

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.

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
Terms and conditions of your policy	Under European law, you and we may choose which law will apply to this contract. English law will apply unless you and we agree otherwise.	Under European law, you and we 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 your rights under mandatory provisions of the law of the country where you 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
Terms, conditions & definitions Home Max insurance policy definitions	Buildings – your home 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 home and for which you are legally responsible.	Buildings – your private home , 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 home and for which you are legally responsible.
General conditions	<p>7. Building works You must provide us 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 your legal rights against a contractor or building firm.</p> <p>If you do not notify us 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>7. Building works You must provide us 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 your legal rights against a contractor or building firm.</p> <p>If you do not notify us 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>

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
	<p>8. Cancellation</p> <p>If this cover does not meet your needs please call the number printed in your policy booklet within 14 days of receiving your documents. We will return any premium you have paid as long as no claims have been made during that time.</p> <p>You may cancel the policy after that time by calling us on the above number or sending us notice in writing. We will refund the proportion of any premium paid for the remaining period of insurance less an administration fee as shown in your schedule of insurance, providing that you have not made any claim during the current period of insurance.</p> <p>We have the right to cancel your policy at any time by giving you 14 days' notice in writing where there is a valid reason for doing so. We will send our cancellation letter to the latest address we have for you. Valid reasons may include but are not limited to:</p> <ul style="list-style-type: none"> • where you are required, in accordance with the terms of this policy, to co-operate with us, or send us information or documentation and you fail to do so in a way that substantially affects our ability to process your claim, or deal with your policy; • where there are changes to your circumstances which mean you no longer meet our criteria for providing home insurance; • where you have used threatening or abusive behaviour or language or you have intimidated or bullied our staff or suppliers. <p>If we cancel your policy, we will return the premium paid less the amount for the period the policy has been in force.</p>	<p>8. Cancellation</p> <p>If this cover does not meet your needs, please call the number printed in your policy booklet. If you cancel within 14 days of your policy starting or within 14 days of receiving your documents (whichever is the later), we will return any premium you have paid as long as no claims have been made during that time.</p> <p>You may cancel the policy after that time by calling us on the above number or sending us notice in writing. We will refund the proportion of any premium paid for the remaining period of insurance less an administration fee as shown in your schedule of insurance, providing that you have not made any claim during the current period of insurance.</p> <p>We have the right to cancel your policy at any time by giving you 14 days' notice in writing where there is a valid reason for doing so. We will send our cancellation letter to the latest address we have for you. Valid reasons may include but are not limited to:</p> <ul style="list-style-type: none"> • where you are required, in accordance with the terms of this policy, to co-operate with us, or send us information or documentation and you fail to do so in a way that substantially affects our ability to process your claim, or deal with your policy; • where there are changes to your circumstances which mean you no longer meet our criteria for providing home insurance; • where you have used threatening or abusive behaviour or language or you have intimidated or bullied our staff or suppliers. <p>If we cancel your policy, we 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>10. Changes You must tell us as soon as possible if there are any changes that may affect your policy, such as the following:</p> <ul style="list-style-type: none"> • if you change the address where you normally live; • if any building work is being done to your home (other than routine maintenance or decoration) in excess of £25,000; • if you or any family member is prosecuted for or convicted of any offence (excluding motoring offences); • if you let your home out to tenants or a lodger moves in; • if your home is used for business purposes or as a holiday home. <p>Note: the list above does not set out all changes you must tell us about. If you are not sure whether a change may affect your cover, contact us anyway.</p>	<p>10. Changes You must tell us as soon as possible if there are any changes that may affect your policy, such as the following:</p> <ul style="list-style-type: none"> • if you change the address where you normally live; • if any building work is being done to your home (other than routine maintenance or decoration) in excess of £75,000; • if you or any family member is prosecuted for or convicted of any offence (excluding motoring offences); • if you let your home out to tenants or a lodger moves in; • if your home is used for business purposes or as a holiday home. <p>Note: the list above does not set out all changes you must tell us about. If you are not sure whether a change may affect your cover, contact us anyway.</p>
<p>Section A: Your Buildings and Contents 1. Basis of cover</p>	<p>Buildings Buildings cover only applies if the buildings section is shown on your schedule of insurance.</p> <p>The buildings section provides you with cover against all risks of physical loss or damage to your home and outbuildings unless stated otherwise in your policy or unless an exclusion applies.</p> <p>Contents Contents cover only applies if the contents section is shown on your schedule of insurance.</p> <p>Your contents are covered against all risks of physical loss or damage at your home and whilst temporarily removed elsewhere in the world for up to 60 consecutive days in any period of insurance unless otherwise stated in the policy or an exclusion applies.</p>	<p>Buildings Buildings cover only applies if the buildings section is shown on your schedule of insurance.</p> <p>The buildings section provides you with cover against all risks of physical loss or damage to your buildings and outbuildings unless stated otherwise in your policy or unless an exclusion applies.</p> <p>Contents Contents cover only applies if the contents section is shown on your schedule of insurance.</p> <p>Your contents are covered against all risks of physical loss or damage at your home and whilst temporarily removed elsewhere in the world for up to 60 consecutive days in any period of insurance 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
<p>Section A: Your Buildings and Contents 2. How we will settle your claim</p>	<p>Your Buildings and Outbuildings The amount we will pay for each home buildings and the outbuildings at each location is shown in your schedule of insurance.</p> <p>We will pay the reconstruction cost of your buildings or outbuildings, up to the sum insured shown for that location on your schedule of insurance, for each occurrence.</p> <p>For a covered total loss we will pay the reconstruction cost up to the sum insured shown for that location on your schedule of insurance, for each occurrence.</p> <p>If your buildings and outbuildings are subject to a partial loss and you do not begin to replace, repair or rebuild the lost or damaged property within six months from the date of the occurrence, we will pay the reconstruction cost less depreciation.</p> <p>If your buildings and outbuildings are damaged and are not to be repaired or rebuilt, we will pay you either the resulting reduction in market value of the property resulting from the loss or damage; or the cost of repairing or rebuilding your buildings and outbuildings, whichever is the lowest. In neither case will the payment exceed the buildings sum insured shown on your schedule of insurance.</p> <p>If you cannot repair, replace or rebuild your buildings and outbuildings because your primary mortgagee or its assignees have recalled your mortgage, we will either pay up to the buildings sum insured shown on your schedule of insurance; or the cost of rebuilding your buildings and outbuildings, whichever is the lowest.</p>	<p>Your Buildings and Outbuildings The amount we will pay for each home building and the outbuilding at each location is shown in your schedule of insurance.</p> <p>If your buildings and outbuildings are subject to a partial loss and you do not begin to replace, repair or rebuild the lost or damaged property within six months from the date of the occurrence, we will pay the reconstruction cost less depreciation.</p> <p>If your buildings and outbuildings are damaged and are not to be repaired or rebuilt, we will pay you either the resulting reduction in market value of the property resulting from the loss or damage, or the cost of repairing or rebuilding your buildings and outbuildings, whichever is the lowest. In neither case will the payment exceed the buildings sum insured shown on your schedule of insurance.</p> <p>Your schedule of insurance indicates which of the following payment basis applies:</p> <p>Guaranteed rebuilding cost If the payment basis shown on your schedule of insurance is guaranteed rebuilding cost, we will pay the reconstruction cost of your buildings or outbuildings for each occurrence, even if this amount is greater than the sum insured shown on your schedule of insurance. However, you must agree with us to repair or rebuild your buildings or outbuildings at the same location and to the same specification. If not, the maximum amount we shall pay is the sum insured shown on your schedule of insurance for those buildings or outbuildings.</p> <p>If you cannot repair, replace or rebuild your buildings and outbuildings because your primary mortgagee or its assignees have recalled your mortgage, we will either pay up to the buildings sum insured shown on your schedule of insurance; or the cost of rebuilding your buildings and outbuildings, whichever is the lowest.</p> <p>If you undertake any building work or heat processes at your home 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 you have our prior consent in writing.</p>

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		<p>Rebuilding cost If Rebuilding cost is the payment basis shown on your schedule of insurance, we will pay the reconstruction cost of your buildings or outbuildings, up to the sum insured shown for that location on your schedule of insurance, for each occurrence.</p> <p>For a covered total loss to your buildings and outbuildings we will pay the reconstruction cost up to the sum insured shown for that location on your schedule of insurance, for each occurrence.</p>																				
	<p>Inflation Protection If you have specified your building sum insured, we will index-link the amount shown on your schedule. We 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, we do not apply index-linking to our standard policy limits.</p> <p>We will not make a charge for any inflation protection during the period of insurance, but each time your policy is renewed, we will re-calculate the premium on the adjusted sum insured.</p>	<p>Inflation protection If you have specified your building sum insured, we will index link the amount shown on your schedule. We 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, we do not apply index-linking to our standard policy limits.</p> <p>We will not make a charge for any inflation protection during the period of insurance, but each time your policy is renewed, we will re-calculate the premium on the adjusted sum insured.</p>																				
<p>Section A: Your Buildings and Contents 4. Limits of liability</p>	<p>For a covered loss in this section to the following types of contents, we will not pay more than the amounts shown below for any one claim. These limits do not increase your contents sum insured or the sum insured of any other item covered elsewhere in this policy.</p>	<p>For a covered loss in this section to the following types of contents, we will not pay more than the amounts shown below for any one claim. These limits do not increase your contents sum insured or the sum insured of any other item covered elsewhere in this policy.</p>																				
	<table border="1"> <tr> <td>Money</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>Business Property</td> <td>£15,000</td> </tr> </table>	Money	£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	Business Property	£15,000	<table border="1"> <tr> <td>Money</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>Business Property</td> <td>£15,000</td> </tr> </table>	Money	£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	Business Property	£15,000
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		<p>Contents in a temporary storage facility within the United Kingdom £10,000</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>Section A: Your Buildings and Contents 5. Policy excess</p>	<p>You must pay any excess shown in your schedule of insurance, unless we have said otherwise. We will only deduct one excess per claim, unless we have endorsed your policy to say otherwise.</p>	<p>You must pay any excess shown in your schedule of insurance, unless we have said otherwise. This may include the specific excesses for:</p> <ul style="list-style-type: none"> - subsidence, heave or landslip - escape of water <p>For full details of all your excesses please refer to your schedule of insurance.</p> <p>We will only deduct one excess per claim, which will be the higher of any excesses applicable, unless we have endorsed your policy to say otherwise.</p>
<p>Section A: Your Buildings and Contents 6. Additional benefits</p>	<p>Alternative accommodation expenses, loss of rent and increased cost of working If a covered loss makes your main home noted on the schedule of insurance uninhabitable, or your home is occupied by squatters, we will cover your reasonable and necessary costs for alternative accommodation which we have agreed in advance with you.</p> <p>Payment will continue for the shortest reasonable amount of time necessary to restore your home to a habitable condition or for you to temporarily locate elsewhere. Cover also includes reasonable alternative accommodation for your domestic pets and horses but only if the structure of your main home itself (and not just its outbuildings) becomes uninhabitable.</p> <p>If we provide cover for the contents of the home, subject to your claim being valid, we will also cover the cost of temporarily storing the contents when necessary, in a professional storage facility during this period, providing that we have agreed with you to do so in advance. We will also cover the cost of transporting the contents of your home to the alternative accommodation.</p>	<p>Alternative accommodation expenses, loss of rent and increased cost of working If a covered loss makes your main home noted on the schedule of insurance uninhabitable, or your home is occupied by squatters, we will cover your reasonable and necessary costs for alternative accommodation which we have agreed in advance with you.</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 your home to a habitable condition or for you to temporarily locate elsewhere. Cover also includes reasonable alternative accommodation for your domestic pets and horses but only if the structure of your main home itself (and not just its outbuildings) becomes uninhabitable.</p> <p>If we provide cover for the contents of the home, subject to your claim being valid, we will also cover the cost of temporarily storing the contents when necessary, in a professional storage facility during this period, providing that we have agreed with you to do so in advance. We will also cover the cost of transporting the contents of your home 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>Section A: Your Buildings and Contents 7. Exclusions to buildings and contents</p>	<p>Construction materials Where buildings cover is provided on your schedule of insurance, we will cover up to £25,000 for works, materials and supplies owned by you within the grounds of your home for use in the construction, alteration or repair of your home. You must inform us 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 your home.</p>	<p>Construction materials Where buildings cover is provided on your schedule of insurance, we will cover up to £75,000 for works, materials and supplies owned by you within the grounds of your home for use in the construction, alteration or repair of your home. You must inform us 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 your home.</p>
	<p>Detection of water system We will pay up to £500 for you to install a water leak detection system following a covered water damage loss settled by us exceeding £7,500 at the same home. The loss must have been caused by a leak or break in a plumbing, heating or air conditioning system at your home and any system installed must be approved by us.</p>	
<p>Motorised vehicles, aircraft and caravans We do not cover any loss or damage to motor vehicles, aircraft 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 motor vehicles that are not subject to motor vehicle registration and which are:</p> <ul style="list-style-type: none"> • golf buggies or carts; • toys; • quad bikes with an engine size less than 51cc used within the grounds of the home; • motorcycles with an engine size less than 51cc used within the grounds of the home; • garden equipment used for domestic purposes within the boundaries of the home; • vehicles used to assist a disabled person that does not require registration for the road. <p>For such vehicles that are not subject to motor vehicle registration, the maximum amount we will pay is £10,000 unless stated on your schedule of insurance.</p>	<p>Motorised vehicles, aircraft and caravans We do not cover any loss or damage to motor vehicles, aircraft 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 motor vehicles that are not subject to motor vehicle registration and which are:</p> <ul style="list-style-type: none"> • golf buggies or carts; • toys; • quad bikes with an engine size less than 51cc used within the grounds of the home; • electric motorcycles or motorcycles with an engine size less than 51cc used within the grounds of the home; • garden equipment used for domestic purposes within the boundaries of the home; • vehicles used to assist a disabled person that does not require registration for the road. <p>For such vehicles that are not subject to motor vehicle registration, the maximum amount we will pay is £10,000 unless stated on your schedule of insurance.</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>Section B: Valuables 2. How we will settle your claim</p>	<p>Inflation Protection If you have any unspecified valuables, we will index link the amount shown on your schedule of insurance. We will use the retail price index or another appropriate index. We do not apply index linking to our standard policy limits.</p> <p>We will not make a charge for any inflation protection during the period of insurance, but each time your policy is renewed, we will re-calculate the premium on the adjusted sum insured.</p>	<p>Inflation Protection If you have any unspecified valuables, we will index link the amount shown on your schedule of insurance. We 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 we have been unable to apply the index linking. We do not apply index linking to our standard policy limits.</p>
<p>Section B: Valuables 4. Policy excess</p>	<p>How your excess applies: The excess shown on your schedule of insurance is the amount of a covered loss you will be required to pay for each occurrence.</p> <p>Any excess applicable to each category will be shown on your schedule of insurance.</p> <p>The excess shown on your schedule of insurance for specified valuables will only apply for claims where you have chosen cash settlement.</p>	<p>How your excess applies: You must pay any excess shown in your schedule of insurance, unless we have said otherwise. This may include the specific excesses for:</p> <ul style="list-style-type: none"> - subsidence, heave or landslip - escape of water <p>For full details of all your excesses please refer to your schedule of insurance</p> <p>We will only deduct one excess per claim, which will be the higher of any excesses applicable, unless we have endorsed your policy to say otherwise.</p> <p>The excess shown on your schedule of insurance for specified valuables will only apply for claims where you have chosen cash settlement.</p>
<p>Section C: Liabilities 5. Exclusions to liability</p>	<p>Domestic staff liability We do not cover any damages you are legally liable to pay to any domestic staff following any judgement or award given or made outside the courts of a member of the European Union.</p> <p>Motorised land vehicles We do not cover bodily injury or property damage arising from the ownership, maintenance, use, operation, loading or unloading of any motor vehicles, including their equipment, vehicle parts and accessories.</p>	<p>Domestic staff liability We do not cover any damages you are legally liable to pay to any domestic staff following any judgement or award given or made outside the courts of the United Kingdom or a member of the European Union.</p> <p>Motorised land vehicles We do not cover bodily injury or property damage arising from the ownership, maintenance, use, operation, loading or unloading of any motor vehicles, 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"> • golf buggies or carts; • toys; • quad bikes with an engine size less than 51cc used within the grounds of the home; • motorcycles with an engine size less than 51cc used within the grounds of the home; • garden equipment used for domestic purposes within the boundaries of the home; • vehicles used to assist a disabled person that does not require registration for the road. 	<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"> • golf buggies or carts; • toys; • quad bikes with an engine size less than 51cc used within the grounds of the home; • electric motorcycles or motorcycles with an engine size less than 51cc used within the grounds of the home; • garden equipment used for domestic purposes within the boundaries of the home; • vehicles used to assist a disabled person that does not require registration for the road.
<p>Section E: Legal Expenses cover</p>	<p>Cover provided</p> <p>c) Contract dispute</p> <p>A breach of contract claim arising out of a contract you have for:</p> <ul style="list-style-type: none"> a) buying or hiring goods or services; b) selling goods; or c) buying or selling your home. <p>But not</p> <p>Any claim arising from or relating to:</p> <ul style="list-style-type: none"> a) a contract you entered into before cover started; 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); c) a contract you have entered into in connection with a profession, business, trade or venture for gain; d) a contract you have entered into in connection with your employment other than as provided for under part 1e 'Employment'; 	<p>Cover provided</p> <p>c) Contract dispute</p> <p>A breach of contract claim arising out of a contract you have for:</p> <ul style="list-style-type: none"> a) buying or hiring goods or services; b) selling goods; or c) buying or selling your home. <p>But not</p> <p>Any claim arising from or relating to:</p> <ul style="list-style-type: none"> a) a contract you entered into before cover started; 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); c) a contract you have entered into in connection with a profession, business, trade or venture for gain; d) a contract you have entered into in connection with your employment other than as provided for under part 1e 'Employment';

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>e) loans, mortgages, pensions, investments or borrowing;</p> <p>f) planning, including town and country planning; or</p> <p>g) professional negligence in connection with a matter not covered under this section E.</p>	<p>e) loans, mortgages, pensions, investments or borrowing;</p> <p>f) planning, including town and country planning; or</p> <p>g) professional negligence in connection with a matter not covered under this section E.</p>
	<p>e) Employment</p> <p>A dispute with your current, former or prospective employer.</p> <p>But not</p> <p>Any claim arising from or relating to:</p> <p>a) defending your legal rights in claims against you, other than defending a counter-claim, or as provided for under 1f Domestic staff dispute;</p> <p>b) any disciplinary, investigatory or grievance procedures within the company you work for, and appeals against the outcomes of such procedures;</p> <p>c) settlement agreements unless there is a legal claim in the alternative; or</p> <p>d) redundancy consultations;</p>	<p>e) Employment</p> <p>A dispute with your current, former or prospective employer in relation to your employment.</p> <p>But not</p> <p>Any claim arising from or relating to:</p> <p>a) defending your legal rights in claims against you, other than defending a counter-claim, or as provided for under 1f Domestic staff dispute;</p> <p>b) any disciplinary, investigatory or grievance procedures within the company you work for, and appeals against the outcomes of such procedures;</p> <p>c) settlement agreements unless there is a legal claim in the alternative; or</p> <p>d) redundancy consultations;</p>
	<p>i) Legal defence</p> <p>Your work as an employee which leads to:</p> <p>a) you being prosecuted in a criminal court within the territorial limits;</p> <p>b) civil action being taken against you for unlawful discrimination; or</p> <p>c) civil action being taken against you under Section 13 of the Data Protection Act 1998.</p>	<p>i) Legal defence</p> <p>Your work as an employee which leads to:</p> <p>a) you being prosecuted in a criminal court within the territorial limits;</p> <p>b) civil action being taken against you for unlawful discrimination; or</p> <p>c) civil action being taken against you 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
<p>Terms and conditions of your policy – Confidas Motor insurance policy definitions</p>	<p>Accessories – parts or products specifically designed to be fitted to the vehicle. We may treat some accessories as modifications, so please tell us about any alterations to our car or your motorcycle.</p>	<p>Accessories – parts or products specifically designed to be fitted to the vehicle, including your electric car’s charging cables and the charger installed at your home. We may treat some accessories as modifications, so please tell us about any alterations to our car or your motorcycle.</p>
<p>Section A: Liability to other people 2. Cover for other people</p>	<p>We will also provide cover under section 1A for:</p> <ul style="list-style-type: none"> • anyone insured by this policy to drive your car, as long as they have your permission; • anyone you allow to use but not drive your car; • anyone who is in or getting into or out of your car; • the employer or business partner of anyone covered by this section; or • the legal personal representative of anyone covered under this section if that person dies. 	<p>We will also provide cover under section 1A for:</p> <ul style="list-style-type: none"> • anyone insured by this policy to drive your car, as long as they have your permission; • anyone you allow to use but not drive your car; • anyone who is in or getting into or out of your car; • accidents caused by any electric charging cables when attached to your car, as long as you have taken due care to prevent such an accident; • the employer or business partner of anyone covered by this section; or • the legal personal representative of anyone covered under this section if that person dies.
<p>Section C: Other benefits 12. Electric Car Accessories</p>	<p></p>	<p>Charging cables and your home charger are considered an accessory to your car, which means they are covered for accidental damage, fire and theft. You are also covered for any accidents involving your charging cables when they are attached to your car; for example, someone tripping over your cable, as long as you have taken reasonable steps to prevent such an accident.</p> <p>Damage to your car’s battery is covered should it be damaged as a result of an insured incident. Cover applies whether your 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>Section I: Motor legal protection 1. Road traffic accidents</p>	<p>This cover can be used if you have a road traffic accident for which you are not to blame that involves your car or your motorcycle.</p> <p>Examples of what you may claim for include:</p> <ul style="list-style-type: none"> • compensation for your death or injury; • loss of earnings; • accident repair costs if you do not have comprehensive cover; or • damage to any property in or on your car or your motorcycle which you own or are legally responsible for. 	<p>This cover can be used to claim your uninsured losses if you and your car or motorcycle are involved in a road traffic accident with a moving vehicle, as defined by the Road Traffic Act, where someone else is to blame.</p> <p>Examples of what you may claim for include:</p> <ul style="list-style-type: none"> • compensation for your death or injury; • loss of earnings; • accident repair costs if you do not have comprehensive cover; or • damage to any property in or on your car or your motorcycle which you own or are legally responsible for. <p>You 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 United Kingdom, whether or not it results in a claim. The helpline does not provide advice in relation to any claim made under this policy.</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>Section N: End Supplier Failure Cover (This has been renamed from End Supplier Insolvency Protection)</p>	<p>Travel, accommodation and other end supplier failure cover 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>Travel, accommodation and other end supplier failure cover 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>Additional definitions applying to this section of cover only:</p>	<p>Additional definitions applying to this section of cover only:</p>
	<p>Insurer: The panel of insurers who will indemnify losses under this section through IPP.</p>	<p>Insurer: The insurer who will indemnify losses under this section through IPP.</p>
	<p>End supplier Scheduled airlines, hotels, car ferries, overseas villas & 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>End supplier The company that owns and operates the scheduled airline, hotel, train operator (including Eurostar), car ferries, villas abroad & 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>You are covered for</p> <p>The Insurer will pay up to £7,000 in total for each insured person named on the booking invoice for:</p> <ol style="list-style-type: none"> 1. irrecoverable sums paid in advance and prior to departure in the event of the insolvency or other financial failure of the travel, accommodation or other end supplier where such sums do not form part of an inclusive holiday; or 2. in the event of the insolvency of any travel, accommodation or other end supplier after departure: <ol style="list-style-type: none"> a) additional proportionate costs you incur in replacing that part of the arrangements to a similar standard to that originally booked; or b) the cost of return transportation to the UK of a similar standard to that originally booked if the cutting short of a journey (curtailment) is unavoidable. <p>PROVIDED THAT in the case of a) and b) above, where practicable you 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>You are covered for</p> <p>The Insurer will pay up to £7,000 in total for each insured person named on the booking invoice for:</p> <ol style="list-style-type: none"> 1. irrecoverable sums paid prior to financial failure of the Scheduled Airline, hotel, train operator including Eurostar, car ferries; villas abroad & 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 end supplier of the travel arrangements not forming part of an inclusive holiday prior to departure; or 2. in the event of financial failure after departure <ol style="list-style-type: none"> a) additional pro rata costs incurred by the Insured Person(s) 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 b) if curtailment of the holiday is unavoidable - the cost of return transportation to the United Kingdom, Channel Islands, Isle of Man or Ireland to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.

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>Exclusions The Insurer will not pay for costs arising from:</p> <ul style="list-style-type: none"> • the insolvency or other financial failure of the travel, accommodation or other end supplier whose services were not booked from within the UK; • the insolvency or other financial failure of: <ol style="list-style-type: none"> a) any travel, accommodation or other end supplier where at the time of the booking or taking out of this insurance (whichever is later) you could have reasonably been expected to know of a reason why the service could not be provided due to the end supplier's insolvency or other financial failure. (For example, where there is significant media coverage in the UK about the provider's insolvency or other financial failure or where you find out about the insolvency or other financial failure prior to booking); b) any travel, accommodation or other end supplier who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim); c) any travel agent, tour organiser, booking agent or consolidator with whom the insured has booked travel, accommodation or the services of any other end supplier. • any loss for which a third party is liable or which can be recovered by other legal means, for example under the Consumer Credit Act. 	<p>Exclusions The Insurer will not pay for costs arising from:</p> <ol style="list-style-type: none"> 1. Travel or accommodation not booked within the United Kingdom, Channel Islands, Isle of Man or Ireland prior to departure. 2. Any end Supplier for which any prospect of financial failure is known by the Insured or widely known publicly at the date of the Insured's application under this policy. 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, bond, or is capable of recovery from under section 75 of the Consumer Credit Act or from any bank or card issuer or any other legal means. 4. The financial failure of any travel agent, tour organiser, booking agent or consolidator with whom the Insured has booked travel or accommodation. 5. 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 your pre-booked hotel following the financial failure of an airline.

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>Claims Procedure</p> <p>IPP claims only: You should advise IPP as soon as reasonably practicable of any occurrence which may give rise to a claim. The longer you wait before submitting your claim, the greater the risk that your claim will not be fully covered.</p> <p>Please send the documentation by post to: International Passenger Protection Claims Office IPP House 22-26 Station Road West Wickham Kent BR4 0PR United Kingdom Or contact: Telephone: +44 (0)20 8776 3752 Facsimile: +44 (0)20 8776 3751 Email: info@ipplondon.co.uk</p> <p>Claim forms can be downloaded from the IPP website: www.ipplondon.co.uk.</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>For all other claims – please refer to page 4 – what to do if you need to make a claim.</p>	<p>Claims Procedure</p> <p>IPP claims only: Any occurrence which may give rise to a claim should be advised as soon as reasonably practicable to the following by advising that you have Confidas Insurance and quoting your Policy Number and reference ESFI-V2.18:</p> <p>IPP Claims at Cunningham Lindsey Oakleigh House 14-15 Park Place Cardiff CF10 3DQ Or contact: Telephone: +44 (0)345 266 1872 Email: Insolvency-claims@ipplondon.co.uk Website: www.ipplondon.co.uk/claims.asp</p> <p>For all other claims – please refer to page 4 – what to do if you need to make a claim.</p>
	<p>IPP Data Protection Claim This only applies to this section of cover. Our Data Protection Policy is in place so that IPP can ensure that we protect client data as we are required to do as part of our 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. We have assessed the risk associated with the client data kept by IPP is negligible however we 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>IPP Data Protection Claim This only applies to this section of cover. International Passenger Protection Limited (IPP) takes the protection of your personal data seriously and is committed to protecting your privacy. The specific company which acts as the "data controller" of your personal data will be the organisation providing your policy as set out in the documentation that is provided to you. If you are unsure, you can also contact us at any time by emailing us a info@ipplondon.co.uk 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 us to deliver our insurance services, deal with any claims or complaints that might arise and prevent and detect fraud, we need to collect and process personal data. The type of personal data that we collect will depend on our relationship with you; for example, as a policyholder or claimant. Your information will also be used for business and management activities such as financial management and analysis. This may involve sharing your information with, and obtaining information about you from, our distributors and third parties such as brokers, credit reference agencies, claims handlers and loss adjusters, professional advisors, our regulators or fraud prevention agencies. We 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 your personal data is used and the rights that you have, please see the privacy notice available at www.ipplondon.co.uk/privacy.asp. Please contact us using the details above if you wish to see the privacy notice in hard copy.</p>
	<p>Complaints Procedure For complaints regarding your claim: Call 020 8776 3750 or write to: International Passenger Protection Limited IPP House 22-26 Station Road West Wickham Kent, BR4 0PR or Email: info@ipplondon.co.uk</p> <p>Please make sure that you quote the policy number which can be found on your policy schedule. It is IPP's policy to acknowledge any complaint, advise you of who is dealing with your 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>Complaints Procedure For complaints regarding your claim: Call 020 8776 3750 or write to: International Passenger Protection Limited IPP House 22-26 Station Road West Wickham Kent, BR4 0PR or Email: info@ipplondon.co.uk</p> <p>Please make sure that you quote the policy number which can be found on your policy schedule. It is IPP's policy to acknowledge any complaint, advise you of who is dealing with your 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 you are not satisfied with the response you may write to the lead insurer on behalf of the Panel of insurers at:</p> <p>Managing Director Sagicor at Lloyd's 1 Great Tower Street London EC3R 5AA</p> <p>In addition, you have the right to contact the Financial Ombudsman Service at the following address:</p> <p>Insurance Division The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone: 0300 123 9123 or 0800 023 4567</p> <p>or you can visit the FOS website at www.fos.org.uk for alternative methods of contact.</p> <p>Please make sure that you always quote your policy number to help your enquiry be dealt with efficiently. Making a complaint will not affect your right to take legal action.</p>	<p>Having followed the above procedure, if you are not satisfied with the response you may write to the insurer at:</p> <p>Managing Director Liberty at Lloyds 5th Floor Plantation Place South Great Tower Street London EC3R 5AA</p> <p>In addition, you have the right to contact the Financial Ombudsman Service at the following address:</p> <p>Insurance Division The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone: 0300 123 9123 or 0800 023 4567</p> <p>or you can visit the FOS website at www.fos.org.uk for alternative methods of contact.</p> <p>Please make sure that you always quote your policy number to help your enquiry be dealt with efficiently. Making a complaint will not affect your right to take legal action.</p>

www.confidas.co.uk

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