

Important Notice for *Ultra 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 Ultra 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 Ultra Home cover

This notice details the most significant of a number of changes that are to be made to the terms of your **Ultra Home policy wording** with version reference **ACPERHL1205 2.09, ACPERHL 1205/1 03.10, ACPERHL 1205/2 06.10** or **ACPERHL 1205/3 01.11** whichever applies for your cover. The changes 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. You should also note that in addition to the changes that we have outlined in this notice, we have made others which correct formatting and grammatical errors that have come to light. We have not detailed these in this notice as they do not affect the insurance cover that is provided under the policy. 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 to be provided continues 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 an up to date copy of the **Ultra Home policy booklet** (version reference **ACPERHL 1205/5 08.11**) with the changes incorporated, they can be downloaded from our website at www.homeandlegacy.co.uk. Alternatively, if preferred we can send copies 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 changes to the policy wordings that are detailed below the 'standard' policy deductible (excess) for most claims under Parts A, B and D Buildings, Contents and Personal Possessions is now £250.

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 all the deductibles that are to apply to your cover from renewal, please refer to your Schedule of Insurance.

Changes to your Ultra Home Policy with version reference ACPERHL1205 2.09 or ACPERHL 1205/1 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 wordings are amended as below following the introduction of a cancellation administration fee which will apply when the 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 Ultra Home Policy.</p> <p>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 cancel your cover any optional add-ons you included with your cover will also be cancelled.</p> <p>You may contact Home and Legacy Insurance Services Limited by telephone on 0844 893 8360 or write to: 500 Avebury Boulevard, Milton Keynes, MK9 2LA.</p> <p>If after 14 days you have not cancelled your Ultra Home Policy, we will assume that you wish your Ultra Home Policy to continue for the agreed period of insurance.</p>
<p>Page 4 Cancellation</p>	<p>Cancelling your Ultra Home Policy after the first 14 days</p> <p>We and /or the insurer can cancel this Ultra 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).</p> <p>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</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>

Location in Policy Wording	Statement of change in Terms
<p data-bbox="97 174 523 2110">Customer Service</p> <p data-bbox="97 210 523 259">Page 8 Customer Service</p>	<p data-bbox="523 210 1479 259"><i>The entire Customer Service section is replaced with the wording below:</i></p> <p data-bbox="523 259 1479 291">What to do if you are not satisfied</p> <p data-bbox="523 291 1479 383">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 data-bbox="523 409 1479 456">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 data-bbox="523 483 1479 651">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 data-bbox="523 678 1479 748">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 data-bbox="523 775 1479 822">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 data-bbox="523 848 1479 896">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 data-bbox="523 922 1479 969">Using the complaints procedure above or referral to the Financial Ombudsman Service* does not affect your legal rights.</p> <p data-bbox="523 969 1479 1061">* 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 data-bbox="523 1088 1479 1256">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> <p data-bbox="523 1283 1479 1330">The Ombudsman will only consider your complaint if you have already given us, the intermediary or insurer the opportunity to resolve it.</p>
<p data-bbox="97 1357 523 1388">Definitions</p> <p data-bbox="97 1388 523 1420">Pages 9-13</p>	<p data-bbox="523 1388 1479 1420"><i>Various amendments have been made to the definitions as described below:</i></p> <p data-bbox="523 1447 1479 1471">A new definition is included for:</p> <p data-bbox="523 1498 1479 1568">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 data-bbox="523 1594 1479 1619">Buildings – <i>this definition is extended and now includes:</i> solar panels</p> <p data-bbox="523 1646 1479 1671">Contents – <i>this definition has been restated:</i></p> <p data-bbox="523 1697 1479 1834">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 data-bbox="523 1839 1479 1886">This definition does not include caravans, aircraft, watercraft or mechanically propelled vehicles, other than;</p> <ul data-bbox="523 1890 1479 2089" 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.

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<p>Pages 9-13</p>	<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 – this definition is extended, with the following noted: 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 – this definition is re-stated and now reads: 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</p> <p><i>The title of this definition is amended to read:</i></p> <p>Fine Art and Antiques</p> <p><i>The definition wording 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 to be amended to read ‘fine art and antiques’.</i></p> <p>Insurer - The insurer for Part E, Section 3, Emergency Property Assistance is as shown below: The insurer for Part E, Section 3, Emergency Property Assistance is Europ Assistance Holding Irish Branch, Registered in England and Wales No. 758979, Registered Office: 13 – 17 Dawson Street, Dublin 2, Ireland. Europ Assistance Holding Irish Branch is authorised and regulated by the Financial Services Authority, registration number is 202846 and is a non life general insurance undertaking underwriting personal and commercial insurance products. Home State is the United Kingdom.</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 inclusion under the Contents definition.</p> <p>We, Us, Our - For Part E, Section 3, Emergency Property Assistance</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>
<p>General Conditions</p>	
<p>Page 14</p> <p>General Condition 1</p>	<p><i>General Condition 1 is amended following an increase in the limit from 20% to 25%, for the automatic temporary cover provided for additions, alterations, improvements and new acquisitions. As a result of this change the wording of the last bullet point of the Condition is amended to read as below:</i></p> <p>You must notify us as soon as possible of any change of circumstances which may affect this insurance and in particular:</p> <ul style="list-style-type: none"> Any changes to the sums you need to insure as a result of additions, alterations, improvements, and new acquisitions. Cover is provided automatically as follows: Part A – Buildings for up to 25% of the sum insured Part B – Contents for up to 25% of the sum insured Part C – Fine Art for up to 25% of the sum insured Part D – Personal Possessions for up to 25% of the sum insured <p>provided you notify us within 60 days of any addition, alteration, improvement or acquisition. See Part A – Buildings, Section 3, Part B – Contents, Section 18, Part C – Fine Art, Section 4, Part D – Personal Possessions, Section 4.</p>
<p>Page 14</p> <p>General Condition 2</p>	<p><i>The wording of General Condition 2 has been amended in part to clarify the index linking process as 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> <ul style="list-style-type: none"> Part A, Buildings -The House Rebuilding Cost Index issued by the Royal Institution of Chartered Surveyors.

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	<p>• Part B, Contents -The Government's Retail Price Index.</p> <p>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>
<p>Page 15 General Condition 7</p>	<p><i>The wording of General Condition 7- Incident Reporting has been re-titled and amended; it is re-stated as below:</i></p> <p>7 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.
<p>Page 15 General Condition 11</p>	<p><i>The wording of General Condition 11 - Other Insurance has been amended; it is re-stated as below:</i></p> <p>11. Other Insurance</p> <p>If at the time of any claim you have other insurance covering the claim, we will only pay our share of the claim.</p>
General Exclusions	
<p>Page 16 General Exclusions</p>	<p><i>An additional exclusion, General Exclusion 4 is incorporated:</i></p> <p>Exclusion 4. This Ultra Home Policy excludes all loss or damage resulting from building works costing more than £50,000 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>
Part A - Buildings	
<p>Page 17</p>	<p>Section 2 - Outdoor Items</p> <p><i>The exclusions under this Section are extended to include d):</i> d) pressure of snow</p>
<p>Page 17</p>	<p>Section 3 - Additions, Alterations and Improvements</p> <p><i>The limit of the cover under this section is increased from 20% to 25% of the contents sum insured.</i></p>
<p>Page 18</p>	<p>Section 10 – Criminal Assault</p> <p>The cover under this section has been amended and is re-stated as below –</p> <p>Insurers will pay up to £15,000 towards the cost of upgrading your security systems as approved by our specialist security consultancy following a physical criminal assault at your home.</p>

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Page 18	<p>Section 12 - 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>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 13 - Replacement of external locks and keys</p> <p><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>
Pages 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 remove the exclusion relating to domestic outbuildings which are not of standard construction but to exclude loss or damage to trees, shrubs, lawns and plants growing in the open:</i></p> <p>There is no cover for 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 d) i) is amended as below:</i></p> <p>d) 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> <p><i>Exclusion h) is amended to read as below to exclude loss or damage for pressure of snow:</i></p> <p>There is no cover for loss or damage caused by: h) Reinstatement of gardens following storm, flood, frost or following damage due to pressure of snow.</p>
Part B – Contents Insurance	
Page 20	<p>Contents - 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 fifth paragraph relating to gold, silver, gold and silver plated articles and outdoor items have been amended for clarity and is restated below:</i></p> <p>Insurers will not pay more than £10,000 in respect of fine art and antiques under this part of this Ultra Home Policy.</p> <p>Insurers will not pay more than £10,000 in respect of outdoor items under this part of this Ultra Home Policy.</p> <p>Cover for sums in excess of £10,000 in respect of outdoor items or fine art and antiques must be insured under either the Part A Buildings or Part C Fine Art and Antiques section of this Ultra Home Policy.</p> <p><i>The limit for money is increased from £1,000 to £2,500. The wording is amended to read as below:</i></p> <p>Insurers will not pay more than £2,500 in respect of money under this Part of the Ultra Home Policy.</p>
Page 20	<p>Section 1 - Contents</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 Ultra Home policy.</p>

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Page 20	<p>Section 2 - Food in Freezers</p> <p><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 21	<p>Section 7 – Replacement of external locks and keys</p> <p><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 12 – Debris Removal</p> <p><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 21	<p>Section 13 – Loss of Domestic Heating Oil and Metered Water</p> <p><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 20% of the contents sum insured 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 22	<p>Section 18 – New Acquisitions</p> <p><i>The limit for this cover is increased from 20% to 25% of the Contents sum insured</i></p>
Pages 23 - 24	<p>Section 1 – What is not covered</p> <p><i>b) ii) is extended to exclude loss or damage caused by mould.</i></p> <p><i>d) A number of changes have been made to improve the cover; d) v) is amended to remove the words ‘and violence and force are used to enter the vehicle’, d) vii) is deleted as this is no longer excluded and d) viii), ix) and x) are renumbered. The wording is re-stated 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 Ultra 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 whilst 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. <p><i>f) i) is amended to exclude loss or damage when your home is unoccupied caused by :</i></p> <ul style="list-style-type: none"> 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.

Location in Policy Wording	Statement of change in Terms
Part C – Fine Art	
Pages 25- 26	<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> <p>Fine art and antiques What is not covered</p> <p><i>a) iii) is amended to make it clearer that there is no cover provided for loss or damage caused due to 'mould'.</i></p> <p><i>d) i) is amended to exclude 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°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	
Pages 27	<p>Personal Possessions</p> <p>Section 4 – New Acquisitions <i>The limit for this cover is increased from 20% to 25% of the sum insured for personal possessions.</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>g) 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, Identity Fraud and Emergency Property Assistance	
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</p> <p>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>
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>

Location in Policy Wording	Statement of change in Terms
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>Family Legal Protection and 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> <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	<p>Family Legal Protection and Identity Fraud - Special Conditions</p> <p><i>Special Condition 6 a) is re-stated as below:</i></p> <p>6. Conduct of Legal proceedings</p> <p>a) Nomination of the Appointed Representative</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 40	<p>Emergency Property Assistance - Special Conditions</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 undertake to 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.</p>

Location in Policy Wording	Statement of change in Terms
<p>Page 40</p>	<p>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; 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. 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>
<p>Part F - Multi-Trip Travel Insurance</p>	
<p>Pages 41 - 56</p>	<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 084 893 8360.</p>

Changes to your Ultra Home Policy with version reference ACPERHL1205/2 6.10 or ACPERHL 1205/3 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 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> <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. * 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> <p>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 9-12</p>	<p><i>A new definition is included for Acts of Parliament:</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>Contents – <i>this definition has been restated:</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,

Location in Policy Wording	Statement of change in Terms
<p>Pages 9 -12</p>	<ul style="list-style-type: none"> • 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>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. 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> <p>Insurer - the insurer details for Part E, Section 3 in amended to read:</p> <p>The insurer for Part E, Section 3, Emergency Property Assistance is 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 definition is amended 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: 13 – 17 Dawson Street, Dublin 2, Ireland</p>
<p>General Conditions</p>	
<p>Page 14</p> <p>General Condition 7</p>	<p><i>The wording of General Condition 7- Incident Reporting has been re-titled and amended; it is re-stated as below:</i></p> <p>7 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.
<p>Page 14</p> <p>General Condition 11</p>	<p><i>The wording of General Condition 11- Other Insurance has been amended; it is re-stated as below:</i></p> <p>11. Other Insurance</p> <p>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>Part A - Buildings</p>	
<p>Page 17</p>	<p>Section 10 – Criminal Assault</p> <p>The cover under this section has been amended and is re-stated as below –</p> <p>Insurers will pay up to £15,000 towards the cost of upgrading your security systems as approved by our specialist security consultancy following a physical criminal assault at your home.</p>

Location in Policy Wording	Statement of change in Terms
Page 18	<p>Section 1 – What is not covered</p> <p><i>Exclusion b) ix) is amended as below to remove the exclusion relating to domestic outbuildings which are not of standard construction but to exclude loss or damage to trees, shrubs, lawns and plants growing in the open:</i></p> <p>There is no cover for 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>
Part B – Contents Insurance	
Page 19	<p>Contents - 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 fifth paragraph relating to gold, silver, gold and silver plated articles and outdoor items have been amended for clarity and are restated below:</i></p> <p>Insurers will not pay more than £10,000 in respect of fine art and antiques under this part of this Ultra Home Policy.</p> <p>Insurers will not pay more than £10,000 in respect of outdoor items under this part of this Ultra Home Policy.</p> <p>Cover for sums in excess of £10,000 in respect of outdoor items or fine art and antiques must be insured under either the Part A Buildings or Part C Fine Art and Antiques section of this Ultra Home Policy.</p>
Page 19	<p>Section 1 - Contents</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 Ultra Home policy.</p>
Pages 22 and 23	<p>Section 1 – What is not covered</p> <p><i>d) A number of changes have been made to improve the cover; d) v) is amended to remove the words ‘and violence and force are used to enter the vehicle’, d) vii) is deleted as this is no longer excluded, d) ix) (now viii) 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 and d) viii), ix) and x) are renumbered. The wording is re-stated below:</i></p> <p>d) Loss or damage to: i) discs, tapes, computer software or records other than as specifically insured under Section 3 of this part of this Ultra 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 whilst 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.</p> <p><i>f) i) is amended to exclude loss or damage when your home is unoccupied caused by :</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 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>

Location in Policy Wording	Statement of change in Terms
Page 25	<p>Fine art and antiques <i>What is not covered</i></p> <p>d) i) is amended to exclude loss or damage when your home is unoccupied caused by: 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>c) ii) is amended to clarify that there is no cover for guns whilst in the act of firing.</p> <p>g) i) is amended to read as below to exclude: 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 29	<p>Family Legal Protection Section - What is not covered</p> <p>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:</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>Exclusion 22 is deleted. Exclusions 14 - 21 are renumbered 15-22. A new exclusion 13 is added as below:</p> <p>13. any non- contentious matters.</p>
Page 33	<p>Identity Fraud Section - What is not covered</p> <p>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.</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>Note - the exclusions that follow on thereafter in the policy wording are re-lettered d) - k)</p>