



Highhouse Insurance
Services Limited

Changes Document

Home Insurance Policy
Buildings & Contents Cover

1. Welcome

Paragraph 3:

This policy document, the statement of insurance, **schedule** and any **endorsements** are evidence of that contract and should be read as if they are one document. Please read them carefully to ensure that **your** cover is exactly what **you** need, and keep all documents in a safe place.

Replaced with:

This policy document, the statement of fact, any notice to policyholder issued to you, **schedule** and any **endorsements** are evidence of that contract and should be read as if they are one document. Please read them carefully to ensure that **your** cover is exactly what **you** need and keep all documents in a safe place.

2. Things we need to tell you about

Our Agreement with you

Paragraph 2:

In return for payment of the premium shown in the **schedule**, **we** agree to insure **you**, subject to the terms and conditions contained in this insurance or any **endorsements** shown on the **schedule**, against any loss or damage **you** sustain or legal liability **you** incur for accidents happening during the **period of insurance**.

Replaced with:

In return for payment of the premium shown in the **schedule**, **we** agree to insure **you**, subject to the terms and conditions contained in this insurance or any **endorsements** shown on the **schedule**, or amendments in any notice to policyholder issued to **you**, against any loss or damage **you** sustain or legal liability **you** incur for accidents happening during the **period of insurance**.

3. Definitions

Applicable to the whole of this insurance

a) Outbuildings Definition:

Garden sheds, summer houses, greenhouses or other similar structure on a permanent foundation and used for domestic purposes up to a maximum of £5,000 any one outbuilding, unless specifically stated otherwise in the policy **schedule**.

Unless otherwise agreed, **outbuildings** do not include:

- Tree houses
- Inflatable buildings; or
- Any structure which is made of canvas, PVC or any other non-rigid material.

Replaced with:

Garden sheds, summer houses, greenhouses or other similar structure on a permanent foundation and used for domestic purposes up to a maximum of £10,000 any one outbuilding, unless specifically stated otherwise in the policy **schedule**.

Unless otherwise agreed, **outbuildings** do not include:

- Tree houses
- Inflatable buildings; or
- Any structure which is made of canvas, PVC or any other non-rigid material.

b) Valuables Definition:

Items of gold, silver or other precious metals, jewellery and furs, and other collections (paintings, works of art etc.) which belong to **you** or are **your** legal responsibility.

Replaced with:

Items of gold, silver or other precious metals, jewellery and furs, fine art and antiques and other collections (paintings, works of art etc.) which belong to **you** or are **your** legal responsibility.

4. Cancelling this Policy

Our right to cancel this Policy

Removed:

'Failure to take care of the property insured;'

5. General Conditions

Applicable to the whole of this insurance

Paragraph 1:

These are the conditions of the insurance **you** and **your family** will need to meet as **your** part of the contract. If **you** do not, a claim may be rejected or payment could be reduced. In some circumstances **your** policy might become invalid.

Replaced with:

These are the conditions of the insurance **you** and **your family** will need to meet as **your** part of the contract. If **you** do not, a claim may be rejected or payment could be reduced. In some circumstances **your** policy might become invalid or **we** may declare **your** policy void.

6. Section One – Buildings

a) Peril 3, Storm, flood or weight of snow, removal of
'Loss or damage to any moveable **contents** in the open' from 'What is not covered'.

b) Peril 9, **Subsidence**, or **heave** of the site upon which the **buildings** stand or **landslip**, removal of:
'the exterior walls of' from 'What is not covered', bullet point 1

c) addition of Section 'j':

'What is covered:

We will pay up to £10,000 to install flood resistance and/or resilience measures to **your** main residence where it is possible to do so, following a valid claim for flood where the total cost of the **buildings** claim is more than £25,000.

We will only pay where **your home** has previously suffered from flood and this has been disclosed to **us**.

'What is not covered'

- Where loss or damage has not been caused by flood waters entering **your home** from an external source.
- More than £10,000.

7. Section Two – Contents

- a) Section b, Loss or damage to **office equipment**, removal of
' More than £5,000 in any **period of insurance** unless stated in the **schedule**' from 'What is not covered'
- b) Section d, all mention of 'furniture store' is replaced with 'storage facility'.

8. Section Two – Contents

Conditions that apply to Section Two – Contents only

How we deal with your claim

Removed:

The above basis of settlement will not apply to:

- Clothes;
- Camping equipment;
- Household linen;
- Pedal cycles;

where we will take an amount off for wear and tear

9. Section Five – Valuables and Personal Belongings (cover away from the home)

- a) 'or when elsewhere in the world during a temporary visit not exceeding 60 days in any one **period of insurance** under 'What is covered'

replaced with:

'up to 60 days elsewhere in the world during any one trip'

- b) b. the policy limit in respect of theft or disappearance of property from any vehicle when such vehicle is left unattended without an authorised occupant is increased up to £1,000
- c) d. the policy limit in respect of mobile phones is increased up to £2,500

10. Section Five – Valuables and Personal Belongings

Conditions that apply to Section Five – Valuables and Personal Belongings only

How we deal with your claim

Removed:

The above basis of settlement will not apply to:

- Clothes,
- Camping equipment,
- Household linen,

where **we** will take off an amount for wear and tear.

11. Section Seven – Pedal Cycles

- a) 'Anywhere in the **United Kingdom** , and up to 60 days in any one **period of insurance** under 'What is covered'

replaced with:

'Anywhere in the United Kingdom and up to 60 days elsewhere in the world during any one trip'

- b) 'What is not covered', d, 'Theft unless it was locked to an immovable object or kept in a locked building at the time of the theft'

replaced with:

'Theft whilst unattended unless it was locked to an immovable object or kept in a locked building at the time of the theft'

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