

## Information

# Important Information

**We** are introducing some changes to **your** Confidas policy booklets from this renewal. This leaflet summarises the main changes. Please read it in conjunction with **your** policy booklet, schedule and any endorsements. If **you** have any queries, please call **us** on the telephone number in **your** policy booklet.

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.

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
<b>Terms and conditions of your policy</b>	Under European law, <b>you</b> and <b>we</b> may choose which law will apply to this contract. English law will apply unless <b>you</b> and <b>we</b> agree otherwise.	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.

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>Terms, conditions &amp; definitions Home Lux insurance policy definitions</b>	<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.	<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.
<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 £50,000 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 us 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>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 £100,000 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 us 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>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 receiving <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>

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>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 <b>our</b> ability to process <b>your</b> 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 <b>our</b> 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 we 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>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 <b>our</b> ability to process <b>your</b> 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 <b>our</b> 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 we 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>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 £50,000;</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> </ul>	<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 £100,000;</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> </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
	<ul style="list-style-type: none"> <li>• if <b>your home</b> is used for business 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 us anyway.</p>	<ul style="list-style-type: none"> <li>• if <b>your home</b> is used for business 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 us anyway.</p> <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>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 anywhere in the world unless stated otherwise in <b>your policy</b> or an exclusion applies. If the loss takes place at a <b>home you</b> own or live in that is not shown on <b>your schedule of insurance</b> the maximum <b>we</b> will pay will be 15% of the <b>contents</b> sum insured of <b>your main home</b> up to a maximum of £50,000.</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><b>Your contents</b> are covered against all risks of physical loss or damage anywhere in the world unless stated otherwise in <b>your policy</b> or an exclusion applies. If the loss takes place at a <b>home you</b> own or live in that is not shown on <b>your schedule of insurance</b> the maximum <b>we</b> will pay will be 15% of the <b>contents</b> sum insured of <b>your main home</b> up to a maximum of £50,000.</p>
<p><b>Section A:</b> <b>Your Buildings and Contents</b> <b>2. How we will settle your claim</b></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 reconstruction cost 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 <b>us</b> 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 on <b>your schedule of insurance</b> for that <b>buildings</b> or <b>outbuildings</b>.</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 reconstruction cost 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 <b>us</b> 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 on <b>your schedule of insurance</b> for that <b>buildings</b> or <b>outbuildings</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
	<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 £50,000, 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> <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, we will pay up to the sum insured shown on <b>your schedule of insurance</b> for the <b>home</b>.</p> <p><b>Inflation protection</b> <b>We</b> will index-link the <b>sum insured</b> for <b>your home</b> as shown on <b>your schedule of insurance</b>. <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. 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>Contents</b> The most <b>we</b> will pay for a covered loss is the amount required to repair the damage or the full cost to replace the <b>contents</b> without deduction for depreciation, up to the sum insured shown on <b>your schedule of insurance</b>, whichever is the lesser.</p> <p><b>We</b> will index-link the <b>sum insured</b> for <b>your contents</b> as 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 £500 each year even if the index linked value is less than that amount. <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 <b>your</b> policy is renewed, <b>we</b> will re-calculate the premium on the adjusted sum insured.</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 £100,000, 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> <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, we will pay up to the sum insured shown on <b>your schedule of insurance</b> for the <b>home</b>.</p> <p><b>Inflation protection</b> If <b>you</b> have specified <b>your building</b> sum insured, we 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 <b>we</b> have been unable to apply the index linking.</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>Contents</b> The most <b>we</b> will pay for a covered loss is the amount required to repair the damage or the full cost to replace the <b>contents</b> without deduction for depreciation, up to the sum insured shown on <b>your schedule of insurance</b>, whichever is the lesser.</p> <p><b>We</b> will index link the <b>sum insured</b> for <b>your contents</b> as 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 linked 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> <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>

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>Section A:</b> <b>Your Buildings and Contents</b> <b>5. Policy excess</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. <b>We</b> will only deduct one <b>excess</b> per claim, unless <b>we</b> have endorsed <b>your</b> policy to say otherwise. The <b>excess</b> shown on <b>your schedule of insurance</b> will not apply in the event of a loss greater than £25,000. However, this <b>excess</b> waiver does not apply if:</p> <ul style="list-style-type: none"> <li>• <b>Your home</b> is <b>unoccupied</b> or <b>unfurnished</b> at the time of the <b>occurrence</b> or where loss or damage occurs as a result of subsidence, heave and landslip.</li> <li>• The <b>excess</b> shown on <b>your schedule of insurance</b> is a compulsory <b>excess</b>.</li> </ul>	<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> will not apply in the event of a loss greater than £25,000. However, this <b>excess</b> waiver does not apply if:</p> <ul style="list-style-type: none"> <li>• <b>Your home</b> is <b>unoccupied</b> or <b>unfurnished</b> at the time of the <b>occurrence</b></li> <li>• Loss or damage occurs as a result of <ul style="list-style-type: none"> <li>- subsidence, heave or landslip</li> <li>- escape of water</li> </ul> </li> <li>• Any <b>excess</b> shown on <b>your schedule of insurance</b> is a compulsory <b>excess</b>.</li> </ul>
<p><b>Section A:</b> <b>Your Buildings and Contents</b> <b>6. Additional benefits</b></p>	<p><b>Alternative accommodation expenses, loss of rent and increased cost of working</b> 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 permanently locate elsewhere up to a maximum of 3 years. 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>The maximum amount <b>we</b> will pay for one claim under this section is up to the <b>buildings</b> or <b>contents</b> sum insured, whichever is higher, on <b>your schedule of insurance</b>.</p>	<p><b>Alternative accommodation expenses, loss of rent and increased cost of working</b> 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 permanently locate elsewhere up to a maximum of 3 years. Cover also includes reasonable alternative accommodation for your 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>

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>If <b>we</b> provide cover for the <b>contents</b> of the <b>home</b> subject to the claim, <b>we</b> will also cover the cost of temporarily storing the <b>contents</b> of <b>your home</b> in a professional storage facility during this period, if necessary, and which <b>we</b> have agreed in advance with <b>you</b>. <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>Construction materials</b> Where <b>buildings</b> cover is provided on <b>your schedule of insurance</b>, <b>we</b> will cover up to £50,000 for works, materials and supplies owned by <b>you</b> within the grounds of <b>your</b> home 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 £50,000. 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 £1,000 for <b>you</b> to install a water leak detection system following a covered water damage loss settled by <b>us</b> 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>.</p> <p><b>Essential alterations</b> Where <b>buildings</b> cover is provided on <b>your schedule of insurance</b>, <b>we</b> will pay up to £15,000 in total for alterations to <b>your home</b> thereby allowing <b>you</b> to live unassisted following an accident during the period of insurance, resulting in the permanent <b>loss of limb(s)</b>, <b>loss of eye(s)</b> or hearing, which occurs during the <b>period of insurance</b>.</p>	<p>The maximum amount <b>we</b> will pay for one claim under this section is up to the <b>buildings</b> or <b>contents</b> sum insured, whichever is higher, on <b>your schedule of insurance</b>.</p> <p>If we provide cover for the <b>contents</b> of the <b>home</b> subject to the claim, <b>we</b> will also cover the cost of temporarily storing the <b>contents</b> of <b>your home</b> in a professional storage facility during this period, if necessary, and which <b>we</b> have agreed in advance with <b>you</b>. <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>Construction materials</b> Where <b>buildings</b> cover is provided on <b>your schedule of insurance</b>, <b>we</b> will cover up to £100,000 for works, materials and supplies owned by <b>you</b> within the grounds of <b>your</b> home 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 £100,000. 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 £1,000 for <b>you</b> to install a water leak detection system following a covered water damage loss settled by <b>us</b> 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>Essential alterations</b> Where <b>buildings</b> cover is provided on <b>your schedule of insurance</b>, <b>we</b> will pay up to £15,000 in total for alterations to <b>your home</b> thereby allowing <b>you</b> to live unassisted following an accident resulting in the permanent <b>loss of limb(s)</b>, <b>loss of eye(s)</b> or hearing, which occurs during the <b>period 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
<p><b>Section A:</b>  <b>Your Buildings and Contents</b>  <b>7. Exclusions to buildings and contents</b></p>	<p><b>Motorised land vehicles, aircraft and caravans</b>  <b>We</b> do not cover any loss or damage to <b>motor vehicles, aircraft</b> or <b>caravans</b> 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 vehicles 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, quad bikes, 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 land vehicles, aircraft and caravans</b>  <b>We</b> do not cover any loss or damage to <b>motor vehicles, aircraft</b> or <b>caravans</b> 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 vehicles 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, quad bikes, electric motorcycles, 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
<p><b>Section B: Valuables</b> 2. How we will settle your claim</p>	<p><b>Inflation protection</b> If <b>you</b> have any unspecified <b>valuables</b>, <b>we</b> will index link the amount shown on <b>your schedule</b>. <b>We</b> will use the retail price index or another appropriate index. <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 any unspecified <b>valuables</b>, <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 <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 B: Valuables</b> 4. Policy excess</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. <b>We</b> will only deduct one <b>excess</b> per claim, unless <b>we</b> have endorsed <b>your</b> policy to say otherwise. The <b>excess</b> shown on <b>your schedule of insurance</b> will not apply in the event of a loss greater than £25,000. However, this <b>excess</b> waiver does not apply if:</p> <ul style="list-style-type: none"> <li>• <b>Your home</b> is <b>unoccupied</b> or <b>unfurnished</b> at the time of the <b>occurrence</b> or where loss or damage occurs as a result of subsidence, heave and landslip.</li> <li>• The <b>excess</b> shown on <b>your schedule of insurance</b> is a compulsory <b>excess</b>.</li> </ul>	<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> will not apply if the event of a loss greater than £25,000. However, this <b>excess</b> waiver does not apply if:</p> <ul style="list-style-type: none"> <li>• <b>Your home</b> is <b>unoccupied</b> or <b>unfurnished</b> at the time of the occurrence</li> <li>• Loss or damage occurs as a result of <ul style="list-style-type: none"> <li>- subsidence, heave or landslip</li> <li>- escape of water</li> </ul> </li> <li>• Any <b>excess</b> shown on <b>your schedule of insurance</b> is a compulsory <b>excess</b>.</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>Section C:</b> <b>Liabilities</b> <b>Exclusions to liability</b></p>	<p><b>Domestic staff liability</b> We 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> We do not cover any <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>This exclusion does not apply to motor vehicles that are not subject to motor vehicle registration and which are:</b></p> <ul style="list-style-type: none"> <li>• golf buggies or carts;</li> <li>• toys, quad bikes, 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><b>Domestic staff liability</b> We 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> We do not cover any <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>This exclusion does not apply to motor vehicles that are not subject to motor vehicle registration and which are:</b></p> <ul style="list-style-type: none"> <li>• golf buggies or carts;</li> <li>• toys, quad bikes, electric motorcycles, 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><b>Section E:</b> <b>Legal expenses cover</b></p>	<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</b> home.</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> </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</b> home.</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> </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>b)</b> advice, specification, design, construction, conversion, extension, renovation or demolition on any land or relating to any buildings where the contract value exceeds £50,000 (including VAT);</p>	<p><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 £100,000 (including VAT);</p>
	<p><b>c)</b> a contract <b>you</b> have entered into in connection with a profession, <b>business</b>, trade or venture for gain;</p>	<p><b>c)</b> a contract <b>you</b> have entered into in connection with a profession, <b>business</b>, trade or venture for gain;</p>
	<p><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';</p>	<p><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';</p>
	<p><b>e)</b> loans, mortgages, pensions, investments or borrowing;</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>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>g)</b> professional negligence in connection with a matter not covered under this section E.</p>
	<p><b>e) Employment</b></p>	<p><b>e) Employment</b></p>
	<p>A dispute with <b>your</b> current, former or prospective employer.</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><b>But not</b></p>
	<p>Any claim arising from or relating to:</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>a)</b> defending <b>your</b> legal rights in claims against <b>you</b>, other than defending a counter-claim;</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>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>c)</b> settlement agreements unless there is a legal claim in the alternative; or</p>
	<p><b>d)</b> redundancy consultations;</p>	<p><b>d)</b> redundancy consultations;</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
<p><b>Terms and conditions of your policy – Confidas Motor insurance policy definitions</b></p>	<p><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 <b>us</b> about any alterations to <b>our car</b> or <b>your motorcycle</b>.</p>	<p><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>.</p>
<p><b>Section A: Liability to other people</b> <b>2. Cover for other people</b></p>	<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>
<p><b>Section C: Other benefits</b> <b>12. Electric Car Accessories</b></p>		<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>

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
<p><b>Section I:</b>  <b>Motor legal protection</b>  <b>1. Road traffic accidents</b></p>	<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
<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>            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>            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>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>Insurer:</b> The insurer 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 UK, 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>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 UK, 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>	<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 end supplier 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 end supplier after departure: <ol style="list-style-type: none"> <li>a) additional proportionate costs you 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> </li> </ol>	<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: <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 – 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> </ol> </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>	

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 <b>end supplier</b> 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>1. Travel or accommodation not booked within the <b>United Kingdom</b>, Channel Islands, Isle of Man or Ireland prior to departure.</li> <li>2. 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>3. 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>4. 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>5. Any losses which are not directly associated with the incident that caused the <b>Insured</b> 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 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 our 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> IPP House 22-26 Station Road West Wickham Kent, BR4 0PR or Email: <a href="mailto:info@ipplondon.co.uk">info@ipplondon.co.uk</a></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> IPP House 22-26 Station Road West Wickham Kent, BR4 0PR or Email: <a href="mailto:info@ipplondon.co.uk">info@ipplondon.co.uk</a></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>

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	<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 Sagicor at Lloyd's 1 Great Tower Street 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 The Financial Ombudsman Service, Exchange Tower, 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 Liberty at Lloyds 5th Floor Plantation Place South Great Tower Street 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 The Financial Ombudsman Service, Exchange Tower, 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>

[www.confidas.co.uk](http://www.confidas.co.uk)

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