

Important Notice for *Principal 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 Principal 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 your Principal Home cover

A number of changes are to be made to the terms of our **Principal Home policy wordings** with version references **ACPERHL1119 11.08, ACPERHL1119/1 06.10 and ACPERHL 1119/2 01.11**. Please check the version reference on your 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 **Principal Home policy booklet** with version reference **ACPERHL1119/3 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 Excess

Please note that the 'standard' policy excess for most claims under Parts A, B and D Buildings, Contents and Personal Possessions is £100. Should you opt to continue with a £100 excess this will not apply for losses that occur following escape of water from fixed water apparatus, pipes or tanks. A 'standard' policy excess of £250 now applies for all losses of this nature.

An excess 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, will be limited to £100 per hour, excluding VAT.

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

Changes your Principal Home Policy with version Reference ACPERHL1119 11.08

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 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. 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.</p> <p>If you choose to cancel this policy any additional optional benefits that you have selected 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 policy, we will assume that you wish your policy to continue for the agreed period of insurance.</p>
<p>Page 4 Cancellation</p>	<p>Cancelling your policy after the first 14 days</p> <p>We and /or the insurer can cancel this Principal 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 £50 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 £50 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>Page 4 Financial Services Compensation Scheme (FSCS)</p>	<p><i>The protection you have under this scheme has changed:</i></p> <p>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.</p> <p>Further information about the compensation scheme arrangements is available from the FSCS. Phone: 0800 678 1100 or 0207 741 4100 or Email enquiries@fscs.org.uk</p>
How to make a claim	
<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></p> <p>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 section headed Customer Service is re-stated to read as 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>

Location in Policy Wording	Statement of change in Terms
	<p>Should you wish to make a complaint please contact:</p> <p>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.</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</p>
Definitions	
<p>Page 9 -11</p> <p>Definitions</p>	<p><i>Various amendments have been made to the definitions as described below:</i></p> <p>Buildings – this definition is extended and now includes: solar panels</p> <p>Contents – this definition is restated as below to clarify that cover for tractors and trailers is restricted to those that are used solely for domestic purposes:</p> <p>Contents – The contents of the buildings comprising clothing, outdoor items, personal possessions, household furniture and furnishings, domestic appliances and utensils, gardening implements, tractors and their trailers used solely for domestic purposes, fine art and antiques, furs, money and credit cards, tenants' fixtures and fittings, all of which belong to you or for which you have a legal responsibility including interior decorations if you are responsible for them as a tenant. Contents do not include:</p> <ul style="list-style-type: none"> a) watercraft, sailboards and windsurfers b) aircraft, caravans and trailers c) mechanically propelled vehicles other than: <ul style="list-style-type: none"> i. mechanically propelled gardening equipment ii. motor cycles with an engine capacity less than 51cc and quad bikes, not registered for road use and used solely within the boundaries of the home iii. golf carts, models and toys iv. vehicles designed for use by disabled persons which are not registered for road use d) spare parts and accessories for any aircraft, motor vehicle, motor cycle caravan, trailer or watercraft unless included by paragraphs c) i. to iv. above e) business property. <p>Event – this definition is re-stated and now reads as: 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 - the title of this definition is amended to read:</p> <p>Fine Art and Antiques</p> <p><i>The definition wording remains unchanged.</i></p> <p>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'.</p>

Location in Policy Wording	Statement of change in Terms
Page 9 -11	<p>Insurer - <i>The insurer details stated for Part E, Section 3, Emergency 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> <p>Money – <i>this definition is extended for clarity.</i> Money - does not include money held for trade or business purposes, promotional vouchers, air miles vouchers, store points, lottery tickets, scratch cards or raffle tickets.</p> <p>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>Vermin – Various species regarded as pests or nuisances including, but not limited to, mice, rats, squirrels, insects, arachnids, worms or disease-ridden creatures.</p> <p>We, Us, Our - <i>For Part E, Section 3, Emergency Property Assistance</i></p> <p><i>This definition is amended 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>
Part A - Buildings Insurance	
Page 13	<p>What is not covered, Event 1 - Accidental damage caused by sudden, external and visible means:</p> <p>Exclusion 1b has been extended to include rising damp and mould; Exclusion 1c has been extended to include alteration; and Exclusion 1e has been extended to include pressure of snow.</p>
Page 14	<p>What is not covered under Event 6 - Pressure of Snow</p> <p><i>Exclusion 6 is re-stated as below. Cover for shrubs, lawns and plants growing in the open is now excluded and cover for domestic outbuildings which are not of standard construction is now included.</i></p> <p>6. Loss of or damage to fences, gates, hedges or trees, shrubs, lawns and plants growing in the open.</p>
Page 14	<p>What is not covered under Event 7- Flood or Storm</p> <p><i>The exclusion is extended to include trees, shrubs, lawns and plants growing in the open. The wording of the exclusion is re-stated as below:</i> Loss of or damage to fences, gates, hedges or trees, shrubs, lawns and plants growing in the open.</p>
Page 14	<p>What is not covered under Event 8 - Escape of water from fixed water apparatus, pipes or tanks</p> <p><i>Exclusion 8c is amended as below:</i></p> <p>There is no cover provided when your home is unoccupied 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 shut off and the fixed water tanks, apparatus and pipes are drained.</p>
Page 14	<p>What is not covered under Event 12 - Outdoor items</p> <p><i>Exclusion 12a is extended as cover is to be excluded for:</i></p> <p>Loss or damage caused by the pressure of snow.</p>
Page 15	<p>What is covered under Event 18 – Emergency Access to Gardens</p> <p><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><i>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.</i></p>

Location in Policy Wording	Statement of change in Terms
Page 15	<p>What is not covered under Event 18 - Emergency Access to Gardens</p> <p><i>Exclusion 18 is amended as below:</i></p> <p>What is not covered 18. Any amount exceeding £2,500 for any one event 18.</p>
Page 16	<p><i>A new insured event is included under - What is covered /not covered as below:</i></p> <p>Event 23. Replacement of external locks and keys</p> <p>What is covered The costs involved in replacing the keys and locks to the external doors and windows of the buildings if the keys are lost or stolen.</p> <p>What is not covered Any amount exceeding £1,000 for any one event. Anything that is excluded elsewhere under Part B contents insurance</p> <p>If your policy includes Part A, Buildings and Part B, Contents, insurers will not pay more than £1,000 in total for any one event insured under 23. Replacement of external lock and keys, buildings and 19. Replacement of external locks and keys, contents.</p>
Part B – Contents Insurance	
Page 18	<p>Event 1, Accidental loss or damage by sudden external and visible means whilst within the Home</p> <p><i>Exclusion 1a) i is extended to include rising damp and an additional exclusion vi is included. The entire exclusion a) is re-stated as below.</i></p> <p>What is not covered</p> <p>Loss or damage a) caused by: i. aridity; humidity; rising damp, exposure to extremes of temperature, to moisture, light or heat; corrosion; moth or vermin; fungus; mould; wet or dry rot ii. chewing, fouling, scratching or tearing by your domestic pets iii. 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 iv. wear tear and gradual deterioration v. when your home is unoccupied vi. rising ground water levels.</p>
Page 18	<p>Event 5. Theft or attempted theft - What is not covered</p> <p><i>A new exclusion 5c is included:</i></p> <p>There is no cover for loss or damage: c) to quad bikes, mechanically propelled gardening equipment, mechanically propelled models and toys, golf carts and motor cycles (refer to the contents definition) when left unattended unless kept in a locked building or outbuilding.</p>
Page 18	<p>Event 6. Pressure of Snow</p> <p><i>An exclusion is now included:</i></p> <p>There is no cover for loss or damage to: Trees, shrubs, hedges and plants growing in the open.</p>
Page 18	<p>Event 7. Flood or Storm</p> <p><i>The exclusion is re-worded as below:</i></p> <p>Loss or damage to hedges or trees, shrubs, lawns and plants growing in the open.</p>
Page 19	<p>Event 8. Escape of a) Water from fixed water apparatus, pipes or tanks b) Oil from any fixed domestic heating system.</p> <p><i>The exclusion is re-stated to read as below:</i></p> <p>There is no cover for loss or damage:</p> <p>When the home has become unoccupied 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
Page 20	<p>Event 19. Replacement of external locks and keys</p> <p><i>The limit is increased from £500 to £1,000 and the exclusion is re-stated to read as below:</i></p> <p>There is no cover for:</p> <p>Any amount exceeding £1,000 for any one event.</p> <p>Anything that is excluded elsewhere under Part B, Contents Insurance.</p> <p>If your policy includes Part A, Buildings and Part B, Contents insurers will not pay more than £1,000 in total for any one event insured under 23. Replacement of external lock and keys, buildings and 19. Replacement of external locks and keys, contents.</p>
Page 21	<p>Event 23. Your Liability to others</p> <p><i>Exclusion d) i is amended to make it clear that domestic gardening equipment includes tractors used <u>solely</u> for domestic purposes. The wording is restated as below</i></p> <p>d) Liability arising from the ownership, possession or use of any aircraft, ship, boat, (other than hand or foot propelled craft, sailboards or surfboards), non motorised horse box while being used on a public road or any motorised land vehicle other than;</p> <p>i. domestic gardening equipment (including tractors used solely for domestic purposes) used within the grounds of your home;</p>
Page 22	<p><i>A new event 26 is included. As a result of this addition, insured events 26 and 27 are re-stated as Events 27 and 28.</i></p> <p>Event 26. Computer Records</p> <p>What is covered</p> <p>If personal or business records or facts stored in your computer or laptop are lost or damaged insurers will pay for the cost of retrieving or reconstructing the records or facts onto your computer or laptop up to a maximum of £1,500 for any one event.</p> <p>What is not covered</p> <p>Loss or damage to any software, hardware or materials on which the information is recorded.</p> <p>Loss or damage resulting from an error in computer programming or instruction to your computer or laptop.</p>
Page 22	<p>26. Students Cover</p> <p><i>Event 26 is amended to read event 27. The wording has also been amended to make it clear that accidental damage is excluded and theft cover is also excluded unless force and violence is used to enter or leave the building. The amended wording is as below:</i></p> <p>Event 27. Students Cover</p> <p>Any amount exceeding £3,500.</p> <p>Anything that is excluded elsewhere under Part B, contents Insurance.</p> <p>Accidental damage.</p> <p>Theft cover unless violent and forcible means are used to enter or leave the building concerned.</p>
Part C – Fine Art	
Page 23	<p><i>For clarity the title for Part C of the policy is amended to read:</i></p> <p>Fine Art and Antiques</p>
Page 24	<p>Fine art and antiques</p> <p><i>The wording of the exclusions under this Part of the policy are 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>The exclusion for Loss or damage when your home is unoccupied is re-stated as below:</i></p> <p>There is no cover for:</p> <p>Loss or damage when the home has become unoccupied 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 D – Personal Possessions	
Pages 27 and 28	<p>What is not covered</p> <p><i>The wording of the exclusions under this Part of the policy are amended to make it clearer that there is no cover for loss or damage due to rising damp, mould or alterations.</i></p> <p><i>The exclusion for Event 1 b) iii is deleted, cover is now provided for sports equipment whilst in use.</i></p> <p>1b) vi) other than mechanically propelled gardening equipment - has been removed from cover</p> <p><i>The exclusion for Loss or damage when your home is unoccupied is re-stated as below:</i></p> <p>There is no cover for: Loss or damage when the home has become unoccupied 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 E – Family Legal Protection, Identity Fraud and Emergency Property Assistance	
Page 30	<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 to read 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 33	<p>Family Legal Protection Section - General 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 35	<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 as below:</i></p> <p>What is not covered</p> <p>Any amount exceeding £50,000 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 37	<p>Family Legal Protection & Identity Fraud - Special Conditions</p> <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> <ol style="list-style-type: none"> a) there are reasonable prospects of successfully pursuing or defending the legal proceedings; and b) it is reasonable in all the specific circumstances of the case for legal costs and expenses to be provided. <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>

Location in Policy Wording	Statement of change in Terms
	<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. 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 37	<p>Family Legal Protection & Identity Fraud - Special Conditions</p> <p><i>Special Condition 6 is re-stated as below:</i></p> <p>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 41	<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.</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> <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. 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; <p>or</p> <ul style="list-style-type: none"> 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. 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>
General Conditions that apply to the whole policy	
Page 42	<p>General Condition 2 - the index linking section</p> <p><i>The wording has been amended to clarify the index linking process and is re-stated as below:</i></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> <p>If you claim for loss or damage, insurers will continue to make the monthly index linking adjustments between the date of the loss or damage and the date when the loss or damage is repaired or replaced for up to one year. You must take all reasonable steps to have the repair or replacement carried out straight away.</p>

Location in Policy Wording	Statement of change in Terms
Page 43	<p>General Condition 8 - Claims</p> <p><i>For clarity General Condition 8 is re-stated as below:</i></p> <p>8 Claims</p> <p>If you need to make a claim, you must do the following.</p> <p>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 43	<p>General Condition 12c</p> <p><i>General Condition 12c is re-stated as below:</i></p> <p>12 Insurers may:</p> <p>c) if at the time of any claim you have other insurance covering the claim, only pay their share of the claim.</p>
General Exclusions that apply to the whole policy	
Page 44	<p><i>The following additional General Exclusion is added on page 44:</i></p> <p>This Principal Home Policy excludes all loss or damage resulting from building works costing more than £10,000 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>

Changes to Principal Home Policy with version Reference ACPERHL1119/1 06.10 and ACPERHL 1119/2 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 Customer Service</p>	<p><i>The entire section headed Customer Service is re-stated to read as below as 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> <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</p>
Definitions	
<p>Pages 9-11 Definitions</p>	<p><i>Various amendments have been made to the definitions as described below:</i></p> <p>Contents - this definition is restated as below to clarify that cover for tractors and trailers is restricted to those that are used solely for domestic purposes:</p> <p>Contents – The contents of the buildings comprising clothing, outdoor items, personal possessions, household furniture and furnishings, domestic appliances and utensils, gardening implements, tractors and their trailers used solely for domestic purposes, fine art, gold, silver, gold and silver plate and antiques, furs, money and credit cards, tenants' fixtures and fittings, all of which belong to you or for which you have a legal responsibility including interior decorations if you are responsible for them as a tenant. Contents do not include:</p> <ul style="list-style-type: none"> a) watercraft, sailboards and windsurfers b) aircraft, caravans and trailers c) mechanically propelled vehicles other than: <ul style="list-style-type: none"> i. mechanically propelled gardening equipment ii. motor cycles with an engine capacity less than 51cc and quad bikes, not registered for road use and used solely within the boundaries of the home iii. golf carts, models and toys iv. vehicles designed for use by disabled persons which are not registered for road use d) spare parts and accessories for any aircraft, motor vehicle, motor cycle caravan, trailer or watercraft unless included by paragraphs c) i. to iv. above e) business property.

Location in Policy Wording	Statement of change in Terms
Pages 9 -11	<p><i>To simplify wording the title of the Fine Art, Gold Silver, Gold and Silver Plate and Antiques 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> <p>The definition for the Home & Legacy Helpline is updated as below:</p> <p>Home & Legacy Helpline</p> <p>The Home & Legacy Domestic Helpline which is operated by Europ Assistance Holdings, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN.</p> <p>Insurer - The insurer details stated for Part E, Section 3, Emergency Property Assistance are 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>We, Us, Our For Part E, Section 3, Emergency Property Assistance the wording of the definition is updated as below:</p> <p>Part E, Section 3, Emergency Property Assistance means: Europ Assistance Holding Irish Branch, Registered in England and Wales No. 758979, Registered Office: 13 – 17 Dawson Street, Dublin 2, Ireland</p>
Part A - Buildings Insurance	
Page 14	<p>What is not covered under Event 6 - Pressure of Snow</p> <p><i>Exclusion 6 is re-stated as below. Cover for shrubs, lawns and plants growing in the open is now excluded and cover for domestic outbuildings which are not of standard construction is now included.</i></p> <p>6. Loss of or damage to fences, gates, hedges or trees, shrubs, lawns and plants growing in the open.</p>
Page 14	<p>What is not covered under Event 7- Flood or Storm</p> <p><i>The exclusion is extended to include trees, shrubs, lawns and plants growing in the open. The wording of the exclusion is re-stated as below:</i></p> <p>Loss of or damage to fences, gates, hedges or trees, shrubs, lawns and plants growing in the open.</p>
Page 14	<p>What is not covered under Event 8 - Escape of water from fixed water apparatus, pipes or tanks</p> <p><i>Exclusion 8c is amended as below:</i></p> <p>There is no cover provided when your home is unoccupied 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 shut off and the fixed water tanks, apparatus and pipes are drained.</p>
Part B – Contents Insurance	
Page 18	<p>Event 1, Accidental loss or damage by sudden external and visible means whilst within the Home</p> <p><i>Exclusion 1a) i is extended to include rising damp and an additional exclusion vi is included. The entire exclusion a) is re-stated as below:</i></p> <p>What is not covered Loss or damage a) caused by: i. aridity; humidity; rising damp, exposure to extremes of temperature, to moisture, light or heat; corrosion; moth or vermin; fungus; mould; wet or dry rot ii. chewing, fouling, scratching or tearing by your domestic pets iii. 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 iv. wear tear and gradual deterioration v. when your home is unoccupied vi. rising ground water levels</p>

Location in Policy Wording	Statement of change in Terms
Page 18	<p>Event 6. Pressure of Snow</p> <p><i>The exclusion is re-worded as below</i></p> <p>There is no cover for loss or damage to: Trees, shrubs, hedges and plants growing in the open.</p>
Page 19	<p>Event 7. Flood or Storm</p> <p><i>The exclusion is re-worded as below</i></p> <p>Loss or damage to hedges or trees, shrubs, lawns and plants growing in the open.</p>
Page 19	<p>Event 8. Escape of a) Water from fixed water apparatus, pipes or tanks b) Oil from any fixed domestic heating system.</p> <p><i>The exclusion is re-stated to read as below:</i></p> <p>There is no cover for Loss or damage:</p> <p>When the home has become unoccupied 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>
Page 21	<p>Event 23. Your Liability to others</p> <p><i>Exclusion d) i is amended to make it clear that domestic gardening equipment includes tractors used <u>solely</u> for domestic purposes. The wording is restated as below</i></p> <p>d) Liability arising from the ownership, possession or use of any aircraft, ship, boat, (other than hand or foot propelled craft, sailboards or surfboards), non motorised horse box while being used on a public road or any motorised land vehicle other than; i. domestic gardening equipment (including tractors used solely for domestic purposes) used within the grounds of your home;</p>
Page 22	<p>26. Students Cover</p> <p><i>Event 26 is amended to read event 27.</i> <i>The wording has also been amended to make it clear that accidental damage is excluded and theft cover is also excluded unless force and violence is used to enter or leave the building. The amended wording is re-stated below:</i></p> <p>Event 27. Students Cover Any amount exceeding £3,500. Anything that is excluded elsewhere under Part B, contents Insurance.</p> <p>Accidental damage.</p> <p>Theft cover unless violent and forcible means are used to enter or leave the building concerned.</p>
Part C – Fine Art	
Page 23 -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>The wording of the exclusions under this Part of the policy are 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>In addition, the exclusion for Loss or damage when your home is unoccupied is re-stated as below:</i></p> <p>There is no cover for:</p> <p>Loss or damage when the home has become unoccupied 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 D – Personal Possessions	
Page 27	<p>What is not covered</p> <p><i>The exclusion Event 1 b) iii is deleted, Cover is now provided for sports equipment whilst in use.</i></p> <p><i>The wording of the exclusions under this Part of the policy are amended to make it clearer that there is no cover for loss or damage due to rising damp, mould or alterations.</i></p>

Location in Policy Wording	Statement of change in Terms
Page 27	<p>What is not covered 1b) vi) other than mechanically propelled gardening equipment - has been removed from cover</p> <p><i>In addition, the exclusion for Loss or damage when your home is unoccupied is re-stated as below:</i></p> <p>There is no cover for: Loss or damage when the home has become unoccupied 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 E – Family Legal Protection and Identity Fraud	
Page 30	<p>Family Legal Protection 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 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; The amount of the excess shown in your schedule; Any amount exceeding £100 per hour, excluding VAT, in respect of fees charged by your appointed representative.</p>
Page 33	<p>Family Legal Protection Section - General 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 35	<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 as below:</i></p> <p>What is not covered Any amount exceeding £50,000 in respect of each event notified during the period of insurance; The amount of the excess shown in your schedule; Any amount exceeding £100 per hour, excluding VAT, in respect of fees charged by your appointed representative.</p>
General Conditions that apply to the whole policy	
Page 43	<p>General Condition 8 - Claims - for clarity General Condition 8 is re-stated as below:</p> <p>8 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 43	<p>General Condition 12c General Condition 12c is re-stated as below:</p> <p>12. Insurers may: c) if at the time of any claim you have other insurance covering the claim, only pay their share of the claim.</p>