



Key Changes Summary

Policy wording update

Periodically we conduct reviews of our products, to ensure that they are aligned to market standards and continue to reflect your needs.

We have recently conducted a review of the Flat Living Insurance Your Residential Flats policy and the findings of the review have led us to make some changes to the product.

This document details the key changes to all available sections of the Flat Living Insurance Your Residential Flats policy. Some of the sections may not be covered under your policy. The sections of cover that apply to your policy are shown as 'insured' under your cover summary which is in your schedule.

These changes include:

1. changes to support the needs of our customers.
2. improvements to the customer journey.
3. clarification of text to improve customer understanding.
4. enhancements to some areas of cover.

Please ensure you read the changes below in conjunction with your new policy wording and schedule. If there is a conflict between the below information and your policy, the terms of your policy will apply.

What this means for you

Your previous policy and your new policy have differences in cover, conditions and exclusions but overall, the new policy provides cover more aligned to today's customer's needs.

What's different

The following information details key changes which have an impact on your cover.

General definitions

The definition of employed person has been amended and now includes people under your direct control or supervision including

- a. drivers of plant
- b. outworkers/homeworkers
- c. prospective employees being assessed for employment
- d. persons seconded from an overseas subsidiary or parent company
- e. persons engaged in community service working under the Criminal Justice Act.

General conditions

We have made it clear what we will do if you do not comply with the General conditions. For example, we may cancel your policy or refuse to deal with a claim.

Claims information

We have updated the False and misleading information to clarify the actions we may take if we identify fraud. This includes the options to cancel your policy, refuse to pay a claim or inform the police, fraud prevention agencies and the Insurance Fraud Register.

Special benefits – Section 1 – Insured property

1. **Arson reward** – we have clarified that the most that we will pay in respect of any one event for this cover is £5,000.
2. **Emergency accommodation** – we have clarified that this cover operates following damage from an event happening within a 1 mile radius of your property.

Special benefits – Section 3 – Liability to others

1. **Motor liability** has been retitled Contingent motor liabilities. Cover does not apply unless the vehicle is being driven with Your permission and you have taken reasonable steps to ensure that a valid licence is held. Cover does not apply where cover is provided by another insurance policy.
2. **Statutory defence costs cover** has been replaced by Safety legislation and Manslaughter costs covers.
 - a. Defence costs cover will not end if a claim is settled or withdrawn
 - b. We will not pay for defence costs if cover is available from any other source or insurance
 - c. Where we provide consent, this will be in writing
 - d. Fees for intervention are not covered
 - e. Safety legislation costs cover includes the cover for terrorism legislation.

Special benefits – Section 4 – Employers' liability

3. **Statutory defence costs cover** has been replaced by Safety legislation and Manslaughter costs covers.
 - a. Defence costs cover will not end if a claim is settled or withdrawn
 - b. We will not pay for defence costs if cover is available from any other source or insurance
 - c. Where we provide consent, this will be in writing
 - d. Fees for intervention are not covered
 - e. Safety legislation costs cover includes the cover for terrorism legislation.

If you have any questions about your policy, whether that is in terms of cover or premium, please speak to your broker or insurance representative. They will be able to give you all the information and advice you need to make any decision about the cover required.

Please read the covers, conditions and exclusions within your schedule and policy wording for full details.