**Notice of important change(s) to your policy - Home Contents Insurance Policy. These changes are effective from 5th April 2021**

We have made changes to the Policy Wording. Please note that as a result of the changes the numbering within the new documents may have changed. Please read these documents carefully to ensure that you understand the changes and that the policy continues to meet your needs.

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| **Area of Change** | **Old Policy (Allianz Insurance plc)** | **New Policy (Royal & Sun Alliance plc)** |
| *Amended* | **Page 2** | **Legal Helpline Service**  Details have been changed – please see page 2 of the new policy wording. |
| *Amended* | **Definition of Terms** | **Words with special meanings** |
| Accidental Damage  *Amended* | **Accidental damage**  See page 3. | **Accidental Damage**  Definition has been changed – please see page 3 of the new policy wording. |
| Claims Administrator  *Added* | **Not previously defined** | **Claims Administrator**  Definition has been added – please see page 3 of the new policy wording. |
| Contents  *Amended* | **Contents**  See page 3. | **Contents**  Definition has been changed – please see page 3 of the new policy wording. |
| Credit Cards  *Amended* | **Credit Cards**  See page 3. | **Credit Cards**  Definition has been changed – see page 4 of the new policy wording. |
| Domestic Animals  *Added* | **Not previously defined** | **Domestic Animals**  Definition has been added – please see page 4 of the new policy wording. |
| Endorsement  *Added* | **Not previously defined** | **Endorsement**  Definition has been added – please see page 4 of the new policy wording. |
| Flood  *Added* | **Not previously defined** | **Flood**  Definition has been added – please see page 4 of the new policy wording. |
| Home  *Amended* | **Home**  See page 3. | **Home**  Definition has been changed – see page 4 of the new policy wording. |
| Land  *Removed* | **Land**  See page 3. | **Land**  Definition has been removed. |
| Personal Effects  *Amended* | **Personal Possessions**  See page 4. | **Personal Effects**  Definition has been changed – please see page 5 of the new policy wording. |
| Storm  *Removed* | **Storm**  See page 4. | **Storm**  Definition has been removed. |
| Sum Insured  *Amended* | **Contents Sum Insured**  See page 3. | **Sum Insured**  Definition has been amended – please see page 5 of the new policy wording. |
| Unoccupied  *Amended & Reduced* | **Unoccupied**  See page 4. | **Unoccupied**  Definition has been changed – please see page 5 of the new policy wording. |
| We/Us/Our  *Amended* | **Insurer/We/Our/Us**  See page 3. | **We/Us/Our**  Definition has been changed – please see page 5 of the new policy wording. |
| You/Your/Policyholder  Added | **Not previously defined** | **You/Your/Policyholder**  Definition added see page 5. |
| Your Household  Amended | **Insured/Insured person/You/Your**  See page 3. | **Your Household**  Definition has changed – please see page 5 of the new policy wording**.** |
| Contents Insurance for Tenants & Leaseholders  *Amended* | **Household contents insurance**  Page 2 of current policy wording | **Contents Insurance for Tenants & Leaseholders**  Changes have been made – please see page 7 of the new policy wording which includes Your right to cancel |
| How to make a claim  *Amended* | **Claims Procedure**  Page 22 & 24 | **How to make a claim**  Page 8 of new policy wording. |
| 1 Cover for Your Contents  *Amended* | **What is covered**  **Section A**  **The basic cover**  Pages 5 – 6 of the current policy wording. | **1. WHAT IS COVERED**  Amended wording pages 9 - 10 of the new policy wording. |
| ADDITONAL COVER  2a Rent and Alternative Accommodation  *Amended* | **Section F Loss of rent and temporary accommodation**  Page 8 of the current policy wording | **a Rent and Alternative**  Amended wording page 11 of the new policy wording |
| 2b Temporary Removal  *Reduced* | **Section E**  **Contents temporarily removed**  Loss of or damage to **Contents** temporarily taken from **Your Home**, but still in the **British Isles**, caused by the following:  ● circumstances set out in Section A the basic cover but not including theft.  Theft of **Contents**:  ● while being carried directly between a bank or safe deposit and **Your Home**  ● from any bank or safe deposit box.  ● from any building other than **Your Home**.  ● up to £300 resulting from a 'hold up' while the property is being carried or worn by **You** or **Your** family or an authorised person. | **b Temporary Removal**  Loss of or damage to the **Contents** by  any of the causes listed in -  1. WHAT IS COVERED while temporarily removed from **Your Home** or its domestic outbuildings or garages:  • into an occupied private dwelling or any building where any member of **Your Household** are living or carrying on their business within the British Isles for up to 30 consecutive days  • into a bank safe deposit  **We** will **NOT** pay for:  • Loss or damage caused by malicious persons or vandals  • Loss or damage by theft or attempted theft unless force and violence is used to gain entry into or out of a building |
| 2c Reinstatement of Documents  *Reduced* | **Section N**  **Replacing documents**  **We** will pay up to £1000 for the cost of replacing deeds, bonds, share certificates or similar private documents if they are lost or  damaged by any of the causes listed in Section A, while in **Your Home** or lodged with a bank or solicitor. | **c Reinstatement of Documents**  The cost of replacing Deeds, Bonds, Securities or similar private  documents if they are lost or damaged by any of the causes listed in  - 1. WHAT IS COVERED while in **Your Home** or lodged with **Your**  Mortgage Lender, Bank or Solicitor Up to £200 |
| 2g Lost or Stolen Keys  *Reduced* | **Section G**  **Theft or loss of keys**  Replacement and installation of locks for outside doors or windows and alarms for **Your Home** if keys are lost or stolen. | **g Lost or Stolen Keys**  Replacement and installation of locks of any external door of **Your Home** or burglar alarm keyswitch if the keys have been lost or stolen  **We will NOT pay for:**  • **We** will not pay for any theft that has not  been reported to the police within 24 hours  • **You** must obtain a crime reference number.  The maximum amount payable in respect of any one incident is:  £500 |
| 2i Wedding Gifts  2j Christmas Gifts  *Reduced* | **Section L**  **Gifts**  Loss or damage to gifts bought for a wedding or religious festival caused by circumstances set out in Section A.  **We** will increase the **Contents sum insured** by £1,500 or 15% of the **Contents sum insured** (whichever is the greater) for one  month before and one month after each special occasion, such as Christmas, Religious festivals, Weddings, or Civil Partnerships to  cover presents bought or received for that occasion providing this falls within the **Period of insurance**. | **i Wedding Gifts**  **We** will cover wedding gifts while in **Your Home** or in a building where the wedding reception is being held, or in the married couple’s **home** for 14 days before and after the wedding  **We will NOT pay for:**  • Loss or damage while **Your Home** is **Unoccupied**.  • Any theft that has not been reported to the Police within 24 hours. **You** must obtain a crime reference number.  **j Christmas Gifts**  **We** will cover Christmas gifts while in **Your Home** for the months of November, December and January **10% increase**  **We will NOT pay for:**  • Loss or damage while **Your Home** is **Unoccupied**.  • Any theft that has not been reported to the Police within 24 hours. **You** must obtain a crime reference number. |
| 2k Bogus Officials  *Reduced* | **Section A7.**  **Theft or attempted theft**  What is not covered  Loss or damage caused by deception unless this was used  to gain entry into **Your Home** | **k** **Bogus Officials**  **We** will pay for the theft of **money** following illegal entry into **Your Home** by a person/persons falsely claiming to be an official  The maximum amount payable in respect of any one incident is:  £200  **We will NOT pay for:**  • Any theft that has not been reported to the Police within 24 hours. You must obtain a crime reference number. |
| 2l Contents in the open  *Reduced* | **Section K**  **Contents in the open**  Up to £500 for loss of or damage to **Contents** not kept in **Your Home** but still inside the boundaries of the **Land**, caused by  circumstances set out in Section A. | **l Contents in the open**  Amended wording, please see page 13 of new policy wording.  The maximum amount payable in respect of any one incident is:  £250 |
| p Credit Cards  *Reduced* | **No section in current wording**  **Covered under How we settle your claims**  Up to £500 for each **Credit card**. | **P Credit Cards**  Cover for losses where **Your** card provider charges **You** up to a maximum of £50 for each claim for every card, resulting from unauthorised transactions arising from the use of a stolen **Credit Card** following theft from **Your Home**.  In most cases, **You** will only be liable for the first £50 per **Credit Card.**  Do not forget to inform the police and the bank or **Credit Card** provider as soon as possible in the event of a loss. |
| 3. TENANTS LIABILITY COVER  *Reduced* | **Section I**  **Tenant's liability**  Up to 20% of the **Contents sum insured** for damage to **Your** landlord's fixtures and fittings which **You** are legally liable for as a  tenant, caused by the circumstances set out in Section A, the basic cover.  Up to £2,000 or 20% of the **Contents sum insured** (whichever is the greater) for damage to fixed items or home improvements **You** make as a tenant, caused by the circumstances set out in  Section A, the basic cover.  **We** will also pay for **Accidental damage** to fixed glass in windows and to doors, fanlights, skylights, splashbacks, fixed sanitary ware and underground services to **Your Home** which **You** are legally  responsible for as a tenant.  **Section S**  **Emergency Access**  Up to £750 for loss or damage to **Your Home** that **You** are legally liable for caused by forced entry to **Your Home** by authorities  in the event of a medical emergency. | **3. TENANTS LIABILITY COVER**  **We** insure **You** for all sums which **You** are liable to pay under the Terms of **Your** tenancy agreement for:  a **Buildings**  Damage to the Buildings, including external glazing, by any of the causes listed in - 1. WHAT IS COVERED  b **Decorations**  Damage to the internal decorations of the **Buildings** from any of the causes listed in - 1. WHAT IS COVERED  c **Emergency Access**  Up to £500 for loss or damage to **Your Home** that you are legally responsible for caused by forced entry to **Your Home** by authorities in the event of a medical emergency.  d **Sanitary Fixtures**  Accidental breakage of sanitary ware. **We** will pay for **your a**ccidental breakage of sanitary ware fixed to an forming part of  **your home**  The maximum amount payable in respect of any one incident is:  Tenants Liability limit 20% of the sum insured  Tenants Improvements 20% of the sum insured  **We will NOT pay for:**  • Loss or damage arising from Fire, Subsidence, Heave or Landslip • Loss or damage to gates, hedges and fences.   * Damage by any cover listed elsewhere in the Contents section and damage which is specifically excluded in that cover. |
| 4. ACCIDENTAL DEATH  *Reduced* | **Section Q**  **Compensation if You or Your spouse or partner dies We** will pay this if **You** or **Your** spouse or partner have a fatal injury because of:  ● an accident, an assault or a fire happening in **Your Home** or inside the boundaries of the **Land**  ● an accident in a passenger train, a bus or a taxicab licensed for and available to hire, in which **You** or **Your** spouse or partner is a  paying passenger  ● an assault in the street.  **We** will pay compensation as long as the death happens within 90 days of the injury.  Up to £7,500 | **4. ACCIDENTAL DEATH**  **We** insure **You** or any member of **Your Household** against death provided that death occurs within 3 months and arising out of one of the following incidents:  a an accident, assault or fire occurring in or about the **Buildings**  b an accident while travelling as a fare paying passenger by train, bus or taxi  c an assault in the street providing the  incident occurs within:  • the British Isles and the Period of Insurance  The maximum amount payable in respect of any one incident is:  £5,000 |
| 5. DOMESTIC ANIMALS  *Added* | Not currently included | **5. DOMESTIC ANIMALS**  Please see page 15 of new policy wording. |
| Shopping in transit  *Removed* | **Section K1**  **Shopping in transit**  **We** will pay up to £200 for theft of food and other items while **You** are bringing them to **Your Home** from the shop or shops  where **You** bought them. | Not included |
| Court awards which have not been paid  *Removed* | **Section P**  **Court awards which have not been paid**  Up to £1,000,000 for a court award to **You** or **Your** family which has not been paid to **You** within three months from the date of the award. This cover applies:  ● to awards for accidental death, bodily injury, illness or disease or accidental damage to property of the type insured in Section O  ● if **We** agree that **You** cannot get the money awarded by the court. The award must be made by a court in the **British Isles** and must not be being appealed against. | Not included |
| 6. Accidental Damage Extension  *Amended* | **Section T**  **Accidental Damage Extension**  Pages 14 – 15 of the current policy wording. | **6. Accidental Damage Extension**  Page 15 of the new policy wording. |
| 7. Personal Effects  *Amended* | **Section U**  **Personal possessions**  Pages 15 – 16 of the current policy wording. | **7. Personal Effects**  Pages 16 – 17 of the new policy wording. |
| 8. Wheelchairs  *Amended* | **Section W**  **Wheelchairs**  Pages 17 of current policy wording. | **8. Hearing Aids and Wheelchairs**  Page 18-19 of new policy wording |
| 8. Hearing Aids  *Amended* | **Section X**  **Hearing Aids**  Pages 18 of current policy wording. | Included in section 8.  Page 18-19 of new policy wording |
| 9. Garden huts, garages and greenhouses  Amended | **Section V**  **Garden huts, garages and greenhouses**  Page 17 of the current policy wording. | **9. Garden huts, garages and greenhouses**  Page 19 of the new policy wording. |
| Maximum Amount Payable  *Reduced* | **How we settle your claims**  Page 19 of the current policy wording.  one third of the **Contents sum insured** or £5,000, whichever is more, a claim involving more than one **Valuable** item  ● £1,500 for any single **Valuable**  ● £300 for **Personal money**   * £500 Credit card   £1,500 for legally downloaded audio/visual files, disks or record disks of any kind to do with home entertainment equipment.  Maximum Amount Payable  Satellites Aerials – Section C - up to the sum insured  Visitors Personal Possessions – Section R – up to £750 | **Maximum Amount Payable**  Page 21 of the new policy wording.  **Contents** - the **Sum Insured** (less any **Excess**) subject  to the following limits  i **Valuables** in total - 1/3 of the **Sum Insured** on **Contents**  ii Any one **Valuable** - £1,250  ● £250 for **Personal money**  ● £250 for **Credit Card**  £750 for legally downloaded audio/visual files, disks or record disks of any kind to do with home entertainment equipment.  Maximum Amount Payable  Satellite Aerials - £250  Visitors Personal Possessions - £250 |
| Visitors Personal possessions  *Reduced* | **Section R**  **Visitors Personal possessions**  Up to £750 for loss of or damage to visitors possessions caused by the circumstances set out in Section A. | No longer defined.  See page 21 of the new policy wording  Maximum Amount Payable- £250 |
| Conditions which apply to your whole policy  Amended | **General Conditions**  Pages 21-23 | **Conditions which apply to Your Whole Policy**  Changes have been made – please see pages 24 - 27 of the new policy. |
| Exclusions which apply to Your Whole Policy | **General Exclusions**  Page 20 | **Exclusions which apply to Your Whole Policy**  Changes have been made – please see page 28 of the new policy. |
| How to make a complaint  *Amended* | **How to make a complaint**  Page 25 | **How to make a complaint**  Changes have been made – please see pages 29 and 30 of new policy wording. |
| Fair Processing Notice – how we use personal information  *Amended* | **Fair Processing Notice – how we use personal information**  Pages 26 – 31 | **How We Use Your Information**  Changes have been made – please see pages 31 and 36 of new policy wording. |
| Useful Addresses  *Amended* | Inside back cover  The Insurers  For information on an existing claim contact:  Allianz Insurance plc  Claims Division  PO Box 10509  51 Saffron Road  Wigston  LE18 9FP  **Tel: 0344 871 2230 (Please quote your claim reference number)** | **Page 37**  **THE INSURER**  RSA  Household Operations  PO Box 4162  17 York Street  Manchester  M2 3RS  **THE CLAIMS ADMINISTRATOR**  Davies Group  Direct House  Lacy Way  Lowfields Business Park  Elland  Halifax  HX5 9DB  Telephone: 0345 671 8171 |

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