

Changes to Home Insurance Policy Wording Effective 1st April 2023

Wording Section	Previous Version	New Version
The Insurers or Service Providers	<p>This Insurance policy is underwritten by:-</p> <p>Fairmead Insurance Limited Fairmead Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 202050. Registered in England and Wales Number 00423930. Registered office: 57 Ladymead, Guildford, Surrey, GU1 1DB.</p> <p>You can check these details with the Financial Conduct Authority either on their website at <a href="http://www.fca.org.uk">www.fca.org.uk</a> or by calling them on 0800 111 6768.</p> <p>Fairmead Insurance Limited is part of the Liverpool Victoria General Insurance Group.</p>	<p>This Insurance policy is underwritten by Aviva Insurance Limited.</p> <p>Aviva Insurance Limited is registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth, PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with Firm Reference Number 202153.</p> <p><b>You</b> can check this information and obtain further information about how the Financial Conduct Authority protects <b>you</b> by visiting website at <a href="http://www.fca.org.uk">www.fca.org.uk</a>.</p> <p>This insurance policy has been produced by Pen Underwriting Limited a Managing General Agent of the insurers. As Managing General Agent, Pen Underwriting Limited underwrites insurance and handles claims for you on behalf of the insurers. In providing insurance services, Pen will share your personal data with Aviva. For information on how Aviva use your personal data, please refer to Aviva's Privacy Policy at <a href="http://www.aviva.co.uk/privacypolicy">www.aviva.co.uk/privacypolicy</a>.</p>
Your Total Peace of Mind	<p><b>We</b> are covered by the Financial Services Compensation Scheme. <b>You</b> may be entitled to compensation from the Scheme if they are unable to meet their obligations to <b>you</b> under this insurance. It <b>you</b> are entitled to compensation under the Scheme, the level and extent of the compensation will depend on the nature if this insurance. Further information about this scheme is available from:</p> <p>Financial Services Compensation Scheme 10<sup>th</sup> Floor Beaufort House 15 St Botolph Street London, EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 <a href="http://www.fscs.org.uk">www.fscs.org.uk</a></p>	<p><b>We</b> are covered by the Financial Services Compensation Scheme. Depending on the circumstances of <b>your</b> claim <b>you</b> may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if <b>we</b> cannot meet <b>our</b> obligations. See <a href="https://www.fscs.org.uk/">https://www.fscs.org.uk/</a></p>
Policy Format		<p>Policy Format Please get in touch by contacting <b>your broker</b> if <b>you</b> need <b>your</b> documents in large font, braille, or as audio.</p>



<p>Telephone calls and recording</p>		<p>Telephone Calls and Recording Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For <b>our</b> joint protection telephone calls may be recorded and/or monitored.</p>
<p>Our Service Commitment to You</p>	<p>If <b>you</b> remain dissatisfied, <b>you</b> may refer the matter at any time to the Financial Ombudsman Service (FOS) at:</p> <p>Financial Ombudsman Service Exchange Tower London E14 9SR Tel: 0800 023 4567 (for landline users, mobile users may be charged) 0300 123 9123 (same rate as 01 or 02 numbers, on mobile phone tariffs) Email: <a href="mailto:complaint.info@financial-ombudsman.org.uk">complaint.info@financial-ombudsman.org.uk</a></p> <p>The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find out more information at: <a href="http://www.financial-ombudsman.org.uk">www.financial-ombudsman.org.uk</a></p>	<p>If <b>you</b> remain dissatisfied, <b>you</b> may refer the matter to the Financial Ombudsman Service (FOS) within six months of the date of <b>our</b> final response to <b>you</b>, they can be contacted at:</p> <p>Financial Ombudsman Service Exchange Tower London E14 9SR Tel: 0800 023 4567 (for landline users, mobile users may be charged) 0300 123 9123 (same rate as 01 or 02 numbers, on mobile phone tariffs) Email: <a href="mailto:complaint.info@financial-ombudsman.org.uk">complaint.info@financial-ombudsman.org.uk</a></p> <p>The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find out more information at: <a href="http://www.financial-ombudsman.org.uk">www.financial-ombudsman.org.uk</a></p>
<p>Cancelling this Policy</p>	<p>Within the Cooling-off Period If after reading through <b>your</b> insurance policy <b>you</b> decide not to proceed with this insurance, <b>you</b> have the right to cancel back to the start of the period of insurance without giving any reason, providing <b>your</b> instruction to cancel is submitted to <b>your broker</b> within 14 days of either:</p> <ul style="list-style-type: none"> <li>- the date <b>you</b> receive the policy documentation, or</li> <li>- the start of the <b>period of insurance</b>, whichever is the latter</li> </ul> <p>Providing no claim has been made <b>we</b> will refund <b>your</b> premium in full.</p>	<p>Your Statutory Rights <b>You</b> have a statutory right to cancel <b>your</b> policy within 14 days of either:</p> <ul style="list-style-type: none"> <li>- the date <b>you</b> receive the policy documentation, or</li> <li>- the start of the <b>period of insurance</b>, whichever is the latter.</li> </ul> <p>If <b>you</b> wish to cancel and <b>your</b> cover hasn't started <b>we</b> will refund your premium in full.</p> <p>If <b>you</b> cancel after <b>your</b> cover has started and provided there hasn't been a claim <b>we</b> will refund the full premium paid less a proportionate deduction for the time <b>we</b> have provided cover.</p>



<p>Canceling this Policy</p>	<p>Outside of the Cooling-off Period If <b>you</b> wish to cancel <b>your</b> policy after 14 days <b>you</b> can do so at any time by contacting <b>your broker</b>.</p> <p>On policies where the annual premium has been paid in full a refund of premium will be calculated from receipt of this notice on a pro-rata basis providing no incidents have occurred which give rise to a claim.</p> <p>On policies where the premium is paid by monthly payments the cancellation will take effect from the end of the period for which you have paid and therefore no refund will be due.</p>	<p>Your Right to Cancel this Policy If <b>you</b> wish to cancel your policy after 14 days <b>you</b> can do so at any time by contacting <b>your broker</b>.</p> <p>On policies where the annual premium has been paid in full a refund of premium will be calculated from receipt of this notice on a pro-rata basis providing no incidents have occurred which give rise to a claim.</p> <p>On policies where the premium is paid by monthly payments the cancellation will take effect from the end of the period for which <b>you</b> have paid and therefore no refund will be due.</p>
<p>How to Make a Claim</p>		<p>Telephone calls and recording Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For <b>our</b> joint protection telephone calls may be recorded and/or monitored.</p>
<p>Claims Terms and Conditions</p>	<p>If <b>you</b> or <b>your family</b> are the victim of riot <b>you</b> must tell us as soon as <b>you</b> can or no later than 7 days after the riot.</p>	<p>If <b>you</b> or <b>your family</b> are the victim of riot <b>you</b> must tell <b>us</b> as soon as <b>you</b> reasonably can and give <b>us</b> all the information and help <b>we</b> need.</p>
<p>Claims Terms and Conditions</p>	<p>If a claim for liability is made against <b>you</b>, any letter, claim, writ, summons or other legal document <b>you</b> receive must be forwarded to <b>us</b> within 4 days, unanswered.</p>	<p>If a claim for liability is made against <b>you</b>, any letter, claim, writ, summons or other legal document <b>you</b> receive must be forwarded to <b>us</b> unanswered as soon as <b>you</b> reasonably can.</p>
<p>General Exclusions - War Exclusion</p>	<p><b>We</b> will not pay for any loss or damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.</p>	<p><b>We</b> will not pay for any consequence whatsoever which is the direct, or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event: war, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, military rising, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.</p>



<p>General Exclusions - Terrorism Exclusion</p>	<p><b>We</b> will not pay for any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of terrorism. For the purpose of this exclusion, 'terrorism' means the use, or threat of use, of biological, chemical and/or nuclear force or contamination by any person(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government(s) or put any section of the public in fear.</p>	<p><b>We</b> will not pay for any consequence whatsoever which is directly or indirectly caused by nuclear and/or chemical and/or biological and/or radiological means, or anything connected with those means, and which is the direct or indirect result of Terrorism, or anything connected with Terrorism, whether or not such consequence has been contributed to by any other cause or event.</p> <p>Terrorism means:</p> <ul style="list-style-type: none"><li>- The use of threat of force and/or violence and/or</li><li>- Actual or threatened harm or damage to life or to property caused or occasioned by any person or group of persons in whole or in part for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear or is claimed to be caused or occasioned in whole or in part for such purposes.</li></ul>
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