

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 May, 2024**

We've reviewed our policy wording and made our documentation clearer, 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 many 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, including the excess you may be asked to pay in the event of a claim.

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

Existing Policy	New Policy	What this means to you
Making sense of your policy		
No definition for Motor Vehicle	<p>New definition introduced Motor Vehicle – When we use the words 'motor vehicle' we mean any mechanically or electrically propelled or assisted vehicle, whether designed for road use or not but this doesn't include:</p> <ul style="list-style-type: none"> - Domestic garden machinery that isn't taxed for use on a public road - Electrically Assisted bicycles that can be used on a public road without a license and cannot be propelled by the motor when travelling at more than 15.5mph - Golf trolleys that are controlled by someone on foot - Motorised model or toy vehicles that cannot go over 8mph. - Powered wheelchairs and mobility carriages that are not registered with DVLA for use on a public road 	<p>Some words have a technical meaning, so while they may sound straight forward, they have a very specific meaning when we mention them in your policy.</p> <p>We've now clarified what our specific meaning is when we use the words "Motor Vehicle" throughout the policy wording.</p>
<p>Definition for Money Money - When we use the word money, we don't just mean cash. We also mean cheques, charge, credit, debit, gift and cash cards, vouchers, traveller's cheques, travel tickets, postal orders, unused postage stamps, as well as any kind of payment stamp for a utility provider, such as a gas or electricity supplier. We won't cover any of these items if they're used for business purposes.</p>	<p>Definition for Money amended Money - When we use the word money, we don't just mean cash. We also mean cheques, charge, credit, debit, gift and cash cards, vouchers, traveller's cheques, travel tickets, postal orders, unused current postage stamps, as well as any current payment stamp for a utility provider, such as a gas or electricity supplier. We don't include cover for virtual or crypto currencies. We won't cover any of these items if they're used for business purposes</p>	<p>Some words have a technical meaning, so while they may sound straight forward, they have a very specific meaning when we mention them in your policy.</p> <p>We've clarified that our specific meaning when we use the word "Money" does not provide any cover for virtual or crypto currencies.</p>

Changes to your policy wording *continued*

Existing Policy	New Policy	What this means to you
Making sense of your policy		
<p>Definition for Professional Customer Representative</p> <p>No definition for Professional Customer Representative</p>	<p>New definition introduced for Professional Customer Representative</p> <p>An individual or company acting in a professional or business capacity and may include for example, claims management companies or loss assessors but would not include a person acting in a private capacity, for example a relative.</p>	<p>Some words have a technical meaning, so while they may sound straight forward, they have a very specific meaning when we mention them in your policy.</p> <p>We've clarified what our specific meaning is when we use the words "Professional Customer Representative" throughout the policy wording</p>
<p>Definition for Unoccupied Unoccupied – By unoccupied, we mean that your home hasn't been or won't be lived in for more than 60 days in a row, or doesn't contain enough furniture to be lived in. Regular visits to the home, or occasional overnight stays would not count as a break in this period. If you're planning on being away for more than 60 days in a row, please let us know.</p> <p>Just to be clear, when we use the word 'unoccupied' under <i>What's not covered</i>, we will apply this from the first day of when you plan to be away from your home. If you are unable to be at your home due to unforeseen or unexpected circumstances, we will apply this from day 61. Certain parts of your cover won't be valid, even if the damage or loss you're claiming for takes place in the first 60 days while you're away.</p>	<p>Definition for Unoccupied amended to Unoccupied – By unoccupied, we mean that your home hasn't been or won't be lived in for more than 60 days in a row, or doesn't contain enough furniture, cooking, washing or bathing facilities to be lived in. Regular visits to the home, or occasional overnight stays would not count as a break in this period. If you're planning on being away for more than 60 days in a row, please let us know. Just to be clear, when we use the word 'unoccupied' under <i>What's not covered</i>, we will apply this from the first day of when you plan to be away from your home. If you are unable to be at your home due to unforeseen or unexpected circumstances, we will apply this from day 61. Certain parts of your cover won't be valid, even if the damage or loss you're claiming for takes place in the first 60 days while you're away</p>	<p>Some words have a technical meaning, so while they may sound straight forward, they have a very specific meaning when we mention them in your policy</p> <p>We've clarified that any property that does not contain cooking, washing or bathing facilities will be treated as being unoccupied.</p>

Changes to your policy wording *continued*

Existing Policy	New Policy	What this means to you
Guide to making a claim on your buildings or contents insurance		
<p>2 Call our 24 hour claims helpline on 0345 122 3019 Our helpline is open 365 days a year, 24 hours a day, so someone will always be here to get your claim started whenever you call us. If you're making a claim on your Legal Expenses Insurance, please call DAS on 0345 120 8415</p> <p>3 How we'll handle your claim If your claim is an emergency, and something needs urgently repairing, we'll arrange for one of our approved partners to contact you within two hours. For non emergencies, we'll still make sure a repairer calls within 24 hours</p>	<p>Report online 24/7 at ageas.co.uk/claims or in an Emergency call us 24/7 on 0345 122 3019. Alternatively call us on 0345 122 3019 8am-8pm Monday to Friday and Saturday 9am-5pm excl public holidays to report a claim if you are unable to report online. For updates on your ongoing claim, log into the Claims hub at www.ageas.co.uk/claims/home-insurance/ If you're making a claim on your Legal Expenses Insurance, please call DAS on 0345 120 8415.</p> <p>If your claim is an emergency, and something needs urgently repairing, we'll arrange for one of our approved partners to contact you as soon as possible. For non-emergencies, we'll still make sure a repairer calls within 24 hours</p>	<p>We've added more ways of reporting a claim to make things easier and clarified some changes to our contact information.</p> <p>We've clarified our wording so you know when to expect a call from us when you report a claim. For emergencies this will be as soon as possible but might not be within 2 hours.</p>
<p>Professional Customer Representatives</p> <p>This was not detailed in the previous wording.</p>	<p>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 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</p>	<p>We've added some additional information relating to representatives that you may wish to act on your behalf</p>

	<p>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</p>	
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Claim limits on your policy

<p>The maximum your policy will pay depends on the type of claim you're making. When you buy your policy, you'll agree the overall amount of cover with your insurance adviser. However, some types of claims fall outside this limit. For example, claims for temporary accommodation won't count towards the overall claim limit that was agreed when you bought the policy. However, each of these additional parts of cover have their own separate limit, and you can find out what these are by checking your policy schedule.</p> <p>It's really important that you've got the right amount of cover in place for your needs. If you've not taken out enough cover to replace your property and possessions as new, this may have an effect on how much we pay for a claim.</p> <p>To help work out the rebuild cost of your house, visit the Building Cost Information Service at www.bcis.co.uk, provided by the Royal Institute of Chartered Surveyors, where you'll find a free to use calculator.</p> <p>To work out the value of your contents, make a list of all your belongings and calculate what it would cost to replace them as new. If you make a claim and we discover that you didn't have enough cover, there are a number of different ways that we can handle your case. If our team decide that we wouldn't have offered you insurance if you'd given us more accurate information when you bought your policy, we won't be able to pay any of your claim. In most cases, however, we'll pay some of your claim. To work out how much we'll pay, we'll calculate what we'd have charged to offer you the level of cover that you would have needed to insure your buildings or contents as new in full. We then work out what percentage of this new premium you actually paid, and this will be the percentage of your claim that we pay. So, for</p>	<p>The maximum your policy will pay depends on the type of claim you're making. When you bought your policy, you agreed the overall amount of cover for each type of claim with your insurance provider, what we call your maximum claims limit. Remember, though, there are also other smaller limits for things such as bicycles, mobile phones, money, and contents in the open. Check your policy schedule for details. Some other types of claims also fall outside of the maximum claims limit. For example, claims for alternative accommodation won't count towards this. You can find all the limits that apply by checking your policy schedule.</p> <p>It's really important that you've got the right amount of cover in place for your needs. If you've not taken out enough cover to rebuild your property and replace your contents and belongings as new, this may impact how much we pay for a claim.</p> <p>Please read the details on these pages carefully and if you're in any doubt that you have enough cover, please contact your insurance provider. You must insure all your buildings for the full cost to rebuild them completely if they were to be destroyed; this is not the same as the market or sale value, and could be higher. Please ensure that your maximum claim limits shown on your policy schedule are enough to replace buildings, contents, and other items of property for which you've taken out insurance, in full.</p> <p>To help work out the rebuild cost of your buildings, visit the 'Building Cost Information Service' at abi.bcis.co.uk, provided by the Royal Institution of Chartered Surveyors, where you'll find a free to use calculator.</p> <p>Remember, this is only a guide, you must ensure that any special features of your property (e.g. hard landscaping, outbuildings, decorative finishes, listed status, or conservation area) are taken into consideration.</p> <p>The rebuild cost should include not just the costs of rebuilding your buildings to current Building Regulation and planning requirements, but also consider things like the cost of demolition, removing debris, and any professional fees, such as architects, engineers, and surveyors.</p> <p>To work out the value of your contents, list them and calculate what it would cost to replace them as new with the same quality and specification. Don't forget you'll also need to do the same for</p>	<p>We've provided additional clarity on what will happen if you've not got the right amount of cover in place for your needs. Please carefully read the information detailed on pages 11 & 12 of your policy wording</p> <p>It's really important that you have the right amount of cover in place, otherwise it could affect any claim you make.</p>
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<p>example, if you bought £50,000 of cover for your contents, and we calculate that they're actually worth £100,000, we'll calculate how much you would have had to pay us to cover you for the full amount.</p> <p>If you were paying £300 a year for your cover, and we calculate that you would need to have paid £500 a year for the level of cover you needed, we'd calculate that £300 is 60% of £500. As a result, we'd only pay 60% of any claim you make on your contents policy. This would apply even if you were making a claim which was below your policy's maximum claim limit. So if you made a claim for £50,000, we'd only pay £30,000 in this example.</p> <p>For this reason, it's really important you tell us about any changes to your property, or any increase in value of your belongings.</p>	<p>items you have specified as valuables and items insured under the 'Everyday personal belongings', 'Higher value personal belongings' and 'Bicycle' sections.</p> <p>If you make a claim and we discover that you didn't have enough cover, there are a number of different ways that we can handle your case.</p> <p>If our team decide that we wouldn't have offered you insurance if you'd given us accurate information when you bought your policy, we won't be able to pay any of your claim.</p> <p>In most cases, however, we'll pay some of your claim if we would have offered cover but at a higher premium. To work out how much we'll pay, we'll calculate what we'd have charged to offer you the level of cover that you would have needed to insure your buildings or contents as new in full. We then work out what percentage of this new premium you actually paid, and this will be the percentage of your claim that we pay.</p> <p>So, for example, if you bought £50,000 of cover for your contents, and we calculate that they're actually worth £100,000, we'll calculate how much you would have had to pay us to cover you for the full amount.</p> <p>If you were paying £300 a year for your cover, and we calculate that you would need to have paid £500 a year for the level of cover you needed, we'd calculate that £300 is 60% of £500. As a result, we'd only pay 60% of any claim you make on your contents policy. This would apply even if you were making a claim which was below your policy's maximum claim limit.</p> <p>So if you made a claim for £50,000, we'd only pay £30,000 in this example.</p> <p>For this reason, it's really important you tell us about any changes to your property, or any increase in value of your belongings.</p>	
<p>Your valuables</p> <p>The maximum we'll pay for claims relating to your valuable items is different to the maximum we'll pay for other claims. By valuables, we mean jewellery, works of art, collectors' items, ornaments, precious stones and anything made from precious metals such as gold, we also mean clocks, watches, musical instruments, photographic equipment, binoculars, telescopes, furs, and guns.</p>	<p>Your valuables</p> <p>The maximum we'll pay for claims relating to your valuable items is different to the maximum we'll pay for other claims. By valuables, we mean jewellery, works of art, collectors' items, ornaments, precious stones and anything made from gold, silver, platinum or palladium. We also mean clocks, watches, musical instruments, photographic equipment, binoculars, telescopes, furs and guns.</p>	<p>We've made it clear what we mean by precious metals</p>
<p>Matching Carpets</p> <p>If you've got a matching carpet or other floor covering in more than one room or area of your home, and this is separated by a break, then we'll treat each room or area as separate. By break we mean something that was originally</p>	<p>Matching floor covering</p> <p>If you've got a matching carpet or other floor covering in more than one room or area of your home, and this is separated by a visible break, then we'll treat each room or area as separate. By 'break' we mean anything used to join or divide carpets and flooring, for instance door bars, floor strips, transition strips and thresholds. We'll only</p>	<p>We've clarified how we handle claims for matching floor coverings.</p> <p>We now make it very clear that we will not cover any damage to</p>

<p>designed to be a separate room, for instance carpet dividing floor strips, doorways, archways and where the remains of previous partitions are still intruding the room. We'll only pay for the damage to the carpet or floor covering in the room or area where the damage happened and we won't pay for matching carpets in other rooms.</p>	<p>pay for the damage to the carpet or floor covering in the room or area where the damage happened. For example, if a lounge and dining room were separated by an open archway and there was a break between two matching carpets, if only the lounge carpet was damaged, we wouldn't pay for the matching dining room carpet.</p>	<p>floor coverings in separate rooms or areas.</p>
<p>Always tell the truth It's really important that you're honest with us when you're buying a policy or making a claim. Providing wrong or misleading information that you know could either help you gain financially, or us suffer a financial loss, is fraud and pushes up the cost of insurance for all customers.</p> <p>If we do find that you've defrauded us, we may void the policy, which means we'd treat you as though the policy had never been issued, and we wouldn't give you a refund. We might also refuse to pay a claim, or make you repay any money we've already paid out in claims where fraud has occurred. This is explained again in the section Things we won't pay out for on page 12. We'll also tell other insurers and anti-fraud databases, which could affect your ability to get access to insurance and other financial services in the future. We may also let the Police know, who may choose to bring charges against you that could ultimately result in a prosecution. So please do make sure that you're always honest with us. This way we can pay any claims you make and keep the cost of our insurance down for all our customers.</p>	<p>Always tell the truth It's really important that you're honest with us when you're buying a policy or making a claim. Providing wrong, incomplete, exaggerated or misleading information that you know could either help you gain financially, or us suffer a financial loss, is fraud and pushes up the cost of insurance for all customers.</p> <p>If we do find that you or anyone acting on your behalf has defrauded us, we may cancel or void your policy, refuse to pay claims and will not refund any premium. If we void your policy, this means we'd treat you as though the policy had never been issued, and make you repay any money we've already paid out for any previous or existing claims. We might also refuse to pay a claim, or make you repay any money we've already paid out in claims where fraud has occurred. This is explained again in the section 'Things we won't pay out for' on page 16. We'll also tell other insurers and anti-fraud databases, which could affect your ability to get access to insurance and other financial services in the future. We may also let the Police know, who may choose to bring charges against you that could ultimately result in a prosecution. So please do make sure that you're always honest with us. This way we can pay any claims you make and keep the cost of our insurance down for all our customers</p>	<p>We've provided additional clarity on why it is so important that you provide us with the correct information and what will happen if you don't.</p>

Changes to your policy wording *continued*

Existing Policy	New Policy	What this means to you
What your policy does & doesn't cover		
<p>Things we won't pay out for There are some circumstances in which your policy won't pay out. In the tables that start on page 13, you'll see a detailed list of what is and isn't covered depending on the reason you make a claim. But there are a few things we won't pay out for regardless of the circumstances. We've laid these out below. Just to be clear, if you've bought the optional Legal Expenses Cover, provided by our partner DAS, then these conditions also apply to that section of the policy as well. So when we say 'we' on this page, we mean both Ageas and DAS.</p> <ul style="list-style-type: none"> • We won't pay for claims that are a result of wear and tear or anything that happens gradually. This includes damage to electrical appliances and other items caused by them breaking down. • We also won't pay claims for repairs that wouldn't have been made if you'd dealt with existing problems to your property. It's your responsibility to look after your buildings and contents, and your policy is designed to only cover you for things that you couldn't have reasonably prevented. You must also deal with a problem as soon as you become aware of it. • We won't pay claims caused by frost, rot, mildew, fungus or poisoning. • We won't pay for accidental damage caused by insects, parasites, wild animals and birds. • We also won't pay for any damage caused by repairing, cleaning, demolishing or making alterations to your buildings or contents. This exclusion doesn't apply to Buildings Section A: Homeowners' Legal Responsibilities cover and Contents Section B: Your Public & Personal Legal Responsibilities. • We won't pay for any claims 	<p>Things we won't pay out for There are some circumstances in which your policy won't pay out. In the tables that start on page 16 you'll see a detailed list of what is and isn't covered depending on the reason you make a claim. But there are a few things we won't pay out for regardless of the circumstances. We've laid these out below. Just to be clear, if you've bought the optional Legal Expenses Cover, provided by our partner DAS, then these conditions also apply to that section of the policy as well. So, when we say 'we' on this page, we mean both Ageas and DAS.</p> <ul style="list-style-type: none"> • We won't pay for any claims caused by a person or people acting alone or in association or government, using biological, chemical, or nuclear force or any resulting pollution or contamination. • We won't pay for any claims caused by or resulting from war, invasion or uprising, or any other similar act of hostility, whether war is declared or not. • We won't pay for claims caused by contamination from nuclear fuel or nuclear waste. The following also apply to all parts of the policy except of Buildings section A: 'Homeowners legal responsibilities' cover and Contents Section B: 'Your Public and Personal Legal Responsibilities': • We won't pay for claims that are a result of wear and tear or anything that happens gradually. This includes damage to electrical appliances and other items caused by them breaking down. • We also won't pay for any damage caused by repairing, cleaning, demolishing or making alterations to your buildings or contents. • We also won't pay claims for repairs that wouldn't have been made if you'd dealt with existing problems to your property. It's your responsibility to look after your buildings and contents and keep your property in a good state of repair. This policy is designed to only cover you for things that you couldn't have reasonably prevented. You must avoid or limit any loss, damage, or injury by dealing with a problem as soon as you become aware of it. • We won't pay claims caused by rot, mildew, fungus, or poisoning. We also won't pay 	<p>We've re-ordered the paragraphs that explain what things are not covered and updated some of the wordings to provide additional clarity over what is and isn't covered.</p> <p>It's really important that you read these changes.</p> <p>We've also included one new exclusion relating to war, invasion or uprising or any similar act of hostility, whether war is declared or not.</p>

<p>caused by a person or people acting alone or in association or government, using biological, chemical or nuclear force or contamination.</p> <ul style="list-style-type: none"> • We won't pay for claims caused by contamination from nuclear fuel or nuclear waste. • We won't pay for any loss, damage, injury or for any money you're legally obliged to pay if the claim was caused by something being taken from you by customs or other officials. • We won't pay for any loss which is a side effect, or happens as a result of the event for which you're making a valid claim. For example, we won't pay for any reduction in the market value of your property, loss of earnings, travel costs or compensation for stress or inconvenience. We also won't cover the fees of any company you engage to help you in relation to your claim. • We won't pay for legal costs, damage, losses, as well as any money you're legally obliged to pay to other people, if you are insured under any other liability policy (including more specific policies such as your pet or travel insurance) until the limit of indemnity under that policy has been exhausted. • We won't cover claims caused by any criminal or deliberate act by you or your family. • We won't pay claims made without the permission of the policyholder named on the policy schedule. • We won't pay for any claim that is found to be fraudulent. We may also choose to either void or cancel your policy if a fraudulent claim or policy application is made. We'll also look to recover from you any investigation fees, legal costs or payments that might have already been made to you if we later find that any element of your claim was fraudulent. • We won't pay for, or make a contribution towards any claim for undamaged items that are part of a set or a suite. (Please see page 8 for more information) 	<p>claims caused by frost except to pipe work or your heating system as a result of freezing water.</p> <ul style="list-style-type: none"> • We won't pay for damage caused by insects, parasites and vermin. • We won't pay for or contribute towards any claim for undamaged items that are part of 'Matching sets or suites', or 'Matching carpets & flooring coverings' (Please see page 13 for more information). • We won't pay for any loss, damage, injury or for any money you're legally obliged to pay if the claim was caused by something being taken from you by customs or other officials. • We won't pay for any loss which is a side effect or happens as a result of the event for which you're making a valid claim. For example, we won't pay for any reduction in the market value of your property, loss of earnings, travel costs or compensation for stress or inconvenience. We also won't cover the fees of any company you engage to help you in relation to your claim. • We won't pay you for legal costs, damage, injury, losses, as well as any money you're legally obligated to pay to other people, if you are insured under any other contract or policy for the same event (including more specific policies such as pet or travel insurance). If the other contract or policy has the same exclusion, we'll only pay our share of the cost. • We won't cover claims caused by or resulting from any criminal or deliberate act by you or your family. This includes you allowing your property to be used for illegal activity. • We won't pay claims made without the permission of the policyholder named on the policy schedule • We won't pay for any claim that is found to be fraudulent. We may also choose to either void or cancel your policy if a fraudulent claim or policy application is made. We'll also look to recover from you any investigation fees, legal costs or payments that might have already been made to you if we later find that any element of your claim was fraudulent 	
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Changes to your policy wording *continued*

Existing Policy	New Policy	What this means to you
Section A: Buildings		
1 Fire & Earthquakes	1 Fire & Earthquakes What's not covered We've amended the wording to We won't pay claims caused by scorching, singeing, melting, warping or other forms of heat damage caused without flames	We've provided clarity that you'll not be covered for heat damage caused without flames
2 Riots	2 Riots You need to report the damage to the police as soon as possible and before making a claim	We've amended to the requirement to report the damage within 7 days to as soon as possible
7 Subsidence	7 Subsidence New exclusion added We won't pay for any damage that started before this policy came into force Policy exclusion amended That means we won't pay for damage to outbuildings, sheds, greenhouses, swimming pools, tennis courts, walls (including retaining walls), gates, patios, ponds, fences, septic tanks, paths, and driveways unless your main building is damaged at the same time and by the same cause	We've added a new exclusion to clarify that there is no cover for damage caused by subsidence that started before this policy came into force. We've clarified that if you have a pond which is damaged by subsidence, you will only be covered if the main building is also damaged at the same time and by the same cause.
8 Leaking or freezing water & leaking oil	8 Leaking or freezing water & leaking oil. Amendment to a policy exclusion We won't pay for any cost associated with finding a leak unless the buildings have been damaged by the leaking water or oil and there is a valid claim under this policy.	We've clarified that we will only pay the costs for finding the source of any leaking water or oil if there is a valid claim under your policy for damage to your buildings that has been caused by the leaking water or oil.
9 Theft	9 Theft New exclusion added We won't pay claims for theft or attempted theft by anyone else who is lawfully on the premises unless force or violence is used.	We've clarified that we do not provide cover for theft by any persons who are lawfully on the premises unless there is evidence that force or violence has been used.
10 Homeowners' legal responsibilities What's Covered In the event that an accident on your property leads to someone's death or injury, or leads to them contracting an	10 Homeowners' legal responsibilities What's Covered In the event that an accident at your home leads to someone's death or injury, or leads to them contracting an illness or disease, we'll cover any damages that you're legally obliged to pay.	We've replaced the word "property" with "home" to make it clear where the cover applies. When the word "home" is used this means the

illness or disease, we'll cover any damages that your legally obliged to pay,		property, including any garages and outbuildings, at the address which you've insured.
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Changes to your policy wording *continued*

Existing Policy	New Policy	What this means to you
Section A: Buildings		
10 Homeowners' legal responsibilities	10 Homeowners' legal responsibilities Final exclusion amended to Finally, we won't pay more than the amount shown in the policy schedule for any claim or series of claims caused by the same incident.	We've clarified that the maximum claim limit for this section applies to any one claim or a series of claims made under this section that are caused by the same incident.
12 Underground pipes, drains and cables What's Covered We'll cover you for the cost of repairing the fabric of cables, underground pipes, drains and tanks serving your home, if they're accidentally broken,	12 Underground pipes, drains and cables What's Covered We'll cover you for the cost of repairing the fabric of underground cables, pipes, drains and tanks serving your home, and for which you are responsible, if they're accidentally broken New exclusion added We won't pay for claims caused by faulty materials, poor design, or poor workmanship.	We've provided additional clarity that the policy covers damage to the fabric of underground cables and added a new exclusion that clarifies we'll not pay for claims caused by faulty materials, poor design or poor workmanship.
18 Being forced to leave your home What's covered We'll pay the equivalent cost of similar alternative accommodation for you, your family and your household pets if a local authority won't allow you to live in your buildings because of damage to a nearby property. But we'll only cover these costs for a maximum of up to 30 days from the date you're forced to leave your home. Claims under this part of your policy won't count towards your maximum claim limit. Check your policy schedule to see how much it is.	18 Being forced to leave your home What's covered We'll pay the equivalent cost of similar alternative accommodation for you, your family and your household pets if a local authority, a public body or emergency services won't allow you to live in your buildings because of damage to a nearby property. But we'll only cover these costs for a maximum of up to 30 days from the date you're forced to leave your home. Claims under this part of your policy won't count towards your maximum claim limit. Check your policy schedule to see how much it is. New exclusion added If you insure both your buildings and contents under this policy and make a claim for being forced to leave your home, we'll only make one claims payment under either your buildings or contents section of cover. To be clear, you can't claim on both your buildings and contents cover for the same incident	We've extended the cover to include instances where the property can't be lived in following instructions from a local authority, a public body or the emergency services. We've added a new exclusion to clarify that if you have both buildings and contents cover and make a claim under for being forced to leave your home, we will only make one claim payment under either your buildings or your contents section of cover.

Changes to your policy wording *continued*

Existing Policy	New Policy	What this means to you
Section B: Accidental damage to your Buildings		
<p>What's not covered We won't pay for accidental damage to hot tubs. And we won't pay for any storm damage to gates, fences, hedges swimming pool covers</p>	<p>What's not covered We won't pay for accidental damage to hot tubs. And we won't pay for any storm damage to gates, fences, hedges swimming pool and hot tub covers</p> <p>New exclusion added We won't pay for rain or water damage to the inside of your buildings if the water gets into your home as a result of poor workmanship, bad design or wear and tear.</p>	<p>We've made an adjustment to the existing exclusion relating to gates, fences, hedges and swimming pool covers to include hot tub covers.</p> <p>We've added a new exclusion to provide additional clarity that we won't pay for rain or water damage to the inside of your home if the water gets into the home as a result of poor workmanship, bad design or wear and tear.</p>
Section C: Contents		
<p>1 Fire & Earthquakes</p>	<p>1 Fire & Earthquakes</p> <p>What's not covered We've amended the wording under "What's not covered" to We won't pay claims caused by scorching, singeing, melting, warping or other forms of heat damage caused without flames</p>	<p>We've provided clarity that you'll not be covered for heat damage caused without flames</p>
<p>2 Riots</p>	<p>2 Riots You need to report the damage to the police as soon as possible and before making a claim</p>	<p>We have amended to the requirement to report the damage within 7 days to as soon as possible</p>
<p>5 Storm</p>	<p>5 Storm</p> <p>New exclusions added We won't cover damage to any contents left outside your home. Finally, we won't cover damage to swimming pool and hot tub covers</p>	<p>We've provided clarity that we'll not provide cover for any damage caused by storm to any contents left outside your home or to swimming pool or hot tub covers.</p>

Changes to your policy wording *continued*

Existing Policy	New Policy	What this means to you
Section C: Contents		
<p>9 Theft Original wording The maximum we'll pay for items stolen from an outbuilding or garage is lower than the contents maximum claim limit. And the most we'll pay will be lower still if the outbuilding or garage isn't made of brick, stone or concrete and isn't locked. You'll find all the details of our claims limits in your policy schedule</p> <p>By outbuildings, we mean sheds, greenhouses, and other fully enclosed permanent structures. This means we won't cover contents kept in structures such as carports.</p>	<p>9 Theft Wording amended The maximum we'll pay for items stolen from an outbuilding or garage is lower than the contents maximum claim limit. The most we'll pay will be further reduced for items not in a building or in a structure that isn't designed to be fully enclosed, such as a carport or gazebo. If this happens, the amount we will pay will be the same as when items are left out in the open or in any temporary structure, such as a tent, a marquee, or gazebo. Please refer to your policy schedule for the limit that applies. By outbuildings, we mean sheds, greenhouses, and other fully enclosed permanent structures. This means we won't cover contents kept in structures such as carports.</p> <p>New exclusion added We won't pay claims for theft or attempted theft by anyone else who is lawfully on the premises unless force or violence is used.</p>	<p>We have provided additional clarity that theft from items in the open and not in a fully enclosed building have a lower limit.</p> <p>We've clarified that we do not provide cover for theft by any persons who are lawfully on the premises unless there is evidence that force or violence has been used.</p>
<p>10 Accidental damage to home entertainment equipment Policy exclusion We won't cover the cost of damage to items designed to be hand-held or portable, such as MP3 players, sat-navs, tablets, laptop computers and e-readers</p>	<p>10 Accidental damage to home entertainment equipment Amendment of exclusion We won't cover the cost of damage to MP3 players, sat-navs, mobile phones, tablets, laptop computers and e-readers</p>	<p>We've amended the exclusion relating to items designed to be handheld or portable to be more specific and provide details of the items that are not covered including mobile phones.</p>
<p>12 Loss of metered water or oil</p>	<p>12 Loss of metered water or oil New exclusion added We also won't pay for finding or repairing any leak</p>	<p>We've added a new exclusion to clarify that this part of the policy does not include cover for the cost of finding or repairing any leaks.</p>
<p>16 Protection for tenants What's covered This includes damage to the structure of the building or accidental damage to cables, pipes and drains</p>	<p>16 Protection for tenants What's covered This includes damage to the structure of the building or accidental damage to underground cables, pipes and drains</p>	<p>We've amended the paragraph relating to accidental damage to cables, pipes and drains to clarify that this cover applies to underground cables, pipes and drains only.</p>
<p>14 Your public & personal legal responsibilities</p>	<p>14 Your public & personal legal responsibilities</p> <p>Final exclusion amended to Finally, we won't pay more than the amount shown in the policy schedule for any claim or series of claims caused by the same incident.</p>	<p>We've clarified that the maximum claim limit for this section applies to any one claim or a series of claims made under this section that are caused by the same incident.</p>

Changes to your policy wording *continued*

Existing Policy	New Policy	What this means to you
Section C: Contents		
14 Your public & personal legal responsibilities	14 Your public & personal legal responsibilities Exclusion removed We won't pay claims that arise from you owning or using an electric bicycle.	This section of cover now includes cover for electric bicycles that you own or use that do not go above 15.5 mph but only if there's no other insurance you can claim on.
18 Contents taken away from your home If you take your contents away from your home temporarily, within the UK, Channel Islands or Isle of Man, we'll still cover them if they're lost, stolen or damaged.	18 Contents taken away from your home If you take your contents away from your home temporarily, within the UK, Channel Islands or Isle of Man, we'll still cover them if they're stolen or damaged.	We've removed the word lost to clarify the cover we're providing under this part of the policy is for your contents if they are stolen or damaged.
18 Contents taken away from your home	18 Contents taken away from your home New Exclusion Money is only covered if stolen from a building and there is a break-in, and the building is damaged.	We've added a new exclusion to provide clarity that money is only covered if the building it was stolen from was damaged when it was broken into.
19 Alternative accommodation	19 Alternative accommodation New Exclusion Similarly, if we have finalised your contents claim, we will not continue to pay alternative accommodation costs just because damage to your buildings prevents you from moving back into your home.	We've added a new exclusion to provide clarity that we will not continue to pay alternative accommodation costs once your contents claim has been settled, if you are unable to move back in to your home due to damage to the buildings. This is because this cover will be provided by whoever you insure your Buildings cover with.
21 Moving Home We'll cover you if your contents are lost, stolen or damaged, whilst being moved by a professional removals company	21 Moving Home We'll cover you if your contents are stolen or damaged, whilst being moved by a professional removals company	We've removed the word lost to clarify the cover we're providing under this part of the policy is for items that are stolen or damaged.
29 Garden Cover We'll pay for damage to your hedges, lawns and plants that are outdoors but within the boundaries of your home. The damage must be caused by fire, lightning, storm, flood, vandalism or accidental damage. Please note we'll only pay your claim for storm or flood if it meets our definitions on pages 27 and 28.	29 Garden Cover We'll pay for damage to your hedges, lawns including artificial lawns and plants that are outdoors but within the boundaries of your home. The damage must be caused by fire, lightning, storm, flood, vandalism or accidental damage. Please note we'll only pay your claim for storm or flood if it meets our definitions on page 28.	We've adjusted our wording to clarify that damage to lawns now includes cover for damage to artificial lawns damaged by the causes shown.

Changes to your policy wording *continued*

Existing Policy	New Policy	What this means to you
Section C: Contents		
<p>30 Being forced to leave your home</p> <p>What's covered We'll pay the equivalent cost of similar alternative accommodation for you, your family and your household pets if a local authority won't allow you to live in your buildings.</p>	<p>30 Being forced to leave your home</p> <p>What's covered We'll pay the equivalent cost of suitable alternative accommodation for you, your family and your household pets if a local authority, public body or emergency service won't allow you to live in your buildings.</p> <p>What's not covered If you insure both your buildings and contents under this policy and make a claim for being forced to leave your home we'll only make one claims payment under either your buildings or contents section of cover. To be clear, you can't claim on both your buildings and contents cover for the same incident</p>	<p>We've amended the word "similar" to "suitable" to clarify the cover being provided.</p> <p>We've extended the cover to include instances where the property can't be lived in following instructions from a local authority, a public body or the emergency services.</p> <p>We've added a new exclusion to clarify that if you have both buildings and contents cover and make a claim under for being forced to leave your home, we will only make one claim payment under either your buildings or your contents section of cover</p>
<p>33 Student belongings</p> <p>What's covered If you or a member of your family move into student accommodation whilst attending a boarding school, college or university, we'll pay for any contents that are lost, stolen or damaged while you or your family member are living there during term-time.</p>	<p>33 Student belongings</p> <p>What's covered If you or a member of your family move into student accommodation whilst attending a boarding school, college or university, we'll pay for any contents that are stolen from or damaged in the accommodation while you or your family member are living there during term-time.</p>	<p>We've removed the word lost to clarify the cover we're providing under this part of the policy is for contents that are stolen or damaged whilst they are in the student accommodation.</p>
Section C: Contents		
Optional add-ons to your home contents policy - Section D: Accidental damage to your contents		
<p>What's not covered We won't pay for accidental damage to documents such as passports or driving licenses, money or food and drink.</p>	<p>What's not covered We won't pay for accidental damage to passports, visas or driving licenses, money or food and drink.</p>	<p>We've made the first exclusion under this section more specific to be clear which items aren't covered for accidental damage.</p>
<p>What's not covered We won't pay for damage to items of glass, china, porcelain, earthenware, stone or other fragile or brittle material, while they're being held in your hands or whilst you are carrying them in order to move them around your home.</p>	<p>What's not covered</p> <p>Exclusion removed</p>	<p>We've removed the exclusion of accidental damage caused to fragile and brittle items whilst they are being held or carried by you.</p>

Changes to your policy wording *continued*

Existing Policy	New Policy	What this means to you
Optional add-ons to your home contents policy - Section E: Everyday personal belongings		
<p>What's not covered We won't pay claims if your car keys and key fobs, or document, such as passports and driving licenses are lost or damaged</p>	<p>What's not covered We won't pay claims if your car keys and key fobs, or passports, visas and driving licenses are lost or damaged</p>	<p>We've made the exclusion detailed under this section more specific to be clear what items aren't covered if they are lost or damaged.</p>
	<p>New exclusion added We won't pay for theft of mobility carriages if the key or starting device is left with the carriage when unattended. Similarly, we won't pay for damaged or stolen mobility carriage accessories or removable parts, unless the carriage is stolen at the same time</p>	<p>We've added a new exclusion to clarify that we'll not pay claims for the theft of mobility carriages if the key or starting device is left with the carriage when unattended.</p> <p>We'll also not pay for damaged or stolen mobility carriage accessories or removable parts, unless the carriage is stolen at the same time.</p>
	<p>Existing exclusion amended We won't pay for damage to any form of motorised bicycle, apart from electric bicycles that don't go above 15.5mph</p>	<p>We've amended the exclusion relating to motorised bicycles to clarify that cover is provided for electric bicycles that don't go faster than 15.5mph</p>
Optional add-ons to your home contents policy - Section F: Higher value personal belongings		
	<p>New exclusion added We won't pay for theft of mobility carriages if the key or starting device is left with the carriage when unattended. Similarly, we won't pay for damaged or stolen mobility carriage accessories or removable parts, unless the carriage is stolen at the same time</p>	<p>We've added a new exclusion to clarify that we'll not pay claims for the theft of mobility carriages if the key or starting device is left with the carriage when unattended.</p> <p>We'll also not pay for damaged or stolen mobility carriage accessories or removable parts, unless the carriage is stolen at the same time.</p>
Optional add-ons to your home contents policy - Section G: Bicycle cover		
	<p>Existing exclusion amended We won't pay for damage to any form of motorised bicycle, apart from electric bicycles that don't go above 15.5mph</p>	<p>We have amended the exclusion relating to motorised bicycles to clarify that cover is provided for electric bicycles providing they don't go faster than 15.5mph</p>

Changes to your policy wording *continued*

Existing Policy	New Policy	What this means to you
How to make changes to your policy		
<p>If you do tell us something has changed, it could result in an increase or reduction in your premium as well as your excess.</p>	<p>If you do tell us something has changed, it could result in an increase or reduction in your premium as well as your excess. It could also mean we would apply an endorsement to the policy or it could mean we are no longer able to insure you</p>	<p>We've clarified what could happen if you do not tell us about something that has changed.</p>
	<p>Some new scenarios have been added to the list of things that we need hear about</p> <p>A change in the number of bedrooms (a bedroom is a room designed to be a bedroom or currently used as a bedroom). So, for example, if your home had 3 bedrooms and you added two new bedrooms but use 1 of the old bedrooms as a study, you must declare your home has 5 bedrooms</p> <p>A change in the number of bathrooms (a bathroom is any room with a toilet, shower or bath)</p>	<p>We've extended the list of changes we need to hear about</p>
How to cancel your policy		
<p>Our right to cancel your policy If we discover that you've deliberately withheld information from us or have given us wrong information because you didn't take care when communicating with us or your adviser, we may void your policy.</p>	<p>Our right to cancel or void your policy If we discover that you've deliberately withheld information from us or have given us wrong information because you didn't take care when communicating with us or your adviser, we may cancel your policy immediately and not return any premiums or we may void your policy.</p>	<p>We've changed the title of the section "Our right to cancel your policy" to make it clear what may happen if the policy conditions detailed are not followed.</p> <p>We've also amended the paragraph detailed to make it clear that if you've deliberately withheld information from us or have given us wrong information we may cancel your policy immediately and not return any premiums or we may void your policy.</p> <p>This means that we'll treat your policy as though it had never existed.</p>
	<p>Cancelling after the first 14 days New paragraph added Also, if you cancel your policy and you owe us money, you must still pay this</p>	<p>We've added a new paragraph to this section to make it clear that if you owe us money when you cancel your policy, you must still pay this.</p>
How we look after your personal information		
	<p>We've made some changes to the information regarding how we store and look after your personal information.</p>	<p>We've made some changes to the way we store and look after your personal information. Please carefully read the information that's detailed on pages 65 and 66 of your policy wording.</p>

Changes to your excesses

Existing Policy	New Policy	What this means to you
Section A: Buildings 8 Leaking or freezing water & leaking oil £350	Section A: Buildings 8 Leaking or freezing water & leaking oil £500	We've increased the excess payable for claims made for damage caused by leaking or freezing water and leaking oil from £350 to £500
Section C: Contents 8 Leaking or freezing water & leaking oil £350	Section C: Contents 8 Leaking or freezing water & leaking oil £500	We've increased the excess payable for claims made for damage caused by leaking or freezing water and leaking oil from £350 to £500

Changes to your cover limits

Existing policy	New policy	What this means to you
Section C: Contents insurance Maximum claim amount for money in the home £750.	Section C: Contents insurance Maximum claim amount for money in the home £1000.	We've increased the maximum claim amount for money in the home to £1000.
Section C: Contents insurance Maximum claim amount for theft from an unlocked outbuilding or garage £1,000.	Section C: Contents insurance Maximum claim amount for theft from an unlocked outbuilding or garage £2,500.	We've increased the maximum claim amount for theft from an unlocked outbuilding or garage to £2,500.
Section C: Contents insurance Maximum claim amount for theft from a locked outbuilding or garage £2,500.	Section C: Contents insurance Maximum claim amount for theft from a locked outbuilding or garage £5,000.	We've increased the maximum claim amount for theft from a locked outbuilding or garage to £5,000.
Section C: Contents insurance Maximum claim amount in total for theft from all outbuildings and/or garages £5,000.	Section C: Contents insurance Maximum claim amount in total for theft from all outbuildings and/or garages £5,000.	There is no change to this limit but we've clarified the total overall amount we will pay for theft from outbuildings and / or garages.
Section C: Contents insurance Maximum claim amount for accidental loss of oil £2,000	Section C: Contents insurance Maximum claim amount for accidental loss of oil is up to the maximum claim limit for Contents cover	We've increased the maximum claim amount for accidental loss of oil.
Section C: Contents insurance Maximum claim amount for special events. The maximum claim limit for Contents is increased by £5,000	Section C: Contents insurance Maximum claim amount for special events. The maximum claim limit for Contents is increased by 10%	We've increased the amount that your contents maximum claim limit can be increased by for special events.
Section C: Contents insurance Maximum claim amount for downloads and computer files £1,000.	Section C: Contents insurance Maximum claim amount for downloads and computer files £2,500	We've increased the maximum claim amount for downloads and computer files to £2,500.

Important notice to policyholders

Changes to Section H: Legal expenses cover



You're only covered under this Section of the policy if it says so on your policy schedule, which was sent to you when you bought this insurance.

Our legal expenses cover is provided by DAS, the UK's leading legal expenses insurer. So when we use the words 'we', 'us' or 'our' in this section, we're talking about DAS Legal Expenses Insurance Company Limited (DAS) and not Ageas

We've changed the cover available under your Legal Expenses Policy.

We regularly monitor our policies to ensure they remain at the forefront of the market and continue to offer insurance and services relevant to the policyholder.

Following a recent review, we have decided to make some modifications to the **Legal Expenses** section of your policy.

The changes will impact the covers and conditions detailed in Section H: Legal Expenses cover of the policy. Please see the table below for details of the specific changes:

Section of Cover	What is changing	New wording
Employment disputes	<p>Clarification that a dispute must relate to a contract of employment.</p> <p>Further clarification added under what is not covered</p>	<p>What is covered</p> <p>A dispute relating to your contract of employment</p> <p>What is not covered</p> <p>A claim relating to the following:</p> <ul style="list-style-type: none"> a employer's disciplinary hearings or internal grievance procedures b any claim relating solely to personal injury (please refer to insured incident 3 Personal injury) c a settlement agreement while you are still employed.
Contract disputes	<p>Clarification of what is covered and inclusion of renting your principal home as a tenant.</p> <p>Removal of the exclusion to restrict the contract value relating to construction work.</p>	<p>What is covered</p> <p>A dispute arising from an agreement or an alleged agreement which you have entered into in a personal capacity for:</p> <ul style="list-style-type: none"> a buying or hiring in goods or services b selling goods c renting your principal home as a tenant d buying or selling your principal home. <p>Please note that the amount in dispute must be more than £100 (including VAT).</p>
Property protection	<p>Clarification of what is covered under Property Protection.</p>	<p>What is covered</p> <p>A civil dispute relating to your principal home, or personal</p>

	<p>Addition of a minimum amount in dispute for property damage.</p>	<p>possessions, you own, or are responsible for, following:</p> <ul style="list-style-type: none"> a an event which causes physical damage to such property but the amount in dispute must be more than £100 b a legal nuisance c a trespass. <p><i>Please note you must have, or there must be reasonable prospects of establishing you have, the legal ownership or right to the land or personal possessions that are the subject of the dispute.</i></p>
Medical disputes	<p>This title has changed to Clinical Negligence</p>	
Missing work	<p>This cover has been renamed Jury Service</p> <p>An exclusion has been added to prove your loss of salary or wages as a result of attending jury service or any court or tribunal</p>	<p>What is not covered</p> <p>Any claim if you are unable to prove your loss.</p>
Things we won't pay out for	<p>Things we won't pay out for can now be found under; General exclusions</p> <p>The following exclusions have been removed;</p> <p>7 We won't pay any claim relating to abuse or sexual misconduct, including offences relating to obscene material.</p> <p>8 Apart from us, only you have the right to make a claim under this cover. This means that a piece of legislation called the Contracts (Rights of Third Parties) Act 1999 does not apply to your cover in relation to any third-party rights or interest</p> <p>Additional exclusion for late reported claims has been added</p> <p>All exclusions have been reworded to provide clarification of cover</p>	<p>We will not pay for the following:</p> <p>1 Late reported claims</p> <p>A claim where you have failed to notify us of the insured incident within a reasonable time of it happening and where this failure adversely affects the reasonable prospects of a claim or we consider our position has been prejudiced.</p> <p>2 Costs we have not agreed</p> <p>Costs and expenses incurred before our expressed acceptance.</p> <p>3 Court awards and fines</p> <p>Fines, penalties, compensation or damages that a court or other authority orders you to pay.</p> <p>4 Legal action we have not agreed</p> <p>Any legal action you take that we or the appointed representative have not agreed to, or where you do anything that hinders us or the appointed representative.</p> <p>5 Defamation</p> <p>Any defamation claim brought by or against you.</p>

		<p>6 A dispute with DAS</p> <p>Any claim under this policy for a dispute with us. For disagreements with us about the handling of a claim refer to Policy Condition 8.</p> <p>7 Judicial review, coroner’s inquest or fatal accident inquiry</p> <p>Costs and expenses arising from or relating to judicial review, coroner’s inquest, or fatal accident inquiry.</p> <p>8 Nuclear, war and terrorism risks</p> <p>A claim caused by, contributed to by or arising from:</p> <ul style="list-style-type: none"> a ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel b the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of it c war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, military force or coup, or any other act of terrorism or alleged act of terrorism as defined in the Terrorism Act 2000 d pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds. <p>9 Litigant in person</p> <p>Any claim where you are not represented by a law firm, barrister or tax expert.</p>
<p>Policy conditions</p>	<p>Policy conditions have been added to the policy wording</p>	<p>1 Your legal representation</p> <ul style="list-style-type: none"> a On receiving a claim, if legal representation is necessary, we will appoint a preferred law firm as your appointed representative to deal with your claim. They will try to settle your claim by negotiation without having to go to court. b If the appointed preferred law firm cannot negotiate settlement of your claim and it is necessary to go to court and legal proceedings are issued or there is a conflict of interest, then you may choose a law firm to act as the appointed representative. c If you choose a law firm as your appointed representative who is not a preferred law firm, we will give your choice of law firm the opportunity to

act on the same terms as a preferred law firm. However if they refuse to act on this basis, the most we will pay is the amount we would have paid if they had agreed to the DAS Standard Terms of Appointment. The amount we will pay a law firm (where acting as the appointed representative) is currently £100 per hour.

This amount may vary from time to time.

- d The appointed representative must co-operate with us at all times and must keep us up to date with the progress of the claim.

2 Your responsibilities

- a You must co-operate fully with us and the appointed representative.
- b You must give the appointed representative any instructions that we ask you to.

3 Offers to settle a claim

- a You must tell us if anyone offers to settle a claim. You must not negotiate or agree to a settlement without our expressed consent.
- b If you do not accept a reasonable offer to settle a claim, we will not pay further costs and expenses.
- c We may decide to pay you the reasonable value of the claim that you are claiming or is being claimed against you, instead of starting or continuing legal action. In these circumstances you must allow us to take over and pursue or settle any claim in your name. You must also allow us to pursue at our own expense and for our own benefit, any claim for compensation against any other person and you must give us all the information and help we need to do so.

4 Assessing and recovering costs

- a You must instruct the appointed representative to have costs and expenses taxed, assessed or audited if we ask for this.
- b You must take every step to recover costs and expenses and court attendance and jury service expenses that we have to pay and must pay us any amounts that are recovered.

5 Cancelling an appointed representative's appointment

If the appointed representative refuses to continue acting for you with good reason, or if you dismiss the appointed representative without good reason, the cover we provide will end immediately, unless we agree to appoint another appointed representative.

6 Withdrawing cover

- a If you settle or withdraw a claim without our agreement, or do not give suitable instructions to the appointed representative, we can withdraw cover and will be entitled to reclaim from you any costs and expenses we have paid.
- b If during the course of a claim reasonable prospects no longer exist the cover we provide will end at once. We will pay any costs and expenses we have agreed to, up to the date cover was withdrawn.

7 Expert opinion

If there is a disagreement on the merits of the claim or proceedings, or on a legal principle, we may suggest you obtain at your own expense an opinion on the matter from an independent and appropriate expert. The expert must be approved in advance by us and the cost expressly agreed in writing between you and us. Subject to this we will pay the cost of getting the opinion if the expert's opinion indicates that it is more likely than not that you will recover damages (or obtain any other legal remedy that we have agreed to) or make a successful defence. This does not affect your rights under Policy Condition 8.

8 Arbitration

If there is a disagreement about the handling of a claim and it is not resolved through our internal complaints procedure the Financial Ombudsman Service may be able to

help. This is a free complaint resolution service for eligible complaints. (Details available from www.financial-ombudsman.org.uk)

Alternatively, there is a separate arbitration process available that can be used to settle any dispute with us. The arbitrator will be a jointly agreed barrister, solicitor or

other suitably qualified person. If there is a disagreement over the choice of arbitrator, we will ask the Chartered

Institute of Arbitrators to decide. The arbitrator will decide who will pay the costs of the arbitration. For example, costs may be split between the parties or one party may pay all the costs.

9 Keeping to the policy terms

You must:

- a keep to the terms and conditions of this section of the policy
- b take reasonable steps to avoid and prevent claims
- c take reasonable steps to avoid incurring unnecessary costs
- d send everything we ask for, in writing, and
- e report to us full and factual details of any claim as soon as possible and give us any information we need.

10 Cancelling this section of the policy

You can cancel this section of the policy by telling us within 14 days of taking it out. Provided no claims have been made within that period, the person who sold you this section of the policy will give you a full refund of the premium, subject to any separate charges that they may apply.

You may also cancel this section of the policy at any time afterwards as long as you tell us at least 14 days beforehand. We can cancel this section of the policy at any time as long as we tell you at least 14 days beforehand.

If this section of the policy is cancelled after 14 days of taking it out, subject to the terms of business between you and the person who sold you this section of the policy, you may be entitled to a partial refund of the premium.

It is important to note that charges may apply to any refund subject to the individual terms of business between you and the person who sold you this section of the policy. Please contact them directly for full details of charges.

11 Fraudulent claims

We will, at our discretion, void this section of the policy (make it invalid) from the date of claim, or alleged claim, and/or we will not pay the claim if:

- a a claim you have made to obtain benefit under this policy is fraudulent or intentionally exaggerated; or

		<p>b a false declaration or statement is made in support of a claim.</p> <p>12 Claims under this section of the policy by a third party</p> <p>Apart from us, you are the only person who may enforce all or any part of this section of the policy and the rights and interests arising from or connected with it. This means that the Contracts (Rights of Third Parties) Act 1999 does not apply to the policy in relation to any third-party rights or interest.</p> <p>13 Other insurances</p> <p>If any claim covered under this section of the policy is also covered by another policy, or would have been covered if this section of the policy did not exist, we will only pay our share of the claim even if the other insurer refuses the claim.</p> <p>14 Law that applies</p> <p>This section of the policy is governed by the law that applies in the part of the United Kingdom, Channel Islands or Isle of Man where you normally live. Otherwise, the law of England and Wales applies.</p> <p>All Acts of Parliament mentioned in this policy include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as appropriate.</p>
<p>Data Protection</p>	<p>Data protection statement updated and titled Privacy</p>	<p>Privacy</p> <p>When you purchase and use a DAS product we will process personal information about you and anyone else whose details are provided to us to provide you with a service or a claim.</p> <p>We process your personal information in accordance with our Privacy Notice. You can find our Privacy Notice online</p> <p>at www.dasinsurance.co.uk/legal/privacy-statement. Alternatively you can make a request for a printed copy to be sent to you by contacting dataprotection@das.co.uk</p>

<p>Access to online legal documents and guides</p>	<p>New service has been added</p>	<p>You have access to DAS Householdlaw as part of this section of the policy. DAS Householdlaw is an online resource that provides access to legal guides, document builders and more. Whether you want to challenge an employment decision, apply for flexible working rights, contest a parking ticket or create a will, DAS Householdlaw can help.</p> <p>Visit www.dashouseholdlaw.co.uk and use the following voucher code to sign up: AGEDASHL24</p>
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