

HOME INSURANCE

TABLE OF CHANGES

This *Table of Changes* document lets you know about the updates we've made to your policy. We'd recommend that you read the information contained within this document to make sure you're still eligible for this insurance and keep it with your existing documentation. Your rights under the new terms and conditions, including cancellation, are not impacted by these changes. You can view or download your updated *Policy Booklet* from <https://www.paymentsshield.co.uk/types-of-cover/policy-document-library>.

The special words **we** use in this *Table of Changes* are shown in bold type. Whenever these words appear in bold type they will always have specific meanings and these can be found in your *Policy Booklet* under the *Policy Definition* section.

CHANGES TO THE BUILDINGS SECTION

| | CURRENT | NEW |
|---|--|---|
| Changes made to the buildings cover sum insured | Standard cover - £500,000 Plus - £1,000,000 | We have increased your buildings cover limit: If you had previously selected the standard cover limit of £500,000, we have increased the cover limit to £1,000,000 If you had previously selected the plus limit of £1,000,000, your buildings cover limit won't change |
| Increase to the trace and access limit | £5,000 | We've increased the trace and access limit to £10,000 |
| Changes made to the trace and access policy wording | We will pay for the cost of removing and replacing any part of the building to find and repair the source of any water or oil escaping from tanks, pipes, equipment or fixed heating system in the buildings | Trace and access cover will cover the cost of damage caused when finding the source of a leak We will pay for the cost of removing and replacing any part of the buildings to find the source of any water or oil escaping from tanks, pipes, equipment or fixed heating system in the buildings |

CHANGES TO THE CONTENTS SECTION

| | CURRENT | NEW |
|---|--|--|
| Changes made to the contents sum insured | Standard cover - £50,000 Plus - £75,000 | We've increased the contents cover limits: If you had previously selected the standard cover limit of £50,000, we have increased the cover limit to £75,000 If you had previously selected the plus limit of £75,000 we have increased the cover limit to £100,000 You do have the option of lowering your content cover back to £75,000 if you consider the £100,000 level of cover more than is needed. There will be no additional charge for making this change |
| Items included under the contents section | | We have extended the list of items that can be covered under the contents section that now includes: Pedal cycles - powered (electric bicycles) Mobility scooters/carriages |
| Increase to the money in the home limit | £500 | We've increased the limit to £1,000 |

| | CURRENT | NEW |
|---|--|---|
| Increase to the theft from garages or outbuildings limit | £3,000 | We've increased the limit to £5,000 |
| Increase to the amount you can claim for contents in the open within the grounds of your home | £1,000 | We've increased the limit to £2,500 |
| We've added nursing home cover | | <p>If anyone that permanently lives with you moves into a nursing home, their contents will be covered against events such as fire, flood and theft. Full details are provided below</p> <p>Contents belonging to you, your spouse, partner or parents (including parents-in-law), are covered following loss or damage by covers 1-8 whilst in a nursing home in the United Kingdom provided you or they have lived in your home immediately before moving into the nursing home</p> <p>We've added an exclusion that isn't covered:</p> <p>Contents in communal areas whilst away from the home in full time education or a nursing home</p> <p>The most we will pay is £10,000</p> |
| Increase to contents away from the home whilst in full time education limit | £5,000 | We've increased the limit to £10,000 |
| New exclusion for contents away from the home whilst in full time education or nursing home | | <p>We've added an exclusion that isn't covered:</p> <p>Contents in communal areas whilst away from the home in full time education or a nursing home</p> |
| Changes made to theft or attempted theft - Force and violence exclusion | Loss or damage by theft or attempted theft to contents removed from your home unless force and violence is used to get into or out of the building | The current exclusion means force and violence must be used to get into or out of a property. We have changed this exclusion to force and/or violence |
| Changes to the special occasions cover | | We have added anniversaries and special events to the list of special occasions that are covered by this section |
| Changes to the valuables section | Valuables total limit is £15,000 if £50,000 contents cover chosen and; £22,500 limit if £75,000 contents cover chosen | <p>If we have increased your contents cover limit to £75,000, the most you will be able to claim for valuable items in the home is £22,500</p> <p>If we have increased your contents cover limit to £100,000, the most you will be able to claim for valuable items in the home is £30,000</p> |

CHANGES TO THE PERSONAL POSSESSIONS SECTION

| | CURRENT | NEW |
|---|--|--|
| Personal possessions limit | <p>Maximum personal possessions amount for £50,000 contents cover is £15,000</p> <p>Maximum personal possessions amount for £75,000 contents cover is £22,500</p> | <p>If we have increased your contents cover limit to £75,000, the most you can cover for personal possessions away from the home is £22,500</p> <p>If we have increased your contents cover limit to £100,000, the most you can cover for personal possessions away from the home is £30,000</p> |
| Unspecified personal possessions limit cover | £1,500, £2,500, £5,000, £10,000, £15,000, £22,500 (extra only) | <p>We have changed the limits you can select for cover away from the home for items worth less than £2,500 (we call this unspecified personal possessions)</p> <p>The new limits are: £1,500, £2,500, £5,000, £10,000, £15,000 and £20,000</p> |
| Increase to the money away from the home | £500 | We've increased the limit to £1,000 |
| Changes to limits for mobile phones and bicycles | Requirement to specify mobile phones over £250 and bicycles over £500 | <p>We have changed the limit for specifying mobile phones and bicycles to £2,500. This means you will only need to specify mobile phones and bicycles on your policy certificate if they are worth more than £2,500</p> <p>Mobile phones and bicycles that are worth less than £2,500 can be covered by including unspecified personal possessions cover</p> |
| Items included under personal possessions | | <p>We have extended the list of items that can be covered under personal possessions to include:</p> <p>Pedal cycles - powered (electric bicycles)</p> <p>Mobility scooters/carriages</p> <p>However, we won't cover liability resulting from use of any electric pedal cycle while:</p> <ul style="list-style-type: none"> anywhere outside of the United Kingdom within the United Kingdom where there is a legal requirement to pay Vehicle Excise Duty for road use (see www.gov.uk/electric-bike-rules) |
| Changes made to items left in a locked motor vehicle exclusion | Loss or damage to items left in a motor vehicle unless the items are in a locked boot or concealed luggage or glove compartment | <p>We have changed this exclusion to make it clear that all access points to a vehicle must be closed and locked</p> <p>Loss or damage to items left in a motor vehicle unless the items are in a locked boot or concealed luggage or glove compartment, and all access points to the vehicle are closed and locked</p> |
| Changes made to theft or attempted theft - force and violence exclusion | Loss or damage by theft or attempted theft, malicious damage or vandalism in your home unless force and violence is used to get into or out of your home | The current exclusion means force and violence must be used to get into or out of a property. We have changed this exclusion to force and/or violence |

| | CURRENT | NEW |
|---|---|---|
| Changes made to malicious damage or vandalism -force and violence exclusion | Loss or damage unless force and violence is used to get into or out of your home | We've changed this exclusion to be clear that force and/or violence is used to get into or out of the property Loss or damage unless force and/or violence is used to get into or out of your home |
| Claims up to £1,000 for items left in an unattended motor vehicle | Loss or damage to items left in a motor vehicle unless the items are in a locked boot or concealed luggage or glove compartments, and force and violence has been used to enter the vehicle | We have now removed the force and violence exclusion to cover cars with keyless entry |

CHANGES TO THE LIABILITY SECTION

| | CURRENT | NEW |
|----------------------------------|--|--|
| Changes to the liability section | | We've added an exclusion to the liability section regarding electric pedal cycles that you will not be covered for Liability resulting from use of any electric pedal cycles while: <ul style="list-style-type: none"> anywhere outside of the United Kingdom within the United Kingdom where there is a legal requirement to pay Vehicle Excise Duty for road use (see www.gov.uk/electric-bike-rules) |
| Fraud | i. Refuse to pay the whole of the claim; and ii. Recover from you any sums that we have already paid in respect of the claim. We will also notify you if we will be treating the policy as having terminated. The policy will be terminated with effect from the date of the earliest of any acts set out in (a) – (c) above. In that event, you will: <ul style="list-style-type: none"> Have no cover under the policy from the date of termination; and Not be entitled to any refund of premium | We've amended our fraud wording i. Refuse to pay the whole of the claim; and ii. Recover from you any sums that we have already paid in respect of the claim; and iii. Pass details to fraud prevention and law enforcement agencies who may access and use this information We will also notify you if we will be treating the policy as being cancelled. The policy will be cancelled with effect from the date of the earliest of any acts set out in (a) - (c) above |
| Financial sanction wording | | We've added financial sanction wording that covers the whole policy No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America |