

## Information

# Important Information

**We** regularly review Confidas Insurance to ensure it continues to meet the needs of **our** clients. As a result of this, **we** have recently introduced some changes to **our** cover, which will apply to **your** policy from this renewal. This leaflet summarises these changes. Please read it in conjunction with **your** policy booklet and schedule.

Although **we** haven't changed the way **we** collect, use and share **your** information, **we** would like to remind **you** that **we** have revised **our** Privacy Notice so that it provides **you** with greater detail and more information. Please contact **your** advisor if **you** would like a copy.

### **Other changes:**

The policy has been reworded in places, although the cover remains the same.

### **Payment By Instalments**

If **you** decide to pay **your** premium by instalments this year, **you** will receive a new type of credit agreement instead of the one **we** previously sent. This new credit agreement meets all the necessary legal requirements although it is not regulated by the Financial Conduct Authority. It will provide **you** with the information **you** need to help decide if paying **your** premium by instalments is right for **you**.

For any insurance product **you** hold with **us**, the following changes have been made:

Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
Important information about your policy		<p><b>Your Credit Agreement</b></p> <p><b>Your right to cancel your credit agreement</b></p> <p><b>You</b> have the right to cancel the credit agreement without giving any reason within 15 days of receiving it. If <b>you</b> would like to do this, please call the number printed in <b>your</b> policy booklet. <b>You</b> will need to repay the outstanding balance under the agreement within 30 calendar days from the day <b>you</b> give <b>us</b> notice that <b>you</b> wish to cancel the agreement.</p> <p><b>You</b> can withdraw from this agreement at any time. <b>You</b> will continue to be covered under <b>your</b> policy as long as <b>you</b> pay the full premium, otherwise <b>your</b> insurance policy will also end.</p>

If **you** have **Home Insurance** with **us**, the following changes have been made:

Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
Terms, conditions & definitions Confidas Underwriter	<p>Under European law, <b>you</b> and <b>we</b> may choose which law will apply to this contract. Unless both parties agree otherwise English law will apply, but this choice of law does not restrict <b>your</b> rights under mandatory provisions of the law of the country where <b>you</b> permanently live.</p> <p>If <b>you</b> are resident in Jersey, Jersey law applies to <b>your</b> policy and any dispute in relation to it will be within the jurisdiction of the Jersey courts.</p> <p><b>We</b> have supplied this Agreement and other information to <b>you</b> in English and <b>we</b> will continue to communicate with <b>you</b> in English.</p>	<p><b>You</b> and <b>we</b> may choose which law will apply to this policy. Unless both parties agree otherwise, English law will apply.</p> <p><b>We</b> have supplied this Agreement and other information to <b>you</b> in English and <b>we</b> will continue to communicate with <b>you</b> in English.</p>
Terms, conditions & definitions Home Max insurance policy definitions	<p><b>Buildings – your home</b> including its swimming pools, permanently fitted hot tubs, ornamental man-made ponds, fountains, tennis courts, terraces, patios, steps, service tanks, drains, septic tanks, underground service pipes and cables, sewers and drains, domestic fixed fuel tanks, driveways, footpaths, garden walls, hedges, gates, fences, lifts, fixtures and fittings, decorative finishes, radio and television aerials, satellite dishes, solar panels, wind turbines used for domestic purposes, external lighting and security systems and equipment situated within the boundaries of the <b>home</b> and for which <b>you</b> are legally responsible.</p>	<p><b>Buildings – your private home</b>, swimming pools, permanently fitted hot tubs, ornamental man-made ponds, fountains, tennis courts, terraces, patios, steps, service tanks, drains, septic tanks, underground service pipes and cables, sewers and drains, domestic fixed fuel tanks, driveways, footpaths, garden walls, hedges, gates, fences, lifts, fixtures and fittings, decorative finishes, radio and television aerials, satellite dishes, solar panels, wind turbines used for domestic purposes, external lighting, security equipment and security systems situated within the boundaries of the <b>home</b> and for which <b>you</b> are legally responsible.</p>

If **you** have **Home Insurance** with **us**, the following changes have been made:

Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
<b>General conditions</b>	<p><b>7. Building works</b>  <b>You</b> must provide <b>us</b> with full details of any building work or heat processes, including the restoration, repair, redecoration, maintenance or other similar work where the value exceeds £25,000 or before the signing of any contract, which in any way, removes or limits <b>your</b> legal rights against a contractor or building firm.</p> <p>If <b>you</b> do not notify <b>us</b> and provide <b>us</b> with full details at least 21 days before the work is due to commence, any loss directly or indirectly caused by or relating to the work will be excluded.</p> <p><b>8. Cancellation</b>  If this cover does not meet <b>your</b> needs please call the number printed in <b>your</b> policy booklet within 14 days of receiving <b>your</b> documents. <b>We</b> will return any premium <b>you</b> have paid as long as no claims have been made during that time.</p> <p><b>You</b> may cancel the policy after that time by calling <b>us</b> on the above number or sending <b>us</b> notice in writing. <b>We</b> will refund the proportion of any premium paid for the remaining <b>period of insurance</b> less an administration fee as shown in <b>your schedule of insurance</b>, providing that <b>you</b> have not made any claim during the current <b>period of insurance</b>.</p> <p><b>We</b> have the right to cancel <b>your</b> policy at any time by giving <b>you</b> 14 days' notice in writing where there is a valid reason for doing so. <b>We</b> will send <b>our</b> cancellation letter to the latest address <b>we</b> have for <b>you</b>. Valid reasons may include but are not limited to:</p> <ul style="list-style-type: none"> <li>• where <b>you</b> are required, in accordance with the terms of this policy, to co-operate with <b>us</b>, or send <b>us</b> information or documentation and <b>you</b> fail to do so in a way that substantially affects our ability to process <b>your claim</b>, or deal with <b>your</b> policy;</li> <li>• where there are changes to <b>your</b> circumstances which mean <b>you</b> no longer meet our criteria for providing home insurance;</li> <li>• where <b>you</b> have used threatening or abusive behaviour or language or <b>you</b> have intimidated or bullied <b>our</b> staff or suppliers.</li> </ul> <p>If <b>we</b> cancel <b>your</b> policy, <b>we</b> will return the premium paid less the amount for the period the policy has been in force.</p>	<p><b>7. Building works</b>  <b>You</b> must provide <b>us</b> with full details of any building work or heat processes, including the restoration, repair, redecoration, maintenance or other similar work where the value exceeds £75,000 or before the signing of any contract which in any way removes or limits <b>your</b> legal rights against a contractor or building firm.</p> <p>If <b>you</b> do not notify <b>us</b> and provide <b>us</b> with full details at least 21 days before the work is due to commence, any loss directly or indirectly caused by or relating to the work will be excluded.</p> <p><b>8. Cancellation</b>  If this cover does not meet <b>your</b> needs, please call the number printed in <b>your</b> policy booklet. If <b>you</b> cancel within 14 days of <b>your</b> policy starting or within 14 days of receiving <b>your</b> documents (whichever is the later), <b>we</b> will return any premium <b>you</b> have paid as long as no claims have been made during that time.</p> <p><b>You</b> may cancel the policy after that time by calling <b>us</b> on the above number or sending <b>us</b> notice in writing. <b>We</b> will refund the proportion of any premium paid for the remaining <b>period of insurance</b> less an administration fee as shown in <b>your schedule of insurance</b>, providing that <b>you</b> have not made any claim during the current <b>period of insurance</b>.</p> <p><b>We</b> have the right to cancel <b>your</b> policy at any time by giving <b>you</b> 14 days' notice in writing where there is a valid reason for doing so. <b>We</b> will send <b>our</b> cancellation letter to the latest address <b>we</b> have for <b>you</b>. Valid reasons may include but are not limited to:</p> <ul style="list-style-type: none"> <li>• where <b>you</b> are required, in accordance with the terms of this policy, to co-operate with <b>us</b>, or send <b>us</b> information or documentation and <b>you</b> fail to do so in a way that substantially affects our ability to process <b>your claim</b>, or deal with <b>your</b> policy;</li> <li>• where there are changes to <b>your</b> circumstances which mean <b>you</b> no longer meet our criteria for providing home insurance;</li> <li>• where <b>you</b> have used threatening or abusive behaviour or language or <b>you</b> have intimidated or bullied <b>our</b> staff or suppliers.</li> </ul> <p>If <b>we</b> cancel <b>your</b> policy, <b>we</b> will return the premium paid less the amount for the period the policy has been in force.</p>

If **you** have **Home Insurance** with **us**, the following changes have been made:

Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
	<p><b>10. Changes</b>  <b>You</b> must tell <b>us</b> as soon as possible if there are any changes that may affect <b>your</b> policy, such as the following:</p> <ul style="list-style-type: none"> <li>• if <b>you</b> change the address where <b>you</b> normally live;</li> <li>• if any building work is being done to <b>your home</b> (other than routine maintenance or decoration) in excess of £25,000;</li> <li>• if <b>you</b> or any <b>family member</b> is prosecuted for or convicted of any offence (excluding motoring offences);</li> <li>• if <b>you</b> let <b>your home</b> out to tenants or a lodger moves in;</li> <li>• if <b>your home</b> is used for <b>business</b> purposes or as a holiday home.</li> </ul> <p>Note: the list above does not set out all changes <b>you</b> must tell <b>us</b> about. If <b>you</b> are not sure whether a change may affect <b>your</b> cover, contact <b>us</b> anyway.</p>	<p><b>10. Changes</b>  <b>You</b> must tell <b>us</b> as soon as possible if there are any changes that may affect <b>your</b> policy, such as the following:</p> <ul style="list-style-type: none"> <li>• if <b>you</b> change the address where <b>you</b> normally live;</li> <li>• if any building work is being done to <b>your home</b> (other than routine maintenance or decoration) in excess of £75,000;</li> <li>• if <b>you</b> or any <b>family member</b> is prosecuted for or convicted of any offence (excluding motoring offences);</li> <li>• if <b>you</b> let <b>your home</b> out to tenants or a lodger moves in;</li> <li>• if <b>your home</b> is used for <b>business</b> purposes or as a holiday home.</li> </ul> <p>Note: the list above does not set out all changes <b>you</b> must tell <b>us</b> about. If <b>you</b> are not sure whether a change may affect <b>your</b> cover, contact <b>us</b> anyway.</p>
<p><b>Section A:</b>  <b>Your Buildings and Contents</b>  <b>1. Basis of cover</b></p>	<p><b>Buildings</b>  <b>Buildings</b> cover only applies if the <b>buildings</b> section is shown on <b>your schedule of insurance</b>.</p> <p>The <b>buildings</b> section provides <b>you</b> with cover against all risks of physical loss or damage to <b>your home</b> and <b>outbuildings</b> unless stated otherwise in <b>your</b> policy or unless an exclusion applies.</p> <p><b>Contents</b>  <b>Contents</b> cover only applies if the <b>contents</b> section is shown on <b>your schedule of insurance</b>.</p> <p><b>Your contents</b> are covered against all risks of physical loss or damage at <b>your home</b> and whilst temporarily removed elsewhere in the world for up to 60 consecutive days in any <b>period of insurance</b> unless otherwise stated in the policy or an exclusion applies.</p>	<p><b>Buildings</b>  <b>Buildings</b> cover only applies if the <b>buildings</b> section is shown on <b>your schedule of insurance</b>.</p> <p>The <b>buildings</b> section provides <b>you</b> with cover against all risks of physical loss or damage to <b>your buildings</b> and <b>outbuildings</b> unless stated otherwise in <b>your</b> policy or unless an exclusion applies.</p> <p><b>Contents</b>  <b>Contents</b> cover only applies if the <b>contents</b> section is shown on <b>your schedule of insurance</b>.</p> <p>Your <b>contents</b> are covered against all risks of physical loss or damage at <b>your home</b> and whilst temporarily removed elsewhere in the world for up to 60 consecutive days in any <b>period of insurance</b> unless otherwise stated in the policy or an exclusion applies.</p>

If **you** have **Home Insurance** with **us**, the following changes have been made:

Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
<b>Section A:</b> <b>Your Buildings and Contents</b> <b>2. How we will settle your claim</b>	<p><b>Your Buildings and Outbuildings</b>  The amount <b>we</b> will pay for each <b>home buildings</b> and the <b>outbuildings</b> at each location is shown in <b>your schedule of insurance</b>.</p> <p><b>We</b> will pay the <b>reconstruction cost</b> of <b>your buildings</b> or <b>outbuildings</b>, up to the sum insured shown for that location on <b>your schedule of insurance</b>, for each <b>occurrence</b>.</p> <p>For a covered total loss <b>we</b> will pay the <b>reconstruction cost</b> up to the sum insured shown for that location on <b>your schedule of insurance</b>, for each <b>occurrence</b>.</p> <p>If <b>your buildings</b> and <b>outbuildings</b> are subject to a partial loss and <b>you</b> do not begin to replace, repair or rebuild the lost or damaged property within six months from the date of the <b>occurrence</b>, <b>we</b> will pay the <b>reconstruction cost</b> less depreciation.</p> <p>If <b>your buildings</b> and <b>outbuildings</b> are damaged and are not to be repaired or rebuilt, <b>we</b> will pay <b>you</b> either the resulting reduction in <b>market value</b> of the property resulting from the loss or damage; or the cost of repairing or rebuilding <b>your buildings</b> and <b>outbuildings</b>, whichever is the lowest. In neither case will the payment exceed the <b>buildings</b> sum insured shown on <b>your schedule of insurance</b>.</p> <p>If <b>you</b> cannot repair, replace or rebuild <b>your buildings</b> and <b>outbuildings</b> because <b>your</b> primary mortgagee or its assignees have recalled your mortgage, <b>we</b> will either pay up to the <b>buildings</b> sum insured shown on <b>your schedule of insurance</b>; or the cost of rebuilding <b>your buildings</b> and <b>outbuildings</b>, whichever is the lowest.</p>	<p><b>Your Buildings and Outbuildings</b>  The amount <b>we</b> will pay for each <b>home building</b> and the <b>outbuilding</b> at each location is shown in <b>your schedule of insurance</b>.</p> <p>If <b>your buildings</b> and <b>outbuildings</b> are subject to a partial loss and <b>you</b> do not begin to replace, repair or rebuild the lost or damaged property within six months from the date of the <b>occurrence</b>, <b>we</b> will pay the <b>reconstruction cost</b> less depreciation.</p> <p>If <b>your buildings</b> and <b>outbuildings</b> are damaged and are not to be repaired or rebuilt, <b>we</b> will pay <b>you</b> either the resulting reduction in <b>market value</b> of the property resulting from the loss or damage, or the cost of repairing or rebuilding <b>your buildings</b> and <b>outbuildings</b>, whichever is the lowest. In neither case will the payment exceed the <b>buildings</b> sum insured shown on <b>your schedule of insurance</b>.</p> <p><b>Your schedule of insurance</b> indicates which of the following payment basis applies:</p> <p><b>Guaranteed rebuilding cost</b>  If the payment basis shown on <b>your schedule of insurance</b> is guaranteed rebuilding cost, <b>we</b> will pay the <b>reconstruction cost</b> of <b>your buildings</b> or <b>outbuildings</b> for each <b>occurrence</b>, even if this amount is greater than the sum insured shown on <b>your schedule of insurance</b>. However, <b>you</b> must agree with us to repair or rebuild <b>your buildings</b> or <b>outbuildings</b> at the same location and to the same specification. If not, the maximum amount <b>we</b> shall pay is the sum insured shown <b>on your schedule of insurance</b> for those <b>buildings</b> or <b>outbuildings</b>.</p> <p>If <b>you</b> cannot repair, replace or rebuild <b>your buildings</b> and <b>outbuildings</b> because <b>your</b> primary mortgagee or its assignees have recalled <b>your</b> mortgage, <b>we</b> will either pay up to the <b>buildings</b> sum insured shown on <b>your schedule of insurance</b>; or the cost of rebuilding <b>your buildings</b> and <b>outbuildings</b>, whichever is the lowest.</p> <p>If <b>you</b> undertake any building work or heat processes at <b>your home</b> including restoration, repair, redecoration or maintenance or other similar work where the cost of this work exceeds £75,000, the payment basis will be automatically reduced to Rebuilding Cost, as explained below, unless <b>you</b> have <b>our</b> prior consent in writing.</p>

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		<p><b>Rebuilding cost</b> If Rebuilding cost is the payment basis shown on <b>your schedule of insurance</b>, <b>we</b> will pay the <b>reconstruction cost</b> of <b>your buildings</b> or <b>outbuildings</b>, up to the sum insured shown for that location on <b>your schedule of insurance</b>, for each <b>occurrence</b>.</p> <p>For a covered total loss to <b>your buildings</b> and <b>outbuildings</b> <b>we</b> will pay the <b>reconstruction cost</b> up to the sum insured shown for that location on <b>your schedule of insurance</b>, for each <b>occurrence</b>.</p>																						
	<p><b>Inflation Protection</b> If <b>you</b> have specified <b>your building</b> sum insured, <b>we</b> will index-link the amount shown on <b>your</b> schedule. <b>We</b> use the House Rebuilding Cost Index prepared by the Royal Institution of Chartered Surveyors or another appropriate index, although the sum insured will be increased by £1,000 each year even if the index value is less than that amount.</p> <p>Please note, <b>we</b> do not apply index-linking to <b>our</b> standard policy limits.</p> <p><b>We</b> will not make a charge for any inflation protection during the <b>period of insurance</b>, but each time <b>your</b> policy is renewed, <b>we</b> will re-calculate the premium on the adjusted sum insured.</p>	<p><b>Inflation protection</b> If <b>you</b> have specified <b>your building</b> sum insured, <b>we</b> will index link the amount shown on <b>your</b> schedule. <b>We</b> use the House Rebuilding Cost Index prepared by the Royal Institution of Chartered Surveyors or another appropriate index, although the sum insured will be increased by up to £1,000 each year even if the index value is less than that amount or we have been unable to apply the index linking.</p> <p>Please note, <b>we</b> do not apply index-linking to <b>our</b> standard policy limits.</p> <p><b>We</b> will not make a charge for any inflation protection during the <b>period of insurance</b>, but each time <b>your</b> policy is renewed, <b>we</b> will re-calculate the premium on the adjusted sum insured.</p>																						
<p><b>Section A:</b> <b>Your Buildings and Contents</b> <b>4. Limits of liability</b></p>	<p>For a covered loss in this section to the following types of <b>contents</b>, <b>we</b> will not pay more than the amounts shown below for any one claim. These limits do not increase <b>your contents</b> sum insured or the sum insured of any other item covered elsewhere in this policy.</p> <table><tr><td><b>Money</b></td><td>£2,500</td></tr><tr><td>Garden Furniture, Ornaments and Statues</td><td>£2,500</td></tr><tr><td>Trailers and non-motorised horse boxes</td><td>£3,000</td></tr><tr><td>Sailboards, surfboards, hand-propelled boats and accessories</td><td>£3,000</td></tr><tr><td><b>Business Property</b></td><td>£15,000</td></tr></table>	<b>Money</b>	£2,500	Garden Furniture, Ornaments and Statues	£2,500	Trailers and non-motorised horse boxes	£3,000	Sailboards, surfboards, hand-propelled boats and accessories	£3,000	<b>Business Property</b>	£15,000	<p>For a covered loss in this section to the following types of <b>contents</b>, <b>we</b> will not pay more than the amounts shown below for any one claim. These limits do not increase <b>your contents</b> sum insured or the sum insured of any other item covered elsewhere in this policy.</p> <table><tr><td><b>Money</b></td><td>£2,500</td></tr><tr><td>Garden Furniture, Ornaments and Statues</td><td>£2,500</td></tr><tr><td>Trailers and non-motorised horse boxes</td><td>£3,000</td></tr><tr><td>Sailboards, surfboards, hand-propelled boats and accessories</td><td>£3,000</td></tr><tr><td><b>Business Property</b></td><td>£15,000</td></tr><tr><td><b>Contents</b> in a temporary storage facility within the United Kingdom</td><td>£10,000</td></tr></table>	<b>Money</b>	£2,500	Garden Furniture, Ornaments and Statues	£2,500	Trailers and non-motorised horse boxes	£3,000	Sailboards, surfboards, hand-propelled boats and accessories	£3,000	<b>Business Property</b>	£15,000	<b>Contents</b> in a temporary storage facility within the United Kingdom	£10,000
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Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
<b>Section A:</b> <b>Your Buildings and Contents</b> <b>5. Policy excess</b>	<p>You must pay any <b>excess</b> shown in <b>your schedule of insurance</b>, unless <b>we</b> have said otherwise. <b>We</b> will only deduct one excess per claim, unless <b>we</b> have endorsed <b>your</b> policy to say otherwise.</p>	<p>You must pay any <b>excess</b> shown in <b>your schedule of insurance</b>, unless <b>we</b> have said otherwise. This may include the specific <b>excesses</b> for:</p> <ul style="list-style-type: none"> <li>- subsidence, heave or landslip</li> <li>- escape of water</li> </ul> <p>For full details of all <b>your excesses</b> please refer to <b>your schedule of insurance</b>.</p> <p><b>We</b> will only deduct one <b>excess</b> per claim, which will be the higher of any <b>excesses</b> applicable, unless <b>we</b> have endorsed <b>your</b> policy to say otherwise.</p>
<b>Section A:</b> <b>Your Buildings and Contents</b> <b>6. Additional benefits</b>	<p><b>Alternative accommodation expenses, loss of rent and increased cost of working</b></p> <p>If a covered loss makes <b>your</b> main <b>home</b> noted on the <b>schedule of insurance</b> uninhabitable, or <b>your home</b> is occupied by squatters, <b>we</b> will cover <b>your</b> reasonable and necessary costs for alternative accommodation which <b>we</b> have agreed in advance with <b>you</b>.</p> <p>Payment will continue for the shortest reasonable amount of time necessary to restore <b>your home</b> to a habitable condition or for <b>you</b> to temporarily locate elsewhere. Cover also includes reasonable alternative accommodation for <b>your</b> domestic pets and horses but only if the structure of <b>your</b> main <b>home</b> itself (and not just its <b>outbuildings</b>) becomes uninhabitable.</p> <p>If <b>we</b> provide cover for the contents of the <b>home</b>, subject to <b>your</b> claim being valid, <b>we</b> will also cover the cost of temporarily storing the <b>contents</b> when necessary, in a professional storage facility during this period, providing that <b>we</b> have agreed with <b>you</b> to do so in advance. <b>We</b> will also cover the cost of transporting the <b>contents</b> of <b>your home</b> to the alternative accommodation.</p>	<p><b>Alternative accommodation expenses, loss of rent and increased cost of working</b></p> <p>If a covered loss makes <b>your</b> main <b>home</b> noted on the <b>schedule of insurance</b> uninhabitable, or <b>your home</b> is occupied by squatters, <b>we</b> will cover <b>your</b> reasonable and necessary costs for alternative accommodation which <b>we</b> have agreed in advance with <b>you</b>.</p> <p>Alternative accommodation where appropriate will be reflective of the individuals' needs. Each claim will be reviewed taking into account the duration, location and occupancy.</p> <p>Payment will continue for the shortest reasonable amount of time necessary to restore <b>your home</b> to a habitable condition or for <b>you</b> to temporarily locate elsewhere. Cover also includes reasonable alternative accommodation for <b>your</b> domestic pets and horses but only if the structure of <b>your</b> main <b>home</b> itself (and not just its <b>outbuildings</b>) becomes uninhabitable.</p> <p>If <b>we</b> provide cover for the contents of the <b>home</b>, subject to <b>your</b> claim being valid, <b>we</b> will also cover the cost of temporarily storing the <b>contents</b> when necessary, in a professional storage facility during this period, providing that <b>we</b> have agreed with <b>you</b> to do so in advance. <b>We</b> will also cover the cost of transporting the <b>contents</b> of <b>your home</b> to the alternative accommodation.</p>



If **you** have **Home Insurance** with **us**, the following changes have been made:

Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
	<p><b>Construction materials</b> Where <b>buildings</b> cover is provided on <b>your schedule of insurance</b>, <b>we</b> will cover up to £25,000 for works, materials and supplies owned by <b>you</b> within the grounds of <b>your home</b> for use in the construction, alteration or repair of <b>your home</b>. <b>You</b> must inform <b>us</b> before the work proceeds if the total cost of the building work exceeds £25,000. These payments apply only to a covered loss and they do not increase the amount of cover for <b>your home</b>.</p>	<p><b>Construction materials</b> Where <b>buildings</b> cover is provided on <b>your schedule of insurance</b>, <b>we</b> will cover up to £75,000 for works, materials and supplies owned by <b>you</b> within the grounds of <b>your home</b> for use in the construction, alteration or repair of <b>your home</b>. <b>You</b> must inform <b>us</b> before the work proceeds if the total cost of the building work exceeds £75,000. These payments apply only to a covered loss and they do not increase the amount of cover for <b>your home</b>.</p> <p><b>Detection of water system</b> <b>We</b> will pay up to £500 for <b>you</b> to install a water leak detection system following a covered water damage loss settled by us exceeding £7,500 at the same <b>home</b>. The loss must have been caused by a leak or break in a plumbing, heating or air conditioning system at <b>your home</b> and any system installed must be approved by <b>us</b>.</p>
<p><b>Section A:</b> <b>Your Buildings and Contents</b> <b>7. Exclusions to buildings and contents</b></p>	<p><b>Motorised vehicles, aircraft and caravans</b> <b>We</b> do not cover any loss or damage to <b>motor vehicles, aircraft</b> or caravans including their equipment, vehicle parts and accessories or any electronic devices designed to be operated solely by power from the electrical system of that vehicle.</p> <p>This exclusion does not apply to <b>motor vehicles</b> that are not subject to <b>motor vehicle</b> registration and which are:</p> <ul style="list-style-type: none"> <li>• golf buggies or carts;</li> <li>• toys;</li> <li>• quad bikes with an engine size less than 51cc used within the grounds of the <b>home</b>;</li> <li>• motorcycles with an engine size less than 51cc used within the grounds of the <b>home</b>;</li> <li>• garden equipment used for domestic purposes within the boundaries of the <b>home</b>;</li> <li>• vehicles used to assist a disabled person that does not require registration for the road.</li> </ul> <p>For such vehicles that are not subject to <b>motor vehicle</b> registration, the maximum amount <b>we</b> will pay is £10,000 unless stated on <b>your schedule of insurance</b>.</p>	<p><b>Motorised vehicles, aircraft and caravans</b> <b>We</b> do not cover any loss or damage to <b>motor vehicles, aircraft</b> or caravans including their equipment, vehicle parts and accessories or any electronic devices designed to be operated solely by power from the electrical system of that vehicle.</p> <p>This exclusion does not apply to <b>motor vehicles</b> that are not subject to <b>motor vehicle</b> registration and which are:</p> <ul style="list-style-type: none"> <li>• golf buggies or carts;</li> <li>• toys;</li> <li>• quad bikes with an engine size less than 51cc used within the grounds of the <b>home</b>;</li> <li>• electric motorcycles or motorcycles with an engine size less than 51cc used within the grounds of the <b>home</b>;</li> <li>• garden equipment used for domestic purposes within the boundaries of the <b>home</b>;</li> <li>• vehicles used to assist a disabled person that does not require registration for the road.</li> </ul> <p>For such vehicles that are not subject to <b>motor vehicle</b> registration, the maximum amount <b>we</b> will pay is £10,000 unless stated on <b>your schedule of insurance</b>.</p>



If **you** have **Home Insurance** with **us**, the following changes have been made:

Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
<b>Section B:</b> <b>Valuables</b> <b>2. How we will settle your claim</b>	<p><b>Inflation Protection</b></p> <p>If <b>you</b> have any unspecified valuables, <b>we</b> will index link the amount shown on <b>your schedule of insurance</b>. <b>We</b> will use the retail price index or another appropriate index. <b>We</b> do not apply index linking to our standard policy limits.</p> <p><b>We</b> will not make a charge for any inflation protection during the <b>period of insurance</b>, but each time your policy is renewed, <b>we</b> will re-calculate the premium on the adjusted sum insured.</p>	<p><b>Inflation Protection</b></p> <p>If <b>you</b> have any unspecified valuables, <b>we</b> will index link the amount shown on <b>your schedule of insurance</b>. <b>We</b> will use the retail price index or another appropriate index, although the sum insured will be increased by up to £500 each year even if the index value is less than that amount or <b>we</b> have been unable to apply the index linking. <b>We</b> do not apply index linking to our standard policy limits.</p>
<b>Section B:</b> <b>Valuables</b> <b>4. Policy excess</b>	<p><b>How your excess applies:</b></p> <p>The <b>excess</b> shown on <b>your schedule of insurance</b> is the amount of a covered loss <b>you</b> will be required to pay for each <b>occurrence</b>.</p> <p>Any <b>excess</b> applicable to each category will be shown on <b>your schedule of insurance</b>.</p> <p>The <b>excess</b> shown on <b>your schedule of insurance</b> for specified valuables will only apply for claims where <b>you</b> have chosen cash settlement.</p>	<p><b>How your excess applies:</b></p> <p><b>You</b> must pay any <b>excess</b> shown in <b>your schedule of insurance</b>, unless <b>we</b> have said otherwise. This may include the specific <b>excesses</b> for:</p> <ul style="list-style-type: none"> <li>- subsidence, heave or landslip</li> <li>- escape of water</li> </ul> <p>For full details of all <b>your excesses</b> please refer to <b>your schedule of insurance</b></p> <p><b>We</b> will only deduct one <b>excess</b> per claim, which will be the higher of any <b>excesses</b> applicable, unless <b>we</b> have endorsed <b>your</b> policy to say otherwise.</p> <p>The <b>excess</b> shown on <b>your schedule of insurance</b> for specified valuables will only apply for claims where <b>you</b> have chosen cash settlement.</p>
<b>Section C:</b> <b>Liabilities</b> <b>5. Exclusions to liability</b>	<p><b>Domestic staff liability</b></p> <p><b>We</b> do not cover any damages <b>you</b> are legally liable to pay to any <b>domestic staff</b> following any judgement or award given or made outside the courts of a member of the European Union.</p> <p><b>Motorised land vehicles</b></p> <p><b>We</b> do not cover <b>bodily injury</b> or <b>property damage</b> arising from the ownership, maintenance, use, operation, loading or unloading of any <b>motor vehicles</b>, including their equipment, vehicle parts and accessories.</p>	<p><b>Domestic staff liability</b></p> <p><b>We</b> do not cover any damages <b>you</b> are legally liable to pay to any <b>domestic staff</b> following any judgement or award given or made outside the courts of the United Kingdom or a member of the European Union.</p> <p><b>Motorised land vehicles</b></p> <p><b>We</b> do not cover <b>bodily injury</b> or <b>property damage</b> arising from the ownership, maintenance, use, operation, loading or unloading of any <b>motor vehicles</b>, including their equipment, vehicle parts and accessories.</p>

If **you** have **Home Insurance** with **us**, the following changes have been made:

Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
	<p>This exclusion does not apply to motor vehicles that are not subject to motor vehicle registration and which are:</p> <ul style="list-style-type: none"> <li>• golf buggies or carts;</li> <li>• toys;</li> <li>• quad bikes with an engine size less than 51cc used within the grounds of the <b>home</b>;</li> <li>• motorcycles with an engine size less than 51cc used within the grounds of the <b>home</b>;</li> <li>• garden equipment used for domestic purposes within the boundaries of the <b>home</b>;</li> <li>• vehicles used to assist a disabled person that does not require registration for the road.</li> </ul>	<p>This exclusion does not apply to motor vehicles that are not subject to motor vehicle registration and which are:</p> <ul style="list-style-type: none"> <li>• golf buggies or carts;</li> <li>• toys;</li> <li>• quad bikes with an engine size less than 51cc used within the grounds of the <b>home</b>;</li> <li>• electric motorcycles or motorcycles with an engine size less than 51cc used within the grounds of the <b>home</b>;</li> <li>• garden equipment used for domestic purposes within the boundaries of the <b>home</b>;</li> <li>• vehicles used to assist a disabled person that does not require registration for the road.</li> </ul>
<b>Section E:</b> <b>Legal Expenses cover</b>	<p><b>Cover provided</b></p> <p><b>c) Contract dispute</b></p> <p>A breach of contract claim arising out of a contract <b>you</b> have for:</p> <ul style="list-style-type: none"> <li><b>a)</b> buying or hiring goods or services;</li> <li><b>b)</b> selling goods; or</li> <li><b>c)</b> buying or selling <b>your home</b>.</li> </ul> <p><b>But not</b></p> <p>Any claim arising from or relating to:</p> <ul style="list-style-type: none"> <li><b>a)</b> a contract <b>you</b> entered into before cover started;</li> <li><b>b)</b> advice, specification, design, construction, conversion, extension, renovation or demolition on any land or relating to any buildings where the contract value exceeds £25,000 (including VAT);</li> <li><b>c)</b> a contract you have entered into in connection with a profession, <b>business</b>, trade or venture for gain;</li> <li><b>d)</b> a contract <b>you</b> have entered into in connection with <b>your</b> employment other than as provided for under part 1e 'Employment';</li> </ul>	<p><b>Cover provided</b></p> <p><b>c) Contract dispute</b></p> <p>A breach of contract claim arising out of a contract <b>you</b> have for:</p> <ul style="list-style-type: none"> <li><b>a)</b> buying or hiring goods or services;</li> <li><b>b)</b> selling goods; or</li> <li><b>c)</b> buying or selling <b>your home</b>.</li> </ul> <p><b>But not</b></p> <p>Any claim arising from or relating to:</p> <ul style="list-style-type: none"> <li><b>a)</b> a contract <b>you</b> entered into before cover started;</li> <li><b>b)</b> advice, specification, design, construction, conversion, extension, renovation or demolition on any land or relating to any buildings where the contract value exceeds £75,000 (including VAT);</li> <li><b>c)</b> a contract you have entered into in connection with a profession, <b>business</b>, trade or venture for gain;</li> <li><b>d)</b> a contract <b>you</b> have entered into in connection with <b>your</b> employment other than as provided for under part 1e 'Employment';</li> </ul>

If **you** have **Home Insurance** with **us**, the following changes have been made:

Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
	<p><b>e)</b> loans, mortgages, pensions, investments or borrowing;</p> <p><b>f)</b> planning, including town and country planning; or</p> <p><b>g)</b> professional negligence in connection with a matter not covered under this section E.</p>	<p><b>e)</b> loans, mortgages, pensions, investments or borrowing;</p> <p><b>f)</b> planning, including town and country planning; or</p> <p><b>g)</b> professional negligence in connection with a matter not covered under this section E.</p>
	<p><b>e) Employment</b></p> <p>A dispute with <b>your</b> current, former or prospective employer.</p> <p><b>But not</b></p> <p>Any claim arising from or relating to:</p> <p><b>a)</b> defending <b>your</b> legal rights in claims against <b>you</b>, other than defending a counter-claim, or as provided for under 1f Domestic staff dispute;</p> <p><b>b)</b> any disciplinary, investigatory or grievance procedures within the company <b>you</b> work for, and appeals against the outcomes of such procedures;</p> <p><b>c)</b> settlement agreements unless there is a legal claim in the alternative; or</p> <p><b>d)</b> redundancy consultations;</p>	<p><b>e) Employment</b></p> <p>A dispute with <b>your</b> current, former or prospective employer in relation to <b>your</b> employment.</p> <p><b>But not</b></p> <p>Any claim arising from or relating to:</p> <p><b>a)</b> defending <b>your</b> legal rights in claims against <b>you</b>, other than defending a counter-claim, or as provided for under 1f Domestic staff dispute;</p> <p><b>b)</b> any disciplinary, investigatory or grievance procedures within the company <b>you</b> work for, and appeals against the outcomes of such procedures;</p> <p><b>c)</b> settlement agreements unless there is a legal claim in the alternative; or</p> <p><b>d)</b> redundancy consultations;</p>
	<p><b>i) Legal defence</b></p> <p><b>Your</b> work as an employee which leads to:</p> <p><b>a)</b> <b>you</b> being prosecuted in a criminal court within the <b>territorial limits</b>;</p> <p><b>b)</b> civil action being taken against <b>you</b> for unlawful discrimination; or</p> <p><b>c)</b> civil action being taken against <b>you</b> under Section 13 of the Data Protection Act 1998.</p>	<p><b>i) Legal defence</b></p> <p><b>Your</b> work as an employee which leads to:</p> <p><b>a)</b> <b>you</b> being prosecuted in a criminal court within the <b>territorial limits</b>;</p> <p><b>b)</b> civil action being taken against <b>you</b> for unlawful discrimination; or</p> <p><b>c)</b> civil action being taken against <b>you</b> under Section 13 of the Data Protection Act 2018.</p>

If **you** have **Motor Insurance** with **us**, the following changes have been made:

Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
<b>Terms, conditions &amp; definitions</b> <b>Confidas Underwriter</b>	<p>Under European law, <b>you</b> and <b>we</b> may choose which law will apply to this contract. Unless both parties agree otherwise English law will apply, but this choice of law does not restrict <b>your</b> rights under mandatory provisions of the law of the country where <b>you</b> permanently live.</p> <p>If <b>you</b> are resident in Jersey, Jersey law applies to <b>your</b> policy and any dispute in relation to it will be within the jurisdiction of the Jersey courts.</p> <p><b>We</b> have supplied this Agreement and other information to <b>you</b> in English and <b>we</b> will continue to communicate with <b>you</b> in English.</p>	<p><b>You</b> and <b>we</b> may choose which law will apply to this policy. Unless both parties agree otherwise, English law will apply.</p> <p>However, if <b>you</b> are resident in Jersey, Guernsey, Alderney or the Isle of Man, the law of the island where <b>you</b> are resident will always apply to <b>your</b> policy and any dispute in relation to it will be within the jurisdiction of that island's relevant court.</p> <p><b>We</b> have supplied this Agreement and other information to <b>you</b> in English and <b>we</b> will continue to communicate with <b>you</b> in English.</p>
<b>Terms and conditions of your policy – Confidas Motor insurance policy definitions</b>	<b>Accessories</b> – parts or products specifically designed to be fitted to the vehicle. <b>We</b> may treat some accessories as <b>modifications</b> , so please tell us about any alterations to <b>our car</b> or <b>your motorcycle</b> .	<b>Accessories</b> – parts or products specifically designed to be fitted to the vehicle, including <b>your</b> electric car's charging cables and the charger installed at <b>your</b> home. <b>We</b> may treat some accessories as <b>modifications</b> , so please tell us about any alterations to <b>our car</b> or <b>your motorcycle</b> .
<b>Section A: Liability to other people</b> <b>2. Cover for other people</b>	<p><b>We</b> will also provide cover under section 1A for:</p> <ul style="list-style-type: none"> <li>• anyone insured by this <b>policy</b> to drive <b>your car</b>, as long as they have <b>your</b> permission;</li> <li>• anyone <b>you</b> allow to use but not drive <b>your car</b>;</li> <li>• anyone who is in or getting into or out of <b>your car</b>;</li> <li>• the employer or business partner of anyone covered by this section; or</li> <li>• the legal personal representative of anyone covered under this section if that person dies.</li> </ul>	<p><b>We</b> will also provide cover under section 1A for:</p> <ul style="list-style-type: none"> <li>• anyone insured by this <b>policy</b> to drive <b>your car</b>, as long as they have <b>your</b> permission;</li> <li>• anyone <b>you</b> allow to use but not drive <b>your car</b>;</li> <li>• anyone who is in or getting into or out of <b>your car</b>;</li> <li>• accidents caused by any electric charging cables when attached to <b>your car</b>, as long as <b>you</b> have taken due care to prevent such an accident;</li> <li>• the employer or business partner of anyone covered by this section; or</li> <li>• the legal personal representative of anyone covered under this section if that person dies.</li> </ul>

If **you** have **Motor Insurance** with **us**, the following changes have been made:

Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
<b>Section C:</b> <b>Other benefits</b> <b>12. Electric Car Accessories</b>		<p>Charging cables and <b>your</b> home charger are considered an accessory to <b>your car</b>, which means they are covered for accidental damage, fire and theft. <b>You</b> are also covered for any accidents involving <b>your</b> charging cables when they are attached to <b>your car</b>; for example, someone tripping over <b>your</b> cable, as long as <b>you</b> have taken reasonable steps to prevent such an accident.</p> <p>Damage to <b>your car's</b> battery is covered should it be damaged as a result of an insured incident. Cover applies whether <b>your</b> battery is owned or leased.</p>
<b>Section H:</b> <b>Territorial limits and foreign use</b>	<p><b>2. Using your car abroad</b>  This <b>policy</b> also provides the minimum cover <b>you</b> need by law to use <b>your car</b> or <b>your motorcycle</b> in:</p> <ul style="list-style-type: none"> <li>• any country which is a member of the European Union; and</li> <li>• any country which the Commission of the European Community approves as meeting the requirements of Article 7(2) of the European Community Directive on Insurance of Civil Liabilities arising from using motor vehicles (number 72/166/CEE).</li> </ul> <p><b>Countries include:</b>  Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Italy, Latvia, Iceland, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Republic of Ireland*, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden and Switzerland including Liechtenstein.</p> <p>*Included within the <b>territorial</b> limits of this <b>policy</b>.</p>	<p><b>2. Using your car abroad</b>  This <b>policy</b> also provides the minimum cover <b>you</b> need by law to use <b>your car</b> or <b>your motorcycle</b> in:</p> <ul style="list-style-type: none"> <li>• any country which is a member of the European Union; and</li> <li>• any country which the Commission of the European Community approves as meeting the requirements of Article 7(2) of the European Community Directive on Insurance of Civil Liabilities arising from using motor vehicles (number 72/166/CEE).</li> </ul> <p><b>Countries include:</b>  Andorra, Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Italy, Latvia, Iceland, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Republic of Ireland*, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden and Switzerland including Liechtenstein.</p> <p>*Included within the <b>territorial</b> limits of this <b>policy</b>.</p>

If **you** have **Motor Insurance** with **us**, the following changes have been made:

Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
<b>Section I:</b> <b>Motor legal protection</b> <b>1. Road traffic accidents</b>	<p>This cover can be used if <b>you</b> have a road traffic accident for which <b>you</b> are not to blame that involves <b>your car</b> or <b>your motorcycle</b>.</p> <p><b>Examples of what you may claim for include:</b></p> <ul style="list-style-type: none"> <li>• compensation for <b>your</b> death or injury;</li> <li>• loss of earnings;</li> <li>• accident repair costs if <b>you</b> do not have comprehensive cover; or</li> <li>• damage to any property in or on <b>your car</b> or <b>your motorcycle</b> which <b>you</b> own or are legally responsible for.</li> </ul>	<p>This cover can be used to claim <b>your</b> uninsured losses if <b>you</b> and <b>your car</b> or <b>motorcycle</b> are involved in a road traffic accident with a moving vehicle, as defined by the <b>Road Traffic Act</b>, where someone else is to blame.</p> <p><b>Examples of what you may claim for include:</b></p> <ul style="list-style-type: none"> <li>• compensation for <b>your</b> death or injury;</li> <li>• loss of earnings;</li> <li>• accident repair costs if <b>you</b> do not have comprehensive cover; or</li> <li>• damage to any property in or on <b>your car</b> or <b>your motorcycle</b> which <b>you</b> own or are legally responsible for.</li> </ul> <p><b>You</b> can ring the 24-hour legal helpline on 0345 877 6371 for confidential legal advice on any private motoring legal problem relating to laws applicable in the <b>United Kingdom</b>, whether or not it results in a claim. The helpline does not provide advice in relation to any claim made under this <b>policy</b>.</p>

If **you** have **Travel Insurance** with **us**, the following changes have been made:

Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
<b>Terms, conditions &amp; definitions</b> <b>Confidas</b> <b>Underwriter</b>	<p>Under European law, <b>you</b> and <b>we</b> may choose which law will apply to this contract. Unless both parties agree otherwise English law will apply, but this choice of law does not restrict <b>your</b> rights under mandatory provisions of the law of the country where <b>you</b> permanently live.</p> <p>If <b>you</b> are resident in Jersey, Jersey law applies to <b>your</b> policy and any dispute in relation to it will be within the jurisdiction of the Jersey courts.</p> <p><b>We</b> have supplied this Agreement and other information to <b>you</b> in English and <b>we</b> will continue to communicate with <b>you</b> in English.</p>	<p><b>You</b> and <b>we</b> may choose which law will apply to this policy. Unless both parties agree otherwise, English law will apply.</p> <p><b>We</b> have supplied this Agreement and other information to <b>you</b> in English and <b>we</b> will continue to communicate with <b>you</b> in English.</p>



If **you** have **Travel Insurance** with **us**, the following changes have been made:

Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
<b>General exclusions</b>	<p><b>What is not covered:</b></p> <p><b>1. We</b> do not cover any loss under this policy in connection with or caused in any way by travel to a destination where the Foreign and Commonwealth Office has advised against all travel.</p>	<p><b>What is not covered:</b></p> <p><b>1. We</b> do not cover any loss under this policy in connection with or caused in any way by travel to a destination where the Foreign, Commonwealth &amp; Development Office has advised against all travel.</p>
<b>Section D: Cancelling a Journey</b>	<p><b>We will pay</b> Up to £7,500 for <b>your</b> personal accommodation and transport charges that <b>you</b> cannot get back from any other source (including up to £150 for excursion charges <b>you</b> paid before <b>your journey</b> in the <b>UK</b>) if <b>you</b> cancel <b>your journey</b>:</p> <p>a) because of the death or serious injury or illness of <b>you</b>, a companion <b>your</b> travel depends on, a member of <b>your immediate family</b>, or a person <b>abroad</b> whose home <b>you</b> are intending to stay in;</p> <p>b) if <b>you</b>, a member of <b>your immediate family</b> or a companion <b>your</b> travel depends on, are called back to the <b>UK</b> as a witness in court or for jury service and a court official has refused to postpone it;</p> <p>c) if a relevant authority makes <b>you</b> stay at home following a serious burglary, fire, storm or flood damage to <b>your</b> home that happens within seven days of the start of <b>your journey</b>;</p> <p>d) if <b>you</b> are made involuntarily redundant (or <b>your</b> contract is ended early if <b>you</b> are self employed), provided that <b>we</b> are informed in writing immediately when notification of <b>redundancy</b> is received and that <b>you</b> were not aware of any impending <b>redundancy</b> at the time this policy was issued or at the time of booking <b>your journey</b>;</p> <p>e) if <b>your</b> pet dog, cat or leisure horse needs emergency life-saving treatment as a result of an accident or illness within seven days of the start of <b>your journey</b>;</p> <p>f) if as a member of the Armed Forces or the police, ambulance, fire or nursing service, <b>you</b> are needed for unexpected emergency duty or are posted overseas at the time of <b>your journey</b>;</p>	<p><b>We will pay</b> Up to £7,500 for <b>your</b> personal accommodation and transport charges that <b>you</b> cannot get back from any other source (including up to £150 for excursion charges <b>you</b> paid before <b>your journey</b> in the <b>UK</b>) if <b>you</b> cancel <b>your journey</b>:</p> <p>a) because of the death or serious injury or illness of <b>you</b>, a companion <b>your</b> travel depends on, a member of <b>your immediate family</b>, or a person <b>abroad</b> whose home <b>you</b> are intending to stay in;</p> <p>b) if <b>you</b>, a member of <b>your immediate family</b> or a companion <b>your</b> travel depends on, are called back to the <b>UK</b> as a witness in court or for jury service and a court official has refused to postpone it;</p> <p>c) if a relevant authority makes <b>you</b> stay at home following a serious burglary, fire, storm or flood damage to <b>your</b> home that happens within seven days of the start of <b>your journey</b>;</p> <p>d) if <b>you</b> are made involuntarily redundant (or <b>your</b> contract is ended early if <b>you</b> are self employed), provided that <b>we</b> are informed in writing immediately when notification of <b>redundancy</b> is received and that <b>you</b> were not aware of any impending <b>redundancy</b> at the time this policy was issued or at the time of booking <b>your journey</b>;</p> <p>e) if <b>your</b> pet dog, cat or leisure horse needs emergency life-saving treatment as a result of an accident or illness within seven days of the start of <b>your journey</b>;</p> <p>f) if as a member of the Armed Forces or the police, ambulance, fire or nursing service, <b>you</b> are needed for unexpected emergency duty or are posted overseas at the time of <b>your journey</b>;</p>

If **you** have **Travel Insurance** with **us**, the following changes have been made:

Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
	<p>g) if <b>you</b> decide to abandon <b>your journey</b> after a delay of more than 12 hours from the specified time shown on <b>your</b> itinerary;</p> <p>h) if the Foreign and Commonwealth Office advises against 'all travel' to <b>your</b> intended destination during the period of <b>your journey</b>;</p> <p>i) if <b>you</b> are advised not to travel, for any reason, by <b>your</b> medical practitioner. The necessary supporting evidence (a <b>medical certificate</b>) will be required;</p> <p>j) if <b>your</b> passport is stolen in a burglary within 7 days of <b>your</b> planned departure and <b>you</b> cannot obtain a replacement in time.</p>	<p>g) if <b>you</b> decide to abandon <b>your journey</b> after a delay of more than 12 hours from the specified time shown on <b>your</b> itinerary;</p> <p>h) if the Foreign, Commonwealth &amp; Development Office advises against 'all travel' to <b>your</b> intended destination during the period of <b>your journey</b>;</p> <p>i) if <b>you</b> are advised not to travel, for any reason, by <b>your</b> medical practitioner. The necessary supporting evidence (a <b>medical certificate</b>) will be required;</p> <p>j) if <b>your</b> passport is stolen in a burglary within 7 days of <b>your</b> planned departure and <b>you</b> cannot obtain a replacement in time.</p>
Section D: Cancelling a Journey	<p><b>We will not pay for</b></p> <p>a) any claim arising directly or indirectly from any <b>pre-existing medical condition</b> that does not meet our definition of <b>stable pre-existing medical conditions</b> except where an additional premium for the medical condition has been paid;</p> <p>b) any claim arising from <b>you</b> not having the correct passport or visa, or failing to get police confirmation that <b>your</b> passport had been stolen in a burglary;</p> <p>c) any claim arising from the actions or failure of any transport or accommodation provider or their agent, or any person acting as <b>your</b> agent or <b>your</b> conference organiser;</p> <p>d) any claim arising from you not wanting to travel or not enjoying the <b>journey</b>;</p> <p>e) any claim arising from the transport operator or their agents refusing to transport <b>you</b>, a member of <b>your immediate family</b> or <b>your</b> travelling companion;</p> <p>f) any claim arising from any treatment or help where, given <b>your</b> physical or mental condition, <b>you</b> should not have travelled or it would have been reasonable for <b>you</b> to have consulted <b>your</b> medical practitioner prior to the <b>journey</b> about whether or not it was appropriate to travel;</p>	<p><b>We will not pay for</b></p> <p>a) any claim arising directly or indirectly from any <b>pre-existing medical condition</b> that does not meet our definition of <b>stable pre-existing medical conditions</b> except where an additional premium for the medical condition has been paid;</p> <p>b) any claim arising from <b>you</b> not having the correct passport or visa, or failing to get police confirmation that <b>your</b> passport had been stolen in a burglary;</p> <p>c) any claim arising from the actions or failure of any transport or accommodation provider or their agent, or any person acting as <b>your</b> agent or <b>your</b> conference organiser;</p> <p>d) any claim arising from you not wanting to travel or not enjoying the <b>journey</b>;</p> <p>e) any claim arising from the transport operator or their agents refusing to transport <b>you</b>, a member of <b>your immediate family</b> or <b>your</b> travelling companion;</p> <p>f) any claim arising from any treatment or help where, given <b>your</b> physical or mental condition, <b>you</b> should not have travelled or it would have been reasonable for <b>you</b> to have consulted <b>your</b> medical practitioner prior to the <b>journey</b> about whether or not it was appropriate to travel;</p>

If **you** have **Travel Insurance** with **us**, the following changes have been made:

Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
	<p><b>g)</b> any claim arising from an <b>anticipated event</b>;</p> <p><b>h)</b> claims related directly or indirectly to a medical condition of a member of <b>your immediate family</b> or travelling companion (whether they are travelling or not) who, at the time of booking the <b>journey</b> or purchasing this insurance, has been:</p> <ul style="list-style-type: none"> <li>• a hospital in-patient in the last 12 months or been put on a waiting list for hospital treatment; or</li> <li>• diagnosed with or had cancer in the last five years;</li> </ul> <p><b>i)</b> the policy <b>excess</b>.</p>	<p><b>g)</b> any claim arising from an <b>anticipated event</b>;</p> <p><b>h)</b> claims related directly or indirectly to a medical condition of a member of <b>your immediate family</b> or travelling companion (whether they are travelling or not) who, at the time of booking the <b>journey</b> or purchasing this insurance, has been:</p> <ul style="list-style-type: none"> <li>• a hospital in-patient in the last 12 months or been put on a waiting list for hospital treatment; or</li> <li>• diagnosed with or had cancer in the last five years;</li> </ul> <p><b>i)</b> the policy <b>excess</b>.</p> <p><b>j)</b> any claim arising directly or indirectly or in any way connected to the disease Covid-19 (Corona virus) or any mutation of it or any disease that is declared a pandemic by the World Health Organisation. This includes any steps taken by any entity including but not limited to transport operator, Government, authority or agency, in response to or as a result of Covid-19 or a pandemic. This also includes any claim for any person being quarantined or self-isolating in relation to Covid-19 or a pandemic.</p> <p>This does not apply to Cancelling a journey cancellation reason <b>a)</b> Death, serious injury or illness.</p>
<p><b>Section N:</b>  <b>End Supplier Failure Cover</b>            (This has been renamed from End Supplier Insolvency Protection)</p>	<p><b>Travel, accommodation and other end supplier failure cover</b></p> <p>This cover is provided and administered by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, United Kingdom ("IPP"), who are regulated and authorised by the Financial Conduct Authority, registration number: 311958 and is 100% underwritten by Lloyds Syndicates, Registered in England and Wales at One Lime Street, London EC3M 7HA.</p> <p>This section is applicable for journeys booked from 1 January 2011.</p>	<p><b>Travel, accommodation and other end supplier failure cover</b></p> <p>This cover is provided and administered by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, United Kingdom ("IPP"), who are authorised and regulated by the Financial Conduct Authority (FCA registration: 311958) and is underwritten by Liberty Mutual Insurance Europe SE</p>

If **you** have **Travel Insurance** with **us**, the following changes have been made:

Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
	<p><b>Additional definitions applying to this section of cover only:</b></p> <p><b>Insurer:</b> The panel of insurers who will indemnify losses under this section through IPP.</p> <p><b>End supplier</b> Scheduled airlines, hotels, car ferries, overseas villas &amp; cottages in the <b>UK</b>, railway journeys including the Eurostar, coach journeys, cruises not bonded, car hire, caravan sites/ campsites/mobile homes, camper rental, safaris, excursions, Eurotunnel and theme parks such as Disneyland Paris.</p> <p><b>You are covered for</b></p> <p>The <b>Insurer</b> will pay up to £7,000 in total for each <b>insured person</b> named on the booking invoice for:</p> <ol style="list-style-type: none"> <li>1. irrecoverable sums paid in advance and prior to departure in the event of the insolvency or other <b>financial failure</b> of the travel, accommodation or other <b>end supplier</b> where such sums do not form part of an inclusive holiday; or</li> <li>2. in the event of the insolvency of any travel, accommodation or other <b>end supplier</b> after departure:</li> </ol> <ol style="list-style-type: none"> <li>a) additional proportionate costs <b>you</b> incur in replacing that part of the arrangements to a similar standard to that originally booked; or</li> <li>b) the cost of return transportation to the <b>UK</b> of a similar standard to that originally booked if the cutting short of a <b>journey (curtailment)</b> is unavoidable.</li> </ol> <p>PROVIDED THAT in the case of a) and b) above, where practicable <b>you</b> shall have obtained the approval of IPP prior to incurring the relevant costs by contacting IPP as set out in the claims procedure below.</p>	<p><b>Additional definitions applying to this section of cover only:</b></p> <p><b>Insurer:</b> The insurer who will indemnify losses under this section through IPP.</p> <p>Liberty Mutual Insurance Europe SE</p> <p><b>End supplier</b> The company that owns and operates the scheduled airline, hotel, train operator (including Eurostar), car ferries, villas abroad &amp; cottages in the <b>UK</b>, coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris, excursions, Eurotunnel, theme parks or attractions.</p> <p><b>You are covered for</b></p> <p>The <b>Insurer</b> will pay up to £7,000 in total for each <b>insured person</b> named on the booking invoice for:</p> <ol style="list-style-type: none"> <li>1. irrecoverable sums paid prior to <b>financial failure</b> of the Scheduled Airline, hotel, train operator including Eurostar, car ferries; villas abroad &amp; cottages in the UK; coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris; excursions; Eurotunnel; theme parks or attractions all known as the <b>end supplier</b> of the travel arrangements not forming part of an inclusive holiday prior to departure; or</li> <li>2. in the event of <b>financial failure</b> after departure</li> </ol> <ol style="list-style-type: none"> <li>a) additional pro rata costs incurred by the <b>Insured Person(s)</b> in replacing that part of the travel arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements; or</li> <li>b) if curtailment of the holiday is unavoidable <ul style="list-style-type: none"> <li>- the cost of return transportation to the <b>United Kingdom</b>, Channel Islands, Isle of Man or Ireland to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.</li> </ul> </li> </ol>

If **you** have **Travel Insurance** with **us**, the following changes have been made:

Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
	<p><b>Exclusions</b> The <b>Insurer</b> will not pay for costs arising from:</p> <ul style="list-style-type: none"> <li>the insolvency or other <b>financial failure</b> of the travel, accommodation or other end supplier whose services were not booked from within the <b>UK</b>;</li> <li>the insolvency or other <b>financial failure</b> of: <ul style="list-style-type: none"> <li>a) any travel, accommodation or other <b>end supplier</b> where at the time of the booking or taking out of this insurance (whichever is later) <b>you</b> could have reasonably been expected to know of a reason why the service could not be provided due to the <b>end supplier's</b> insolvency or other <b>financial failure</b>. (For example, where there is significant media coverage in the <b>UK</b> about the provider's insolvency or other <b>financial failure</b> or where <b>you</b> find out about the insolvency or other <b>financial failure</b> prior to booking);</li> <li>b) any travel, accommodation or other end supplier who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim);</li> <li>c) any travel agent, tour organiser, booking agent or consolidator with whom the insured has booked travel, accommodation or the services of any other <b>end supplier</b>.</li> </ul> </li> <li>any loss for which a third party is liable or which can be recovered by other legal means, for example under the <b>Consumer Credit Act</b>.</li> </ul>	<p><b>Exclusions</b> The <b>Insurer</b> will not pay for costs arising from:</p> <ol style="list-style-type: none"> <li>Travel or accommodation not booked within the <b>United Kingdom</b>, Channel Islands, Isle of Man or Ireland prior to departure.</li> <li>Any <b>end Supplier</b> for which any prospect of <b>financial failure</b> is known by the <b>Insured</b> or widely known publicly at the date of the <b>Insured's</b> application under this policy.</li> <li>Any loss, or part of a loss which, at the time of the happening of the loss, is insured or guaranteed by any other existing policy, policies, <b>bond</b>, or is capable of recovery from under section 75 of the <b>Consumer Credit Act</b> or from any bank or card issuer or any other legal means.</li> <li>The <b>financial failure</b> of any travel agent, tour organiser, <b>booking agent</b> or <b>consolidator</b> with whom the <b>Insured</b> has booked travel or accommodation.</li> <li>Any losses which are not directly associated with the incident that caused the Insured to claim. For example, loss due to being unable to reach <b>your</b> pre-booked hotel following the <b>financial failure</b> of an airline.</li> </ol>

If **you** have **Travel Insurance** with **us**, the following changes have been made:

Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
	<p><b>Claims Procedure</b></p> <p><b>IPP claims only:</b>  <b>You</b> should advise IPP as soon as reasonably practicable of any occurrence which may give rise to a claim. The longer <b>you</b> wait before submitting <b>your</b> claim, the greater the risk that <b>your</b> claim will not be fully covered.</p> <p><b>Please send the documentation by post to:</b>  <b>International Passenger Protection</b>  <b>Claims Office</b>  <b>IPP House</b>  <b>22-26 Station Road</b>  <b>West Wickham</b>  <b>Kent BR4 0PR</b>  <b>United Kingdom</b>  Or contact:  Telephone: <b>+44 (0)20 8776 3752</b>  Facsimile: <b>+44 (0)20 8776 3751</b>  Email: <b>info@ipplondon.co.uk</b></p> <p>Claim forms can be downloaded from the IPP website: <b>www.ipplondon.co.uk</b>.</p> <p>IPP will only accept claims submitted up to six months after the failure of the travel, accommodation or other end supplier.</p> <p>Any claims submitted after the six month period will NOT be processed.</p> <p><b>For all other claims – please refer to page 4 – what to do if you need to make a claim.</b></p>	<p><b>Claims Procedure</b></p> <p><b>IPP claims only:</b>  Any occurrence which may give rise to a claim should be advised as soon as reasonably practicable to the following by advising that <b>you</b> have Confidas Insurance and quoting <b>your</b> Policy Number and reference ESFI-V2.18:</p> <p><b>IPP Claims at Cunningham Lindsey</b>  <b>Oakleigh House</b>  <b>14-15 Park Place</b>  <b>Cardiff</b>  <b>CF10 3DQ</b>  Or contact:  Telephone: <b>+44 (0)345 266 1872</b>  Email: <b>Insolvency-claims@ipplondon.co.uk</b>  Website: <b>www.ipplondon.co.uk/claims.asp</b></p> <p><b>For all other claims – please refer to page 4 – what to do if you need to make a claim.</b></p>
	<p><b>IPP Data Protection Claim</b>  <b>This only applies to this section of cover.</b>  <b>Our</b> Data Protection Policy is in place so that IPP can ensure that <b>we</b> protect client data as <b>we</b> are required to do as part of <b>our</b> FCA regulation obligations.</p> <p>Client data is any identifiable personal information about a client held in any format, such as national insurance numbers, address, date of birth, family circumstances, bank details etc.</p> <p>Client data is a high valued commodity for fraudsters and securing it is IPP's responsibility. <b>We</b> have assessed the risk associated with the client data kept by IPP is negligible however <b>we</b> have taken precautions to protect client data.</p> <p>Any client data that is no longer required will be disposed of in a secure fashion.</p>	<p><b>IPP Data Protection Claim</b>  <b>This only applies to this section of cover.</b>  International Passenger Protection Limited (IPP) takes the protection of <b>your</b> personal data seriously and is committed to protecting <b>your</b> privacy. The specific company which acts as the "data controller" of <b>your</b> personal data will be the organisation providing <b>your</b> policy as set out in the documentation that is provided to <b>you</b>. If <b>you</b> are unsure, <b>you</b> can also contact <b>us</b> at any time by emailing <b>us</b> a <b>info@ipplondon.co.uk</b> or by post at Data Protection Officer, IPP Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, UK.</p>



If **you** have **Travel Insurance** with **us**, the following changes have been made:

Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
		<p>In order for <b>us</b> to deliver <b>our</b> insurance services, deal with any claims or complaints that might arise and prevent and detect fraud, <b>we</b> need to collect and process personal data. The type of personal data that <b>we</b> collect will depend on <b>our</b> relationship with <b>you</b>; for example, as a policyholder or claimant. <b>Your</b> information will also be used for business and management activities such as financial management and analysis. This may involve sharing <b>your</b> information with, and obtaining information about <b>you</b> from, <b>our</b> distributors and third parties such as brokers, credit reference agencies, claims handlers and loss adjusters, professional advisors, <b>our</b> regulators or fraud prevention agencies. <b>We</b> also collect personal data about <b>our</b> suppliers and business partners (such as brokers) for the purposes of business management and relationship development.</p> <p>For further information on how <b>your</b> personal data is used and the rights that <b>you</b> have, please see the privacy notice available at <a href="http://www.ipplondon.co.uk/privacy.asp">www.ipplondon.co.uk/privacy.asp</a>. Please contact <b>us</b> using the details above if <b>you</b> wish to see the privacy notice in hard copy.</p>
	<p><b>Complaints Procedure</b>  For complaints regarding <b>your</b> claim:  Call <b>020 8776 3750</b> or write to:  <b>International Passenger Protection Limited</b>  <b>IPP House</b>  <b>22-26 Station Road</b>  <b>West Wickham</b>  <b>Kent, BR4 0PR</b>  or Email: <b>info@ipplondon.co.uk</b></p> <p>Please make sure that <b>you</b> quote the policy number which can be found on <b>your</b> policy schedule. It is IPP's policy to acknowledge any complaint, advise <b>you</b> of who is dealing with <b>your</b> concerns and attempt to address them, all within five working days.</p> <p>If IPP's investigations take longer, a full response or an explanation of IPP's position with time-scales for a full response, will be given within four weeks.</p>	<p><b>Complaints Procedure</b>  For complaints regarding <b>your</b> claim:  Call <b>020 8776 3750</b> or write to:  <b>International Passenger Protection Limited</b>  <b>IPP House</b>  <b>22-26 Station Road</b>  <b>West Wickham</b>  <b>Kent, BR4 0PR</b>  or Email: <b>info@ipplondon.co.uk</b></p> <p>Please make sure that <b>you</b> quote the policy number which can be found on <b>your</b> policy schedule. It is IPP's policy to acknowledge any complaint, advise <b>you</b> of who is dealing with <b>your</b> concerns and attempt to address them, all within five working days.</p> <p>If IPP's investigations take longer, a full response or an explanation of IPP's position with timescales for a full response, will be given within four weeks.</p>

If **you** have **Travel Insurance** with **us**, the following changes have been made:

Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
	<p>Having followed the above procedure, if <b>you</b> are not satisfied with the response <b>you</b> may write to the lead insurer on behalf of the Panel of <b>insurers</b> at:</p> <p><b>Managing Director</b>  <b>Sagicor at Lloyd's</b>  <b>1 Great Tower Street</b>  <b>London EC3R 5AA</b></p> <p>In addition, <b>you</b> have the right to contact the Financial Ombudsman Service at the following address:</p> <p><b>Insurance Division</b>  <b>The Financial Ombudsman Service,</b>  <b>Exchange Tower,</b>  <b>London E14 9SR.</b>  Telephone: <b>0300 123 9123</b> or <b>0800 023 4567</b></p> <p>or <b>you</b> can visit the FOS website at <b>www.fos.org.uk</b> for alternative methods of contact.</p> <p>Please make sure that <b>you</b> always quote <b>your</b> policy number to help <b>your</b> enquiry be dealt with efficiently. Making a complaint will not affect <b>your</b> right to take legal action.</p>	<p>Having followed the above procedure, if <b>you</b> are not satisfied with the response <b>you</b> may write to the <b>insurer</b> at:</p> <p><b>Managing Director</b>  <b>Liberty at Lloyds</b>  <b>5th Floor</b>  <b>Plantation Place South</b>  <b>Great Tower Street</b>  <b>London EC3R 5AA</b></p> <p>In addition, <b>you</b> have the right to contact the Financial Ombudsman Service at the following address:</p> <p><b>Insurance Division</b>  <b>The Financial Ombudsman Service,</b>  <b>Exchange Tower,</b>  <b>London E14 9SR.</b>  Telephone: <b>0300 123 9123</b> or <b>0800 023 4567</b></p> <p>or <b>you</b> can visit the FOS website at <b>www.fos.org.uk</b> for alternative methods of contact.</p> <p>Please make sure that <b>you</b> always quote <b>your</b> policy number to help <b>your</b> enquiry be dealt with efficiently. Making a complaint will not affect <b>your</b> right to take legal action.</p>

If **you** have **Pet Insurance** with **us**, the following changes have been made:

Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
<b>Terms and conditions of your policy</b>	<p>Under European law, <b>you</b> and <b>we</b> may choose which law will apply to this contract. Unless both parties agree otherwise English law will apply, but this choice of law does not restrict <b>your</b> rights under mandatory provisions of the law of the country where <b>you</b> permanently live.</p> <p>If <b>you</b> are resident in Jersey, Jersey law applies to <b>your</b> policy and any dispute in relation to it will be within the jurisdiction of the Jersey courts.</p> <p><b>We</b> have supplied this Agreement and other information to <b>you</b> in English and <b>we</b> will continue to communicate with <b>you</b> in English.</p>	<p><b>You</b> and <b>we</b> may choose which law will apply to this policy. Unless both parties agree otherwise, English law will apply.</p> <p><b>We</b> have supplied this Agreement and other information to <b>you</b> in English and <b>we</b> will continue to communicate with <b>you</b> in English.</p>

If **you** have **Pet Insurance** with **us**, the following changes have been made:

Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
<b>General Conditions</b>	<p><b>15. a) You</b> may cancel this <b>policy</b> by calling <b>us</b> on the number printed in <b>your policy</b> booklet or alternatively in writing. Cancelling the Direct Debit instruction does not mean <b>you</b> have cancelled the <b>policy</b>. If <b>you</b> cancel before <b>your policy</b> is due to start, or if <b>you</b> cancel within 14 days of the <b>policy</b> starting or within 14 days of receiving <b>your</b> documents (whichever occurs later) <b>we</b> will return any premium <b>you</b> have paid in full.</p> <p>If <b>you</b> cancel after those 14 days have passed, <b>we</b> will return the premium less an amount for the period that the <b>policy</b> has been in force.</p> <p><b>We</b> will not refund any premium if <b>you</b> have made a claim or if one has been made against <b>you</b> during the period of cover.</p> <p><b>b) We</b> have the right to cancel <b>your</b> policy at any time by giving <b>you</b> 14 days' notice in writing where there is a valid reason for doing so. <b>We</b> will send <b>our</b> cancellation letter to the latest address <b>we</b> have for <b>you</b>. Valid reasons may include but are not limited to:</p> <ul style="list-style-type: none"> <li>• where <b>you</b> are required, in accordance with the terms of this policy, to co-operate with <b>us</b>, or send <b>us</b> information or documentation and <b>you</b> fail to do so in a way that substantially affects <b>our</b> ability to process your claim, or deal with <b>your</b> policy;</li> <li>• where there are changes to <b>your</b> circumstances which mean <b>you</b> no longer meet our criteria for providing pet insurance;</li> <li>• where <b>you</b> have used threatening or abusive behaviour or language or <b>you</b> have intimidated or bullied <b>our</b> staff or suppliers;</li> </ul>	<p><b>15. We</b> reserve the right to alter the policy if a change in legislation or taxation or any judicial decision so requires. <b>We</b> will give <b>you</b> one month's written notice of any such alteration unless a shorter notice is necessary to comply with any of these requirements. If <b>you</b> do not wish to continue <b>your</b> cover following an alteration, <b>you</b> may cancel this policy as set out below.</p> <p><b>16. a) You</b> may cancel this <b>policy</b> by calling <b>us</b> on the number printed in <b>your policy</b> booklet or alternatively in writing. Cancelling the Direct Debit instruction does not mean <b>you</b> have cancelled the <b>policy</b>. If <b>you</b> cancel before <b>your policy</b> is due to start, or if <b>you</b> cancel within 14 days of the <b>policy</b> starting or within 14 days of receiving <b>your</b> documents (whichever occurs later) <b>we</b> will return any premium <b>you</b> have paid in full.</p> <p>If <b>you</b> cancel after those 14 days have passed, <b>we</b> will return the premium less an amount for the period that the <b>policy</b> has been in force.</p> <p><b>We</b> will not refund any premium if <b>you</b> have made a claim or if one has been made against <b>you</b> during the period of cover.</p> <p><b>b) We</b> have the right to cancel <b>your</b> policy at any time by giving <b>you</b> 14 days' notice in writing where there is a valid reason for doing so. <b>We</b> will send <b>our</b> cancellation letter to the latest address <b>we</b> have for <b>you</b>. Valid reasons may include but are not limited to:</p> <ul style="list-style-type: none"> <li>• where <b>you</b> are required, in accordance with the terms of this policy, to co-operate with <b>us</b>, or send <b>us</b> information or documentation and <b>you</b> fail to do so in a way that substantially affects <b>our</b> ability to process your claim, or deal with <b>your</b> policy;</li> <li>• where there are changes to <b>your</b> circumstances which mean <b>you</b> no longer meet our criteria for providing pet insurance;</li> </ul>

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Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
	<ul style="list-style-type: none"><li>• if <b>you</b> or any other person responsible for <b>your</b> dog is found guilty by a court of law of an offence under the Dangerous Dogs Act, <b>we</b> will cancel <b>your</b> policy with effect from the date of the court decision and no further claims payments for new or ongoing claims will be made after this date.</li></ul> <p>If <b>we</b> cancel <b>your</b> policy <b>we</b> will return the premium paid less the amount for the period the policy has been in force.</p> <p><b>16. We</b> reserve the right to alter the policy if a change in legislation or taxation or any judicial decision so requires. <b>We</b> will give <b>you</b> one month's written notice of any such alteration unless a shorter notice is necessary to comply with any of these requirements. If <b>you</b> do not wish to continue <b>your</b> cover following an alteration, <b>you</b> may cancel this policy as set out below.</p>	<ul style="list-style-type: none"><li>• where <b>you</b> have used threatening or abusive behaviour or language or <b>you</b> have intimidated or bullied <b>our</b> staff or suppliers;</li><li>• if <b>you</b> or any other person responsible for <b>your</b> dog is found guilty by a court of law of an offence under the Dangerous Dogs Act, <b>we</b> will cancel <b>your</b> policy with effect from the date of the court decision and no further claims payments for new or ongoing claims will be made after this date.</li></ul> <p>If <b>we</b> cancel <b>your</b> policy <b>we</b> will return the premium paid less the amount for the period the policy has been in force.</p>