

IMPORTANT BULLETIN – UIA150(03/13)

HOME INSURANCE POLICY CHANGES

We have recently reviewed our standard policy wording, incorporating a number of changes, which are shown below for your information. If you have any questions or require clarification please do not hesitate to give one of our customer advisors a call on 01438 761776, (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 read through all of your policy documentation in full, to make sure that the cover meets with your needs.

Section B – Contents

The following wording has been added into the Contents cover as Insured Event 18, to provide additional cover. The current Insured Events 18 – 24 have accordingly been re-numbered as Insured Events 19 – 25, but otherwise remain unchanged.

18. Accidental Damage to televisions, video players and recorders, DVD players and recorders, home computer equipment and domestic audio equipment in the **home** and their aerials or satellite dishes

We will not pay for:

- The **Standard Excess** shown on **your** schedule (No **Standard Excess** is applicable under a Signature Policy)
- Loss or damage arising from:
 - a) chipping, scratching or denting , or other minor cosmetic damage
 - b) chewing, scratching, tearing, vomiting or fouling by domestic pets for which your household is responsible
 - c) mechanical or electrical breakdown or malfunction
 - d) defective design, faulty workmanship or defective materials
 - e) the actual process of washing, cleaning, assembling, dyeing, renovation, restoring, repair, maintenance, dismantling or alteration.
 - f) misuse or use contrary to manufacturer's instructions

Loss or damage to

- I. **business equipment** unless **Accidental Damage** (Insured Event 25) is included and is shown on your schedule
- II. PDA's, palm tops, MP3 players, iPods or games consoles unless **Accidental Damage** (Insured Event 25) is included
- III. items designed to be portable (other than home computers and televisions) unless **Accidental Damage** (Insured Event 25) is included
- IV. styli, cartridges, records, recording tapes, cassettes or discs, CD's, DVD's and computer discs