover provided for loss or damage caused due to rising damp, mould or alterations.</i></p> <p><i>d) i) is amended to exclude loss or damage when your home is unoccupied caused by:</i></p> <p>i) escape of water from fixed water apparatus, pipes or tanks unless the buildings (including any outbuildings containing plumbing and associated amenities) are kept heated to a temperature of at least 15°C and any loft hatch kept open to allow warm air to circulate or the water is shut off and the fixed water tanks, apparatus and pipes are drained.</p>
Part D – Personal Possessions	
Page 27	<p>Section 3 - Money and Credit Cards <i>The wording of this Section is amended as below to introduce the limits shown:</i></p> <p>Money and Credit cards Insurers will pay up to £2,500 for loss or theft of money and up to £5,000 in respect of any sum you become legally liable to pay if your credit cards are used without your permission after being lost or stolen but only after you have complied with all the terms and conditions under which the credit cards were issued. All loss or theft of money and credit cards incidents must be reported to the police. Loss or theft of credit cards should also be reported to the card issuer.</p> <p><i>This section does not cover exchange rate losses, shortages caused by mistakes and credit cards which you have for the purpose of your business.</i></p>
Page 28	<p>What is not covered</p> <p><i>b) is amended to read:</i> Loss or damage caused by exposure to extremes of temperature, aridity, humidity, rising damp, to moisture, light or heat, corrosion, moth or vermin, fungus, mould, wet or dry rot, mechanical or electrical fault or breakdown, inherent defect, alteration, cleaning, renovation, repair, restoration or the like, misuse, defective design, defective workmanship or the use of defective materials.</p> <p><i>c) ii) is amended to clarify that there is no cover for guns whilst in the act of firing.</i></p> <p><i>c) iv) is deleted in its entirety.</i></p> <p><i>f) i) is amended to read as below to exclude:</i> i) escape of water from fixed water apparatus, pipes or tanks unless the buildings (including any outbuildings containing plumbing and associated amenities) are kept heated to a temperature of at least 15°C and any loft hatch kept open to allow warm air to circulate or the water is shut off and the fixed water tanks, apparatus and pipes are drained.</p>
Part E – Family Legal Protection and Identity Fraud	
Page 30	<p>Family Legal Protection Section - What is not covered</p> <p><i>A deductible(excess) of £250 has been introduced for claims under this Section. In addition, for claims the insurer agrees to pay, the maximum amount that will be paid to a solicitor or other suitably qualified representative appointed by you with their agreement, will be limited to £100 per hour, excluding VAT. The policy wording is amended as below:</i></p> <p>What is not covered Any amount exceeding £100,000 in respect of each event notified during the period of insurance;</p> <p>The amount of the deductible shown in your schedule;</p> <p>Any amount exceeding £100 per hour, excluding VAT, in respect of fees charged by your appointed representative.</p>

Location in Policy Wording	Statement of change in Terms
Page 33	<p>Family Legal Protection - Exclusions</p> <p><i>Exclusion 22 is deleted. Exclusions 14 - 21 are renumbered 15-22. A new exclusion 13 is added as below:</i></p> <p>13. any non-contentious matters.</p>
Page 34	<p>Identity Fraud Section - What is not covered</p> <p><i>A deductible (excess) of £250 has been introduced for claims made under this Section. In addition, for claims the insurer agrees to pay, the maximum amount that will be paid to a solicitor or other suitably qualified representative appointed by you with their agreement, will be limited to £100 per hour, excluding VAT. The policy wording is amended to include 2 additional exclusions b) and c) as shown below.</i></p> <p>What is not covered</p> <p>a) Any amount exceeding £50,000 in respect of each event notified during the period of insurance;</p> <p>b) The amount of the deductible shown in your schedule;</p> <p>c) Any amount exceeding £100 per hour, excluding VAT, in respect of fees charged by your appointed representative.</p> <p><i>Note - the exclusions that follow on thereafter in the policy wording are re-lettered d) - k)</i></p>
Page 35	<p><i>Special Condition 2 is restated as below:</i></p> <p>Our consent to pay legal costs and expenses must be obtained in writing. Legal costs and expenses incurred before such consent is given will not be covered. Consent will be given if you can satisfy us that:</p> <p>a) there are reasonable prospects of successfully pursuing or defending the legal proceedings; and</p> <p>b) it is reasonable in all the specific circumstances of the case for legal costs and expenses to be provided.</p> <p>Legal costs and expenses incurred in providing initial assessment shall only be covered where there are reasonable prospects of successfully pursuing or defending the legal proceedings and the claim is covered under all other terms and conditions of the policy.</p> <p>The decision to grant consent will take into account the advice of your appointed representative as well as that of our own advisers. We may require, at your expense, an opinion of Counsel on the merits of the legal proceedings.</p> <p>If the claim is subsequently admitted your costs in obtaining such an opinion and providing such advice will be covered under this insurance.</p> <p>If you decide to commence or continue legal proceedings for which we have denied support under Claims Settlement Condition 2a) and your action is successful, we will pay legal costs and expenses as if we had given our consent in the first instance.</p>
Page 36 Special Conditions	<p><i>Special Condition 6 a) is re-stated as below:</i></p> <p>6. Conduct of Legal proceedings</p> <p>a) You are free to choose an appointed representative (by sending us a suitably qualified person's name and address) If you ask us, we may assist you in choosing a suitable representative.</p> <p>In selecting a representative, you have a duty to ensure that the fees charged by the representative are reasonable having regard to the nature of the work required, its complexity and value, and the level of experience appropriate to the matter.</p> <p>We may choose not to accept your chosen representative. If this occurs we will explain why. If there is a disagreement over the choice of representative in these circumstances, you may choose another suitably qualified person and submit the name of that person to us for approval.</p> <p>Any representative is appointed in your name to act for you.</p>
Page 40	<p>Emergency Property Assistance</p> <p><i>Special Condition 6 is re-stated as below to clarify the situation in regard to the work that will be carried out by a contractor following the reporting of an emergency situation:</i></p> <p>6. Making a Claim</p> <p>We provide rapid, expert help if You suffer an Emergency arising from an incident covered under this section of the policy. We will arrange for one of Our repairers on Our nationwide list of approved tradesmen to attend and take action to stabilise the situation and remove the Emergency.</p>

Location in Policy Wording	Statement of change in Terms
Page 40	<p>We will undertake work to resolve the Emergency by completing a temporary repair which will resolve the emergency but will need to be replaced by a permanent repair to put right the damage caused to the property by the Emergency. A permanent repair will be carried out only if it can be undertaken on the first visit and would cost no more than a temporary repair.</p> <p>All requests for assistance must be made to the Home & Legacy Helpline and not to the contractor direct otherwise the claim will not be covered.</p> <p>You must telephone the Home & Legacy Helpline on 0845 070 1228 and select 'option 3'.</p> <p>The Home & Legacy Helpline will discuss with you the assistance you require and obtain a suitable contractor provided that the work is not prevented by any of the following:</p> <ul style="list-style-type: none"> a) adverse weather conditions; b) industrial disputes (official or otherwise); c) failure of the public transport system, including the road and railway networks and repairs to them; or d) other circumstances preventing access to the home or making it impractical to carry out the necessary work. <p>The Home & Legacy Helpline and the contractor will have reasonable discretion as to when and how work is undertaken.</p> <p>An incident which could result in serious property damage or personal injury should be notified immediately to the appropriate utility supplier and/or the emergency services.</p> <p>If you have followed the correct claims procedure above the contractor will charge the cost of all work covered by this insurance directly to the insurer.</p>
Part F - Multi-Trip Travel Insurance	
Pages 41-43	<p><i>Multi-Trip Travel Insurance - Part F of the policy and any reference to it throughout the policy wording is deleted in its entirety.</i></p> <p>Should you wish to include Multi-Trip Travel Insurance either from renewal or at any stage in the future we will provide you with a replacement standalone policy wording. Further information about the travel insurance including an up to date policy booklet and a summary of the cover can be found on our website at www.homeandlegacy.co.uk. Alternatively contact us on 0844 893 8360.</p>

Changes to your Prestige Home Policy with version reference ACPERHL1204/2 06.10 or ACPERHL1204/3 01.11

We have indicated the location in the policy booklet where the change is to be applied and then provided a statement to explain the change. For some of the changes we have provided the replacement wording in full.

Location in Policy Wording	Statement of change in Terms
Customer Service	
<p>Page 8</p>	<p><i>The entire Customer Service section is replaced with the wording below:</i></p> <p>What to do if you are not satisfied Our aim is to get it right, first time, every time. If we make a mistake we will try to put it right promptly. We will always acknowledge receipt of your complaint within five 5 working days and our best to resolve the problem within four 4 weeks. If we cannot, we will let you know when an answer may be expected.</p> <p>If we have not sorted out the situation within eight 8 weeks we will provide you with information about the Financial Ombudsman Service*.</p> <p>Should you wish to make a complaint please contact: The Customer Satisfaction Manager, Home and Legacy Insurance Services Limited, 500 Avebury Boulevard, Milton Keynes, MK9 2LA. Telephone: 0844 893 8360 Fax: 0844 893 8386 Email: info@homeandlegacy.co.uk</p> <p>If the complaint is about the service you have received from Home and Legacy Insurance Services Limited we will tell you who is dealing with your complaint. This individual will have been fully trained to deal with the matter in an objective manner. If we find that your complaint relates to the service provided by one of our intermediaries we will pass the details on to them and will monitor the progress of their investigations. Complaints which the insurer(s) are required to resolve will be passed on by us to them. We will notify you where we do this, and monitor the progress of their investigations. Using the complaints procedure above or referral to the Financial Ombudsman Service* does not affect your legal rights.</p> <p>* The Financial Ombudsman Service offers a free, independent service for resolving disputes about most financial matters. In some circumstances a complaint may not be eligible for referral to the Financial Ombudsman Service. In such cases you will receive guidance from staff at the Ombudsman about your options, or you may wish to seek your own professional or legal advice.</p> <p>The Financial Ombudsman Service can be contacted at: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR Telephone: 08000 234 567 free for people phoning from a "fixed line" (for example, a landline at home) or 0300 123 9 123 free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02 Email: complaint.info@financial-ombudsman.org.uk The Ombudsman will only consider your complaint if you have already given us, the intermediary or insurer the opportunity to resolve it.</p>
Definitions	
<p>Page 9</p>	<p><i>A new definition is included:</i></p> <p>Act of Parliament – All Acts of Parliament referred to in this policy including any subsequent amendments or re-enactments of those Acts and any equivalent legislation which is enforceable within the territorial limits.</p>
<p>Page 9</p>	<p><i>The contents definition is re-stated as below:</i></p> <p>Contents – The household goods of the buildings including furniture; furnishings; personal effects (but not personal possessions); photographic equipment; money; outdoor items; business property; gardening implements; tractors and their trailers used solely for domestic purposes; fine art and antiques; and your fixtures and fittings including interior decorations if you are not responsible for insuring the buildings; all of which belong to you or for which you have a legal responsibility.</p> <p>This definition does not include caravans, aircraft, watercraft or mechanically propelled vehicles, other than;</p> <ul style="list-style-type: none"> • domestic gardening equipment, • quad bikes, used within the grounds of a residence listed in your schedule and not registered for road use, • motorbikes under 51cc used within the grounds of a residence listed in your schedule and not registered for road use, • golf buggies, • electric wheelchairs, • models and toys. <p><i>Also not included are spare parts and accessories, (although cover is provided for your computerised motor vehicle accessories when taken out of the vehicle and kept in the building of your home), any part of the structure of the buildings, animals, personal possessions, or credit cards.</i></p>

Location in Policy Wording	Statement of change in Terms
Page 10	<p>Fine Art, Gold Silver, Gold and Silver Plate and Antiques</p> <p><i>The title of this definition is amended to read:</i></p> <p>Fine Art and Antiques</p> <p><i>The wording of the definition remains unchanged.</i></p> <p><i>Following this change all reference to Fine Art, Gold Silver, Gold and Silver Plate and Antiques throughout the entire policy wording is amended to read 'fine art and antiques'.</i></p>
Page 10	<p>Insurer - The insurer details stated for Part E, Section 3, Emergency</p> <p><i>Property Assistance have been updated as below:</i></p> <p>Europ Assistance Holding Irish Branch, Registered in England and Wales No. 758979, Registered Office: 13 – 17 Dawson Street, Dublin 2, Ireland</p>
Page 12	<p>We, Us, Our - For Part E, Section 3, Emergency Property Assistance</p> <p><i>This definition is updated to read:</i></p> <p>Part E, Section 3, Emergency Property Assistance means: Europ Assistance Holding Irish Branch, Registered in England and Wales No. 758979, Registered Office: Registered Office: 13 – 17 Dawson Street, Dublin 2, Ireland.</p>
General Conditions	
Page 14	<p>General Condition 7 is re-titled 'Claims' and is reworded as below for greater clarity:</p> <p>7. Claims If you need to make a claim, you must do the following. For Claims under Parts A–D (Buildings, Contents, Fine Art and Antiques and Personal Possessions):</p> <ul style="list-style-type: none"> • Tell us as soon as possible about the event and give us any information we may need. • Tell the police about any damage caused by theft or attempted theft, malicious persons, vandals or if any property is lost outside your home. • Make any reasonable temporary repairs as soon as possible but keep the bills as these may form part of your claim. If possible, take photos of the damage. • Allow insurers to inspect any damage before you carry out permanent repairs. Any estimates that you obtain for permanent repairs or other work must be approved before work begins. • Carry out and allow us to take any action insurers need to prevent more damage. • Provide all necessary information and assistance that insurers may reasonably require. • Tell us, in writing, at your first opportunity if someone is holding you responsible for damage to their property or bodily injury to them. You must send us any writ, summons or other legal document immediately and unanswered. • Not admit liability or responsibility or offer or agree to pay any money without insurers permission. • Allow insurers to defend any proceedings on your behalf. • Not abandon any property and leave it to us or to insurers.
Page 14	<p>General Condition 11 is restated as below for clarity:</p> <p>11. Other Insurance If at the time of any claim you have other insurance covering the claim, we will only pay our share of the claim.</p>
Part A – Buildings Insurance	
Page 18	<p>Section 1 – What is not covered</p> <p><i>The Exclusion b ix) is re-stated as below. Cover for domestic outbuildings which are not of standard construction is now included.</i></p> <p>What is not covered</p> <p>Loss or damage caused by: ix) pressure of snow to fences, gates, hedges or trees, shrubs, lawns and plants growing in the open.</p> <p>Exclusion e) i) is amended as below: e) Loss or damage when your home is unoccupied caused by: i) escape of water from fixed water apparatus, pipes or tanks unless the buildings (including any outbuildings containing plumbing and associated amenities) are kept heated to a temperature of at least 15 degrees centigrade and any loft hatch kept open to allow warm air to circulate, or the water is shut off and the fixed water tanks, apparatus and pipes are drained.</p>

Location in Policy Wording	Statement of change in Terms
Part B – Contents Insurance	
<p>Page 19 Basis of Settlement</p>	<p><i>The first paragraph is amended to read as below:</i></p> <p>Insurers will at their option repair, or pay you the cost of replacing the lost or damaged property, without deduction for wear, tear or depreciation.</p> <p><i>The sixth paragraph is amended for clarity to read as below:</i></p> <p>Insurers will not pay more than £5,000 in respect of fine art and antiques under this part of this Prestige Home Policy.</p> <p>Insurers will not pay more than £5,000 in respect of outdoor items under this part of this Prestige Home Policy.</p> <p>Cover for sums in excess of these amounts must be insured under either Part A Buildings or Part C Fine Art and Antiques section of this Prestige Home Policy.</p>
<p>Page 19</p>	<p>Section 1 - Contents - what is covered</p> <p><i>The wording of this section is re-stated to provide further clarity - as below:</i></p> <p>All risks of physical loss or damage to contents whilst anywhere in the world, unless we have stated differently elsewhere in this part of the Prestige Home policy.</p>
<p>Page 22</p>	<p>What is not covered - Section 18</p> <p><i>The list of exclusions have been re-stated for clarity as below:</i></p> <p>Insurers will not cover liability arising</p> <ul style="list-style-type: none"> a) from the use of any hand, foot or motor propelled vehicle b) from any other hazardous activity c) directly or indirectly out of your business, job or profession
<p>Pages 22 and 23</p>	<p>Section 1 – What is not covered</p> <p><i>b) ii) is extended to exclude loss or damage caused by rising damp and mould.</i></p> <p><i>d) A number of changes have been made to improve the cover:</i></p> <p><i>d) v) is amended to remove the words ‘and violence and force are used to enter the vehicle’;</i></p> <p><i>d) vii) is deleted and d) viii), ix) and x) are renumbered;</i></p> <p><i>d) ix) previously d) x) is extended to exclude loss or damage caused by pressure of snow;</i></p> <p><i>d) xi) is added to exclude loss or damage to photographic equipment and musical instruments used for profit or business purposes;</i></p> <p><i>d) viii) previously d) ix) is amended to make it clear that there is no cover provided for loss or damage to bicycles left unattended away from the home unless securely locked.</i></p> <p><i>The wording of exclusion d) is re-stated as below:</i></p> <p>d) Loss or damage to:</p> <ul style="list-style-type: none"> i) discs, tapes, computer software or records other than as specifically insured under Section 3 of this part of this Prestige Home Policy ii) property more specifically insured elsewhere iii) property primarily used for business purposes other than business property iv) animals v) property in any unattended vehicle unless all items are hidden from view, all windows are closed and all doors and the boot are locked vi) quad bikes, motorbikes under 51cc or golf buggies while they are being used vii) motor vehicles accessories other than computerised motor vehicle accessories kept in the building of your home viii) bicycles: <ul style="list-style-type: none"> • whilst being used for racing or time trials or is hired or lent to anyone other than a member of your household • whilst left unattended away from the home unless secured by a suitable locking device to a fixed structure or in a locked building. ix) hedges or trees, shrubs, lawns and plants growing in the open caused by flood, storm, pressure of snow or death by natural causes (e.g. disease) or neglect x) outdoor items caused by flood, storm or frost damage. xi) photographic equipment and musical instruments used for profit or business purposes. <p><i>f) i) is amended and re-stated as below to exclude loss or damage when your home is unoccupied caused by :</i></p> <p>i) escape of water from fixed water apparatus, pipes or tanks unless the buildings (including any outbuildings containing plumbing and associated amenities) are kept heated to a temperature of at least 15°C and any loft hatch kept open to allow warm air to circulate or the water is shut off and the fixed water tanks, apparatus and pipes are drained.</p>

Location in Policy Wording	Statement of change in Terms
Part C – Fine Art	
Page 24	<p><i>For clarity the title for Part C of the policy is amended to read:</i></p> <p>Fine Art and Antiques</p> <p><i>All reference to fine art, gold, silver, gold and silver plate and antiques throughout Part C of the policy is amended to read 'fine art and antiques'</i></p>
Page 25	<p>Fine art and antiques <i>What is not covered</i></p> <p><i>d) i) is amended to exclude loss or damage when your home is unoccupied caused by:</i></p> <p>i) escape of water from fixed water apparatus, pipes or tanks unless the buildings (including any outbuildings containing plumbing and associated amenities) are kept heated to a temperature of at least 15°C and any loft hatch kept open to allow warm air to circulate or the water is shut off and the fixed water tanks, apparatus and pipes are drained.</p>
Part D – Personal Possessions	
Page 27	<p>What is not covered</p> <p><i>c) ii) is amended to clarify that there is no cover for guns whilst in the act of firing.</i></p> <p><i>f) i) is amended to read as below to exclude:</i></p> <p>i) escape of water from fixed water apparatus, pipes or tanks unless the buildings (including any outbuildings containing plumbing and associated amenities) are kept heated to a temperature of at least 15°C and any loft hatch kept open to allow warm air to circulate or the water is shut off and the fixed water tanks, apparatus and pipes are drained.</p>
Part E – Family Legal Protection, Identity Fraud and Emergency Property Assistance	
Page 29	<p>Family Legal Protection Section - What is not covered</p> <p><i>An excess of £250 has been introduced for claims under this Section. In addition, for claims the insurer agrees to pay, the maximum amount that will be paid to a solicitor or other suitably qualified representative appointed by you with their agreement, will be limited to £100 per hour, excluding VAT. The policy wording is amended as below:</i></p> <p>What is not covered</p> <p>Any amount exceeding £100,000 in respect of each event notified during the period of insurance;</p> <p>The amount of the excess shown in your schedule;</p> <p>Any amount exceeding £100 per hour, excluding VAT, in respect of fees charged by your appointed representative.</p>
Page 32	<p>Family Legal Protection - Exclusions</p> <p><i>Exclusions 14 - 21 are renumbered 15-22.</i> <i>A new exclusion 13 is added as below:</i></p> <p>13. any non-contentious matters.</p>
Page 33	<p>Identity Fraud Section - What is not covered</p> <p><i>An excess of £250 has been introduced for claims made under this Section. In addition, for claims the insurer agrees to pay, the maximum amount that will be paid to a solicitor or other suitably qualified representative appointed by you with their agreement, will be limited to £100 per hour, excluding VAT. The policy wording is amended to include 2 additional exclusions b) and c) as shown below.</i></p> <p>What is not covered</p> <p>a) Any amount exceeding £50,000 in respect of each event notified during the period of insurance;</p> <p>b) The amount of the excess shown in your schedule;</p> <p>c) Any amount exceeding £100 per hour, excluding VAT, in respect of fees charged by your appointed representative.</p> <p><i>Note - the exclusions that follow on thereafter in the policy wording are re-lettered d) - k)</i></p>

Location in Policy Wording	Statement of change in Terms
Page 39	<p>Emergency Property Assistance</p> <p><i>Special Condition 6 is re-stated as below to clarify the situation in regard to the work that will be carried out by a contractor following the reporting of an emergency situation:</i></p> <p>6. Making a Claim We provide rapid, expert help if You suffer an Emergency arising from an incident covered under this section of the policy. We will arrange for one of Our repairers on Our nationwide list of approved tradesmen to attend and take action to stabilise the situation and remove the Emergency.</p> <p>We will undertake work to resolve the Emergency by completing a temporary repair which will resolve the emergency but will need to be replaced by a permanent repair to put right the damage caused to the property by the Emergency. A permanent repair will be carried out only if it can be undertaken on the first visit and would cost no more than a temporary repair.</p> <p>All requests for assistance must be made to the Home & Legacy Helpline and not to the contractor direct otherwise the claim will not be covered.</p> <p>You must telephone the Home & Legacy Helpline on 0845 070 1228 and select 'option 3'.</p> <p>The Home & Legacy Helpline will discuss with you the assistance you require and obtain a suitable contractor provided that the work is not prevented by any of the following:</p> <ul style="list-style-type: none"> a) adverse weather conditions; b) industrial disputes (official or otherwise); c) failure of the public transport system, including the road and railway networks and repairs to them; or d) other circumstances preventing access to the home or making it impractical to carry out the necessary work. <p>The Home & Legacy Helpline and the contractor will have reasonable discretion as to when and how work is undertaken.</p> <p>An incident which could result in serious property damage or personal injury should be notified immediately to the appropriate utility supplier and/or the emergency services.</p> <p>If you have followed the correct claims procedure above the contractor will charge the cost of all work covered by this insurance directly to the insurer.</p>