

Important changes for Ageas House Guard policyholders



As part of our ongoing commitment to improve our products and services to you, we've made some changes to your existing House Guard policy, underwritten by Ageas Insurance Limited, with effect from **1st November 2026**.

We've reviewed our policy wording and made our documentation clearer and easier to understand.

This notice explains the main differences that apply to your Ageas House Guard policy and should be read together with your policy wording.

Please keep this notice safe with all your policy documentation.

Changes you need to be aware of:

There are some areas of your policy documentation where we have made changes to remove jargon and simplify the terms used. These changes are designed to help make the cover easier to understand.

Details of specific changes that may affect your policy terms and conditions are shown below. It is very important you read and understand these changes as it may affect any claim you have in the future.

If you have queries on this or any of your new policy documentation, please get in touch with your insurance adviser.

Changes to your cover limits

Existing policy	New policy	What this means to you
Section C: Contents insurance Maximum claim amount for Contents in outbuildings: Maximum claim limit.	Section C: Contents insurance Maximum claim amount for Contents in outbuildings: £15,000.	We've introduced a new limit for the maximum amount you can claim for the contents in your outbuildings.

Changes to your cover

Existing Policy	New Policy	What this means to you
Making sense of your policy		
Definition for Buildings Buildings When we use the word buildings, we mean: - the structure of your home, including any fixtures and fittings - any garages and outbuildings, such as sheds or greenhouses - garden walls, gates and fences, paths, drives, patios and decking - permanent swimming pools (made of brick, stone, or concrete), hard tennis courts, solar panels, ornamental ponds and fixed hot tubs - permanently fitted fuel storage tanks, septic tanks, wind turbines and heat pumps for ground/air source heating systems - fixed electric vehicle charging points. Buildings doesn't include: - any structure that's not designed to be permanent, such as tents and gazebos - land, flowerbeds, hedges, lawns (including artificial lawns), plants, shrubs, trees or natural ponds - anything used for trade or business purposes.	Definition for Buildings amended Buildings When we use the word buildings, we mean: - the structure of your home, including any fixtures and fittings - any garages and outbuildings, such as garden rooms, sheds or greenhouses - garden walls, gates and fences, paths, drives, patios and decking - permanent swimming pools (made of brick, stone, or concrete), hard tennis courts, ornamental ponds and fixed hot tubs - permanently fitted solar panels, fuel storage tanks, septic tanks, wind turbines and heat pumps for ground/air source heating systems - fixed electric vehicle charging points. Buildings doesn't include: - any structure that's not designed to be permanent, such as tents and gazebos - land, flowerbeds, hedges, lawns (including artificial lawns), plants, shrubs, trees or natural ponds - anything used for trade or business purposes	We have added garden rooms as another example of outbuildings to make it clearer what we mean. We have specified that the type of solar panels that can be considered as part of a buildings claim must be fitted as a permanent part of the buildings. Any plug-in solar panels, that are not permanently fitted to the buildings, would be considered an item of contents.

Definition for Contents Contents When we use the word contents, we mean: - any items that you or your family own or are responsible for including carpets and floating laminate flooring. Contents doesn't include: - motor vehicles, aircraft, gliders, hang gliders, microlights or any parts or accessories except motorbike clothing and helmets - drones that are not designed to be used as a toy or any parts or accessories - caravans, motor or sail boats or any parts or accessories - animals, birds and fish - interior decorations in your home - business equipment apart from home office equipment. By home office equipment we mean office equipment and furniture related to any administrative and clerical activities undertaken at your home.	Definition for Contents amended Contents When we use the word contents, we mean: - any items that you or your family own or are responsible for including carpets and click lock floating laminate flooring. Contents doesn't include: - motor vehicles, aircraft, gliders, hang gliders, microlights or any parts or accessories except motorbike clothing and helmets - drones that are not designed to be used as a toy or any parts or accessories - caravans, motor or sail boats or any parts or accessories - animals, birds and fish - interior decorations in your home - business equipment apart from home office equipment. By home office equipment we mean office equipment and furniture related to any administrative and clerical activities undertaken at your home.	We have specified that we mean click lock floating laminate flooring is considered as part of the contents of your home.
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Existing Policy	New Policy	What this means to you
Guide to making a claim on your buildings or contents insurance		
Professional Customer Representatives You must contact us before appointing a professional customer representative to act on your behalf to deal with a claim and you must not assign or transfer your policy or any right or obligation under your policy to any third party, including a professional customer representative, without our prior express written consent. We will not deal with a professional customer representative unless they are authorised and regulated by the Financial Conduct Authority (FCA). You can check the Financial Services Register online at www.fca.org.uk/register to find details of your professional customer representative. We will always retain the right to communicate directly with you, even if you have appointed a professional customer representative and We will not continue dealing with a professional customer representative and instead only deal with you directly if: -The professional customer representative's behaviour is unreasonable -The negotiations regarding settlement are not concluded within a reasonable time	Professional Customer Representatives A Professional Customer Representative is a person or business you hire to help with your claim. This includes claims managers, lawyers, or professional advisers. It does not include family, friends, carers, or anyone helping you in a personal way. You can choose to appoint a Professional Customer Representative to handle your claim. We may ask for proof that you have given them permission to help you. Appointing a Professional Customer Representative does not transfer ownership of your policy or claim. It does not change any rights, rules or conditions of your policy. We will treat any information or instructions from your Professional Customer Representative as if they came directly from you. Neither you nor your Professional Representative can arrange repairs, replacement work, suppliers or services or agree to spend money that you expect us to pay for, unless we agree first or your policy specifically allows it. You are always free to get independent advice or help with your claim, as long as you do not commit us to paying for it without our approval. Telling your Professional Customer Representative about a loss or a claim does not mean you have told us. You are still responsible for making sure the claim is reported to us based on the policy rules.	We have updated this wording to provide additional clarity and reduce any misinterpretations of the wording.

frame -There is no reasonable prospect of a settlement being concluded in line with the policy within a reasonable timeframe if a professional customer representative ceases to engage with us, or causes unreasonable delays to the claim, we will revert to you to progress/ conclude matters. We retain the right to appoint loss adjusters or other experts, inspect damage and arrange for repair or replacement. We retain the right to pay any claim settlement directly to you even if you instruct a professional customer representative. We may at our discretion agree to pay the claim settlement to the professional customer representative if you ask us to. If we do this, we will have paid your claim in full, and will not be responsible for the work carried out by the professional customer representative, or whoever they appoint, and will not be liable for any further costs associated with that work. If you or your professional customer representative do not follow our claim conditions, and this negatively affects our position we may reject your claim or be unable to deal with it, or we may not pay your claim in full.	We will usually talk to your Professional Customer Representative. However, we may contact you directly instead of, or as well as, your Professional Customer Representative if we need to: • investigate, check, validate or settle your claim; • make sure you qualify for the claim and are following policy rules; • inspect the damage or prove the loss; • get information, proof or access needed to handle your claim; • follow the law or legal rules; • prevent or investigate fraud; • protect your interests; or • avoid delays in handling your claim. If your Professional Customer Representative is abusive or threatening, stops talking to us, or stops your claim from moving forward, we may stop communicating with them and deal only with you. We will tell you if we do this. We still have the right to hire our own experts, inspect damage, and arrange repairs or replacements. We will usually pay your claim based on your instructions. We can pay you directly or pay your representative if appropriate. If we pay your representative because you asked us to, it counts as paying you. Once we pay them, any agreement about that money is strictly between you and your representative.	
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Existing Policy	New Policy	What this means to you
Section A: Buildings and Section C: Contents		
6 Flood What's Covered We'll cover you for damage to your buildings caused by a flood. By flood, we mean water that comes suddenly into your buildings from outside, and which enters at the ground floor or below. What's not covered We won't cover damage to any contents left outside your home.	6 Flood What's covered We'll cover you for damage to your buildings caused by a flood. By flood, we mean water that comes into your buildings from outside, and which enters at the ground floor or below. What's not covered We won't cover damage to any contents not inside a building. We won't cover you for damage caused by the gradual seepage or percolation of water into a building, such as rising damp or failure of damp proofing. To be clear, when we use the term percolation we mean the gradual movement of water through porous materials.	We have made it easier for you to understand the type of gradual causes that we will not insure you for. If you have a contents policy then we have amended this exclusion to make it clear that we will not cover contents that were not inside a building when they became damaged by the flood.
Section C: Contents		
19 Rent and alternative accommodation What's not covered Similarly, if we have finalised your contents claim, we will not continue to pay rent or alternative accommodation costs just because	19 Alternative accommodation What's not covered Similarly, if we have finalised your contents claim, we will not continue to pay alternative accommodation costs just because damage to	We have changed the title of this part of your policy to make it clearer that under the contents part of your policy we will only pay for your alternative accommodation.

damage to your buildings prevents you from moving back into your home.	your buildings prevents you from moving back into your home.	
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Existing Policy	New Policy	What this means to you
How to cancel your policy		
Cancelling within the first 14 days If you cancel your policy within 14 days of the purchase date, or the date at which you receive your documents if this is later, we'll refund your full premium, minus our £7.50 administration charge (plus insurance premium tax where applicable). If you've made a claim no refund will be paid.	Cancelling within the first 14 days New paragraph added If you cancel your policy within 14 days of the purchase date or the date at which you receive your documents (if this is later) then: If your policy has not started we'll refund your full premium (plus Insurance Premium Tax (IPT) where applicable), minus our £7.50 administration fee for cancellation. If your policy has started, as long as you've not made a claim and nothing has happened which could lead to a claim, we'll refund you for the time left on the policy (plus IPT where applicable). We'll do this by working out the cost of your insurance per day, and then refund you for the days that you haven't yet used, minus our £7.50 administration fee for cancellation. If you've made a claim or something has happened which could lead to a claim, no refund will be paid. If you pay for your insurance on a monthly basis, we'll also ask you to pay the remainder of the year's premiums.	We are clarifying here that you will be charged for the time you've been on cover even if the policy is cancelled within the first 14 days of the policy start date.

Ageas Insurance Limited

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