

## **IMPORTANT BULLETIN – UIA150 (08/17)**

### **HOME INSURANCE POLICY CHANGES**

We have recently reviewed our standard policy wording, incorporating a number of changes. In addition, we have clarified and updated the wording. If you have any questions or require clarification please do not hesitate to give one of our customer advisors a call on 01438 761 776, (8:30 to 18:00 Monday to Friday).

This Important Bulletin details the amendments that have been made and forms part of your policy documents. It should be kept, along with your policy booklet and policy schedule.

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

#### Contract of Insurance (pages 8-9 of the policy booklet)

A new paragraph has been added for clarification –

***We** are committed to ensuring that we offer the best value home insurance that we can. The premiums that we charge take into account a range of factors, including the expected cost of claims which **we** will need to settle for our members in the future. **We** may therefore have to charge a higher premium or apply special terms to a policy based upon its claims experience. If the claims experience exceeds what we are able to accept, or the policy otherwise falls outside our underwriting criteria, **we** may decide not to offer renewal of a policy.*

#### Definitions

The definition of Valuables has been changed to -

##### **Valuables**

*Items of gold, silver, silver plated or other precious metals, jewellery, watches, furs, pictures, works of art or antiques*

A new definition has been added for Motorised or Mechanically Propelled Vehicles-

##### **Motorised or mechanically propelled vehicles**

*Any motor or mechanically propelled vehicle, whether licensed for road use or not (including, motorcycles, all-terrain vehicles or quad bikes, motorised scooters, children's quad bikes and mini motorbikes). But not including – domestic gardening equipment, motorised wheelchairs, electrically propelled toys, electrically assisted pedal cycles, or models or golf trolleys which are controlled by someone on foot.*

#### Section A - Buildings

- Insured Event 15 (Accidental breakage of fixed glass in walls etc.) - the wording has been slightly expanded, so that it now states; **We** will pay for:

*Accidental breakage of fixed glass in walls, doors, windows and roofs (including solar panels) and of built in ceramic hobs and ovens, wash basins, pedestals, baths, sinks, lavatory pans, shower screens and doors, shower trays and other sanitary ware, all fixed to the home*

#### Section D Legal Protection and Identity Theft

This section has been updated to reflect a recent change to the law following a legal challenge to the imposition of employment tribunal fees. The Supreme Court recently ruled that employment tribunal fees were too high and as a consequence (the fees) were discriminatory and prevented individuals having access to justice. The Government immediately announced that employment tribunal fees would no longer be payable. Reference to payment of employment Tribunal fees has been removed from the policy to ensure it remains relevant and up-to-date.