

## **IMPORTANT BULLETIN – UIA33(01/13)**

### **HOME INSURANCE POLICY CHANGES**

We have recently reviewed our standard policy wording, incorporating a number of changes. In addition, we have clarified and updated some of the wording.

This Important Bulletin summarises the major changes that have been made and forms part of your policy documents. It should be kept, along with your policy booklet and policy schedule. If you have any questions or you would like to request an updated policy booklet please do not hesitate to give one of our customer advisors a call on 01438 761776, (8:30 to 18:00 Monday to Friday) or contact us at [support@uia.co.uk](mailto:support@uia.co.uk)

Further information can also be found on our website at [www.uia.co.uk/House-Insurance/Important-Bulletins/](http://www.uia.co.uk/House-Insurance/Important-Bulletins/).

**We would strongly recommend that you read through all of your policy documentation in full, to make sure that the cover meets with your needs.**

#### **Summary of major changes –**

##### **How to make a complaint**

Please be aware that due to regulatory changes, our internal Complaints Handling process will change with effect from 1 July 2012. There are no changes which affect the way in which you should complain, and if you wish to complain, you should do so in the manner set out in your policy booklet. If you would like further information on the change to our process, then please visit [www.uia.co.uk/complaints](http://www.uia.co.uk/complaints) or telephone 01438 761 764 for further details on our Complaints Handling process.

##### **Section B – Contents**

- Insured Event 22 (21 in older versions) - has been amended to include cover for loss of oil or metered water following damage to the **buildings** from any cause covered by Section A of the policy
- Personal Liability cover – an exclusion has been added for any liability you incur while undertaking any activity on behalf of any organisation, sports team or club, rather than in a personal capacity
- How we will settle you claim under Section B – point c) amended to read '*pay the cost of replacing as new on a like for like basis*'

##### **Section C – Personal Possessions in and away from the home**

- Advisory note added to confirm that the Sums Insured for this section are not index linked. You will remain responsible for making sure that the Sums Insured are adequate for your needs and for increasing them to take account of rising values or new purchases

##### **Legal Protection and Identity Theft Protection**

We have changed our provider for this optional insurance to ARAG plc. Any future new claims should be made to ARAG at the **NEW CLAIMS NUMBER** of 0117 917 1698 (9 am to 5 pm Monday to Friday other than bank holidays) or you can find further details at [www.arag.co.uk/newclaims](http://www.arag.co.uk/newclaims)

ARAG plc are registered in England number 02585818. Registered office: 9 Whiteladies Road, Clifton, Bristol BS8 1NN. The cover provided by this section is underwritten by Brit Syndicate 2987 at Lloyd's.

The most the insurer will pay in legal costs & expenses for all claims related by time or original cause will be £50,000 and the most the insurer will pay for lost salary or wages under this section is £100 per day and £1000 in total.

### **Major changes to Legal Protection and Identity theft –**

- Contract disputes – additional cover for disputes arising from renting your home as a tenant. Cover excludes any contract dispute involving a motor vehicle or your business activities, trade or profession.
- Tax protection – does not cover any claim relating to you or your families business activities, trade or profession or relating to Disclosure of Tax Avoidance Scheme regulations. Does not cover any matter relating to monies or wealth held outside of Great Britain and Northern Ireland.
- Employment - additional cover for a dispute with a current or former employer regarding a contract of employment or related legal rights (other than any dispute where you are entitled to apply for legal assistance from a Trade Union). Does not cover legal costs or expenses relating to internal disciplinary or grievance hearings.
- Legal defence – additional assistance available for any dispute over an alleged act or omission that arose from you working as an employee and gives rise to a criminal prosecution being brought against you or civil proceedings being brought against you under unfair discrimination laws.
- Cancellation of cover – you may cancel within 14 days of the issue of the Legal Protection and Identity Theft policy with a full refund of premium, after that period, you must give the insurer 21 days notice of cancellation. The insurer may cancel the policy at any time by giving you 21 days written notice.

### **Helplines**

- United Kingdom tax helpline available 9am -5pm Monday to Friday (except bank holidays) **Tel - 0844 372 9892**
- Identity advice and resolution service 8am- 8pm seven days a week **Tel - 0844 581 0397**

### **Consumer Legal Services Website**

Visit [www.araglegal.co.uk](http://www.araglegal.co.uk) and register using this voucher code: AFE48BBE98B5.

Once registered **you** can log-on to the site at any time to

- access the law guide
- download a free will and legal documents to help with personal matters.

### **Home Emergency Cover**

Cover also provided by ARAG plc-

- Additional e-mail address given for any complaint [customerrelations@arag.co.uk](mailto:customerrelations@arag.co.uk)
- Vermin – definition amended to '*Brown or black rats, house or field mice, and wasps or hornets nests*'

### **Our Minimum Security Warranty BH10**

If this applies to your policy, it will be shown in full on your policy schedule. The wording of points b) and c) has been amended slightly for clarity. Please read through the endorsement to make sure that your locks meet with our requirements. If they do not, you must advise us immediately. Any breach of this warranty could affect your insurance cover.