

# Important notice regarding your Ageas House Guard renewal



We have discovered that we omitted to provide you with some important information when you renewed your Ageas House Guard insurance policy recently. We provided you with your new policy documents however had not drawn adequate attention to the changes to the policy cover that would apply at renewal.

To correct this we are writing to let you know that in the event of a claim on your policy, where these changes were unfavourable, we will not apply them and will honour the previous policy cover. This previous cover applies from the date you renewed your policy, so if you would like to discuss a potential claim, please call our 24 hour claims helpline on 0345 122 3019.

Full information is provided below showing the policy cover provided in your new policy documents and the policy cover that will apply in the event of a claim. We hope to have explained everything as clearly as possible but if you have any queries on this, please get in touch with your insurance advisor.

## Changes to your excesses

Current policy excess	Previous policy excess	What this means to you if you claim
<b>Section A: Buildings insurance</b> <b>5 Storm &amp; 6 Flood</b> We introduced a £250 excess for all flood claims.	The excess for flood claims was £100.	If you make a claim for flood, your excess is £100 plus any additional voluntary excess shown on your policy schedule.
<b>Section A: Buildings insurance</b> <b>8 Leaking or freezing water &amp; leaking oil</b> We introduced a single excess of £350.	The excess for leaking water claims was £250 and the standard excess of £100 applied for leaking oil claims.	If you make a claim for leaking water, your excess is £250. If you make a claim for leaking oil your excess is £100. These amounts apply on top of any voluntary excess you have agreed.
<b>Section C: Contents insurance</b> <b>5 Storm &amp; 6 Flood</b> We introduced a £250 excess for all flood claims.	The excess for flood claims was £100.	If you make a claim for flood, your excess is £100 plus any additional voluntary excess shown on your policy schedule.
<b>Section C: Contents insurance</b> <b>8 Leaking or freezing water &amp; leaking oil</b> We introduced a single excess of £350.	The excess for leaking water claims was £250 and the standard excess of £100 applied for leaking oil claims.	If you make a claim for leaking water, your excess is £250. If you make a claim for leaking oil your excess is £100. These amounts apply on top of any voluntary excess you have agreed.

## Changes to your policy wording

Current policy wording	Previous policy wording	What this means to you if you claim
<b>Protection against squatters (cover removed)</b>	<b>Section 1: Buildings</b> <b>18 Protection against squatters</b> If squatters live in your home, we will pay up to the maximum claim limit shown in the schedule towards your legal costs for removing them. You must get our agreement in writing before you start proceedings to receive this benefit. The most we will pay in any one period of insurance is shown in the schedule. This cover is a separate benefit provided in addition to (not within) the maximum claim limit for buildings.	We will provide this cover as shown, subject to the original 'What is not insured' section; <b>18</b> Legal costs for removing the squatters while your home or any part of it is: lent, let or sublet to or occupied by someone who is not a member of your family; or unoccupied or unfurnished. Costs we have not agreed to in writing. Any amount above the amount shown in the schedule.

Current policy wording	Previous policy wording	What this means to you if you claim
<p><b>Section C: Contents insurance</b>  <b>14 Your public &amp; personal legal responsibilities</b>            We introduced new exclusions for claims involving disabled persons' buggies or as a result of playing any sport or using a bicycle outside the boundary of your home, unless there is no other insurance you can claim on.</p>	<p>Cover was provided for registered disabled persons' buggies that cannot go over 8 miles an hour and which are not licensed for road use.</p> <p>There was no exclusion for claims as a result of playing any sport.</p> <p>There was no exclusion for claims as a result of using a bicycle outside the boundary of your home.</p>	<p>Claims arising out of owning, using or possessing registered disabled persons' buggies that cannot go over 8 miles an hour and which are not licensed for road use, are not excluded from cover under this section.</p> <p>Claims as a result of playing any sport are not excluded.</p> <p>Claims as a result of using a bicycle outside the boundary of your home are not excluded.</p>
<p><b>What your policy does and doesn't cover</b>            We introduced a new exclusion for accidental damage caused by wild animals. This affected your Garden cover.</p>	<p>Loss or damage caused by wild animals to hedges, lawns and plants that you own, which are outside the building but within the boundaries of the home were covered.</p>	<p>You are covered for damage to your hedges, lawns and plants that are outdoors but within the boundary of your home, if they are damaged by wild animals.</p>
<p><b>Section C: Contents insurance</b>  <b>30 Downloads &amp; computer files</b>            We introduced exclusions regarding software or information used for business purposes and damage caused by computer viruses.</p>	<p>There were no such exclusions.</p>	<p>You are covered under this section for software or information used for business purposes.            You are also covered under this section for damage caused by computer viruses.</p>

**Ageas Insurance Limited**

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