



Important Notice to Policyholders – Adapt Home Insurance Policy

Please refer to your new policy booklet for full details of cover, terms, and conditions. The following changes have been made, and start from your renewal date:

New Wording - Page Number	Policy Section	Alteration to:	Existing wording	Amended to or in addition to:
3	Important Notes	<p>Our Rights to withdraw renewal terms or cancel this insurance</p> <p>Additional reasons included</p>	<p>Our Rights to withdraw renewal terms or cancel this insurance We are not bound to accept any renewal of this Policy.</p> <p>We will not cancel the Policy during the Period of Insurance unless:</p> <ul style="list-style-type: none"> You do not pay the premium when it is due; We reasonably suspect fraud; You use threatening or abusive behaviour towards Our staff or anyone acting on Our behalf. 	<p>Our Rights to withdraw renewal terms or cancel this insurance We are not bound to accept any renewal of this Policy.</p> <p>We will not cancel the Policy during the Period of Insurance unless:</p> <ul style="list-style-type: none"> You do not pay the premium when it is due; We reasonably suspect fraud; You use threatening or abusive behaviour towards Our staff or anyone acting on Our behalf. We (or Your insurance broker) can cancel this Policy by sending You fourteen days' notice to Your last known address. The reason for cancellation will be set out clearly in the communication We send to You. Valid reasons include, but will not be limited to, those listed below; You not making a payment for Your insurance Policy when it is due. We are unable to collect the premium due to insufficient funds in Your account. a direct debit instruction is being cancelled. <p>You will have 14 days (from the date of Our letter) to rectify the situation by ensuring that payment is made of the premiums due. If this does not happen, Your cover will cease from the effective date given.</p>
6	The Policy	AmTrust name & registered address	<p>This Adapt Home Insurance Policy is arranged by Arkel Underwriting on behalf of AmTrust Europe Limited whose registered office is at Market Square House, St. James's Street, Nottingham, NG1 6FG United Kingdom (01229676). AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, financial services number 202189. These details can be checked on the Financial Services Register by visiting: www.fca.org.uk.</p>	<p>This Adapt Home Insurance Policy is arranged by Arkel Underwriting on behalf of AmTrust Specialty Limited whose registered office is at Exchequer Court, 33 St Mary Axe, London EC3A 8AA United Kingdom (01229676). AmTrust Specialty Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, financial services number 202189. These details can be checked on the Financial Services Register by visiting: www.fca.org.uk.</p>

New Wording - Page Number	Policy Section	Alteration to:	Existing wording	Amended to or in addition to:
8	Definition of Terms	Contents Added non-motorised horse boxes and any hot tub, jacuzzi, or spa cover to exclusions under definition	WHAT IS NOT CONTENTS <ul style="list-style-type: none"> Mechanically propelled or assisted vehicles of all types (other than; domestic gardening machinery, toys that do not have to be licensed for road use or buggies, wheelchairs and golf trolleys) and caravans, trailers, watercraft, aircraft, hovercraft, boats and parts or accessories for any of them. Removable swimming pool covers. Pets and livestock, or any other living creature Any part of the structure, fixtures and fittings (except those for which a tenant is legally liable), ceilings or decorations of the Home. Property more specifically insured. Bonds, bills of exchange, promissory notes and securities for Money. Property or Stock used for Business or Trade purposes (other than Home Office Business Equipment) used by You or Your Family when in Your Home. Fine Art and Antiques, Jewellery and Watches removed for sale, exhibition or display Plants, trees or any growing matter. Contact or corneal lenses unless specified Lottery Tickets and other raffle tickets. Quad bikes, go-karts or off-road motorcycles whilst being driven, on public highways or if left Unattended and not secured while in the open watercraft (as defined under Activity Sports) not stored at Your Home. 	WHAT IS NOT CONTENTS <ul style="list-style-type: none"> Mechanically propelled or assisted vehicles of all types (other than; domestic gardening machinery, toys that do not have to be licensed for road use or buggies, wheelchairs and golf trolleys) and caravans, trailers, non-motorised horse boxes, watercraft, aircraft, hovercraft, boats and parts or accessories for any of them. Removable swimming pool covers. Any hot tub, jacuzzi or spa cover. Pets and livestock, or any other living creature Any part of the structure, fixtures, and fittings (except those for which a tenant is legally liable), ceilings, or decorations of the Home. Property more specifically insured. Bonds, bills of exchange, promissory notes, and securities for Money. Property or Stock used for Business or Trade purposes (other than Home Office Business Equipment) used by You or Your Family when in Your Home. Fine Art and Antiques, Jewellery, and Watches removed for sale, exhibition, or display Plants, trees, or any growing matter. Contact or corneal lenses unless specified Lottery Tickets and other raffle tickets. Quad bikes, go-karts, or off-road motorcycles whilst being driven, on public highways, or if left Unattended and not secured while in the open watercraft (as defined under Activity Sports) not stored at Your Home.
9	Definition of Terms	Household Goods Removed trailers and non-motorised horse boxes from definition	The following property that is solely used for domestic purposes and Home Office Business Equipment , all belonging to You or Your Family or for which You or Your Family are legally responsible and while kept at Your Home or in a Garage or Secure Outbuildings including <ul style="list-style-type: none"> all Your household furniture and furnishings and Personal Effects children's battery powered ride-on vehicles, motorised or pedestrian controlled gardening equipment, electric wheelchairs, mobility scooters and golf buggies not registered for road use home improvements, alterations, fixtures and fittings and interior decorations for which You or Your Family are legally responsible as occupier and not as owner trailers and non-motorised horse boxes Activity Sports Equipment 	The following property that is solely used for domestic purposes and Home Office Business Equipment , all belonging to You or Your Family or for which You or Your Family are legally responsible and while kept at Your Home or in a Garage or Secure Outbuildings including <ul style="list-style-type: none"> all Your household furniture and furnishings and Personal Effects children's battery powered ride-on vehicles, motorised or pedestrian-controlled gardening equipment, electric wheelchairs, mobility scooters, and golf buggies not registered for road use home improvements, alterations, fixtures and fittings, and interior decorations for which You or Your Family are legally responsible as occupier and not as owner Activity Sports Equipment
11	Definition of Terms	Vermin Added mice to definition	Rats, grey squirrels, pigeons, foxes, wasps or hornets.	Rats, mice, grey squirrels, pigeons, foxes, wasps or hornets.
11	Definition of Terms	We/Us/Our	The insurer, AmTrust Europe Limited.	The insurer, AmTrust Specialty Limited.

New Wording - Page Number	Policy Section	Alteration to:	Existing wording	Amended to or in addition to:
12	Section 1 - Buildings	<p>7. Escape of Water from or freezing of water in a fixed water or heating installation, pipes, tanks or plumbed-in domestic appliance.</p> <p>Including repairs to pipes from where the water escaped.</p> <p>Exclusion for repairs to tanks, pipes or appliances amended to remove pipes.</p>	<p>WHAT IS NOT INSURED</p> <ul style="list-style-type: none"> Repairs to tanks, pipes or appliances. 	<p>WHAT IS NOT INSURED</p> <ul style="list-style-type: none"> Repairs to tanks or appliances.
14	Section 1 - Buildings continued	<p>C. Your Liability to the Public as Property Owner</p> <p>Exclusion added.</p>	Not Applicable	<p>WHAT IS NOT INSURED</p> <ul style="list-style-type: none"> Liability arising directly or indirectly from: f) Any loss, damage, or liability arising from the ownership or usage of any permanent hot tub, jacuzzi or spa, unless it is used, maintained and serviced in accordance with the manufacturer's instructions and the cover is securely fixed in place at all times when not in use.
15	Section 1 – Buildings Continued	<p>H. Damage to Underground Pipes and Cables</p> <p>Cover added.</p>	Not Applicable	<p>H. Damage to Underground Pipes and Cables We will pay up to the amount as shown on Your Schedule for:</p> <ul style="list-style-type: none"> the cost of repair following Accidental Damage to cables, underground pipes, or underground tanks servicing the Home for which You are legally responsible. breaking into and repairing an underground pipe for which You are legally responsible and which services the Home where it is essential to clear a blockage.
17	Section 1 – Buildings	<p>Repair Guarantee</p> <p>Wording added.</p>	Not Applicable	All repairs carried out by approved contractors as a result of an insured claim under this Section of Your Policy are guaranteed for twelve (12) months.
19	Section 2: Contents	<p>4. Subsidence or Heave of the site on which the Buildings stand, or Landslip.</p> <p>Exclusion added.</p>	Not Applicable	<p>WHAT IS NOT INSURED</p> <ul style="list-style-type: none"> Loss or damage to any non-permanent hot tub, jacuzzi or spa that is situated on the land belonging to Your Home unless the exterior walls of the private dwelling are also affected at the same time by the same cause.

New Wording - Page Number	Policy Section	Alteration to:	Existing wording	Amended to or in addition to:
20	Section 2: Contents continued	7. Escape of Water from a fixed domestic water or heating installation or plumbed in domestic appliance, waterbed or fish tank. Exclusion added.	Not Applicable	WHAT IS NOT INSURED <ul style="list-style-type: none"> Loss or damage to any non-permanent hot tub, jacuzzi or spa that is situated on the land belonging to Your Home
22	Section 2: Contents continued	F. Contents in the Garden Exclusion added.	Not Applicable	WHAT IS NOT INSURED <ul style="list-style-type: none"> Loss or damage caused by Storm, Flood or Weight of Snow.
23	Section 2: Contents continued	J. Public and Personal Liability as Occupiers Exclusion added.	Not Applicable	WHAT IS NOT INSURED <ul style="list-style-type: none"> Any loss, damage, or liability arising from the ownership or usage of any permanent hot tub, jacuzzi or spa, unless it is used, maintained and serviced in accordance with the manufacturer's instructions and the cover is securely fixed in place at all times when not in use.
24	Section 2: Contents continued	N. Weddings, Civil Partnerships, Birthdays and Religious Festivals Cover amended to include "Birth of Child" and "Anniversaries".	N. Weddings, Civil Partnerships, Birthdays and Religious Festivals The Sum Insured shown in Your Schedule for Contents in the Home will be automatically increased as shown on Your Schedule : <ul style="list-style-type: none"> during the month of any religious festival or celebration; for thirty (30) days before and after Your wedding or civil partnership day; and for seven (7) days after Your birthday; to cover wedding, birthday or other gifts purchased for members of Your Family	N. Weddings, Civil Partnerships, Birthdays, Birth of a Child, Anniversaries and Religious Festivals The Sum Insured shown in Your Schedule for Contents in the Home will be automatically increased as shown on Your Schedule : <ul style="list-style-type: none"> during the month of any religious festival or celebration; for thirty (30) days before and after Your wedding, civil partnership day or Birth of Your child; and for seven (7) days after Your birthday or Your anniversary; to cover gifts purchased for members of Your Family .
24	Section 2: Contents continued	P. Breakage of Mirrors and Glass Cover added.	Not Applicable	P. Breakage of Mirrors and Glass We will pay for breakage of mirrors, glass tops to furniture, fixed glass in furniture, ceramic hobs forming part of a movable cooker.
25	Section 2: Contents optional accidental damage	Accidental Damage to Contents when inside Your Home . Exclusion added.	Not Applicable	WHAT IS NOT INSURED <ul style="list-style-type: none"> (i) Loss or damage to any non-permanent hot tub, jacuzzi or spa that is situated on the land belonging to Your Home

New Wording - Page Number	Policy Section	Alteration to:	Existing wording	Amended to or in addition to:
25	Section 2: Contents optional accidental damage	Audio and Audio Visual Equipment Cover amended.	<p>Audio and Audio Visual Equipment We will pay up to the Maximum Claim Limit as shown on Your Schedule in respect of:</p> <p>Accidental Damage to:</p> <ul style="list-style-type: none"> (i) Televisions; (ii) audio equipment; (iii) video recorders; (iv) CD / Blu ray players; (v) Satellite receivers Tivo Boxes and dishes; (vi) personal computer equipment; (vii) Games consoles; (viii) MP3 players, PDA's, tablets, ipads, Gadgets and similar personal mobile equipment; <p>which are owned by You or Your Family, or for which You are legally responsible whilst inside Your Home</p>	<p>Audio and Audio Visual Equipment We will pay up to the Maximum Claim Limit as shown on Your Schedule in respect of:</p> <p>Accidental damage, in Your Home, to the following electrical items that are not portable:</p> <ul style="list-style-type: none"> a) Television sets, b) DVD players, c) Radios d) Personal computers (including accessories) e) Game consoles f) Other audio-visual equipment. <p>which are owned by You or Your Family, or for which You are legally responsible whilst inside Your Home.</p>
26	Section 2 Contents Basis of Claims Settlement and Maximum Claim Limit	Collections of Stamps, medals or coins Wording added.	Not Applicable	We will only pay up to two thirds of the value of the stamps, as given in the Stanley Gibbons catalogue, current at the time of the incident, whichever is lower.
27	Section 2 Contents Basis of Claims Settlement and Maximum Claim Limit	Inflation Protection Wording added.	Not Applicable	The Sum Insured on Contents is the amount shown in the Schedule adjusted monthly in line with the Durable Household Goods Section of the Consumer Price Index prepared by the Office for National Statistics. Your annual premium will be based on the adjusted Sum Insured . Index linking will not apply where a fixed limit of indemnity is provided by the Policy .
33	General Policy Conditions – Which apply to all sections of this Policy	17. Our Data Protection Notice Name updated.	For the purposes of the Legislation, the Data Controller is AmTrust Europe Ltd.	For the purposes of the Legislation, the Data Controller is AmTrust Specialty Limited.
34	General Policy Exclusions – Which apply to all sections of this Policy	What is not insured by this Policy Exclusion added.	Not Applicable	15. Any loss or damage arising from faulty workmanship, defective design, or use of defective materials.
38	Arkel Registered Address	Arkel Registered Address Address updated.	Registered address: One Redcliff Street, Bristol, United Kingdom, BS1 6TP	Registered address: 22-23 Cromwell Business Park, Banbury Road, Chipping Norton, Oxfordshire OX7 5SR