Changes to your Home Insurance

Admiral

Contents

Introduction

This booklet sets out changes that will apply to your home insurance policy from this renewal.

Wording taken from your home insurance policy book is included in boxes or tables. Below these there may be the heading 'What's changed?' confirming the changes to your policy. You may notice other minor changes to the wording in the main policy booklet 'Guide to your Home Insurance cover'. We strive to improve our wording and make our policy terms clear.

IMPORTANT

The following amended paragraphs must be read with other points laid out in the relevant section of the latest Home Insurance Policy Booklet.

An up to date policy booklet, containing the changes shown in this document is available on the My Account page at admiral.com. On the 'Home Insurance' product please select 'Go to policy books' and look for 'Guide to Your Home Insurance Cover'.

Please ensure you also refer to your Home Policy Schedule to check the level of cover that you have purchased.

Alternatively, you can contact contact Renewals on **0333 220 2016**.

IMPORTANT

- Home Emergency cover
- Home Emergency Extra cover
- Family Legal Protection.

These terms and conditions are found within your 'Guide to your Home Insurance cover' policy book.

Please see your Home Policy Schedule to check if these products are included in your policy.

Changes affecting your Home Insurance policy

Good News

Changes to cover limits

We have made some positive changes to our cover and limits. We have listed these changes in the table below. Whether these changes affect you will depend on which level of cover you have selected and if you have Buildings, Contents or Combined cover. You can check which level of cover you have selected on your Home Policy Schedule.

✓ Included ⊕ Optional ⊗ Not Included

Cover	What has changed	Admiral	Gold	Platinum
Trace and access (Buildings, page 18)	This cover has been added to the Admiral tier.	✓ £2,500	✓ £5,000	✓ £10,000
Emergency access (Buildings, page 17)	The limit for this cover has increased on the Platinum tier.	✓ £500	✓ £1,000	✓ £5,000
Sale of home (Buildings, page 18)	This cover has been added to the Admiral tier.	✓	✓	✓
Deeds and documents (Contents, page 24)	This cover has been added to the Admiral tier and the limit has increased across all tiers.	✓ £3,000	✓ £3,000	✓ £3,000
Household removal and temporary storage (Contents, page 24)	This cover has been added to the Admiral tier.	✓	✓	✓
Freezer food (Contents, page 23)	The limits for this cover have increased on the Admiral and Gold tiers.	✓ £500	✓ £750	✓ £1,000

Changes affecting your Home Insurance policy (cont.)

Cover	What has changed	Admiral	Gold	Platinum
Locks and keys (Buildings, page 16 and Contents, page 22)	The limits for this cover have increased on the Admiral and Gold tiers.	✓ £1,000	✓ £1,000	✓ £1,000
Garden plants (Contents, page 24)	The limits for this cover have increased on all tiers.	✓ £1,000	✓ £3,000	✓ £5,000
Contents at university (Contents, page 25)	This cover has been added to the Gold tier and the limit has increased on the Platinum tier.	✗	✓ £5,000	✓ £10,000
Contents temporarily away from home (Contents, page 24)	The limit for this cover has increased on the Platinum tier.	✗	✓ £5,000	✓ £11,250
Visitor's belongings (Contents, page 25)	The limit for this cover has increased on the Platinum tier.	✗	✓ £500	✓ £2,500

For further information about these covers and what is included please refer to your 'Guide to your Home Insurance cover' policy book. The specific page numbers for each cover can be found in the table above.

More Good News

You now only need to specify high-risk items that cost over £2,000 on your policy. If you had specified item(s) on your policy worth £1,001 - £2,000 they no longer need to be specified and have been removed as they will now be covered as standard in your home. If those items were covered away from home, we have added their total value to your Personal possessions limit so that they are still covered away from your home. Please check the Specified Items Table and Personal possessions Limit on your Home Policy Schedule.

Changes affecting your Home Insurance policy (cont.)

Inflation

The warning below has not changed, but we are showing it here in this renewal changes document as a reminder that we do not automatically increase the value of certain items for inflation.

It is your responsibility to make sure that you keep these values up to date on your policy. If you do not, it could mean we reduce the amount you can claim for.

Keeping your policy up to date

Important

Personal possessions, **specified items** and pedal cycles are not index linked, meaning that their value does not automatically increase at renewal. It is important **you** check the **Personal possessions** limit and the value for any **specified items** and pedal cycles listed in **your** Home Policy Schedule to make sure **you** have enough cover.

Definitions

Buildings

Your home and its permanent fixtures and fittings, including the following.

- Drives, decking, boundary hedges, fences, garden walls, gates, hard tennis courts, paths, patios and terraces.

Unoccupied

When **your home** is not lived in by **you** or a member of **your family** or does not contain enough furniture for normal living purposes. By ‘lived in’ **we** mean that **you** or a member of **your family** regularly sleep there overnight and carry out day-to-day activities such as cooking and bathing in the property. Unless **we** have agreed otherwise in advance, **your home** will be classed as **unoccupied** if **you** exceed the 'days unoccupied limit' shown in **your** Home Policy Schedule.

Changes affecting your Home Insurance policy (cont.)

What’s changed?

We have added ‘boundary hedges’ to the buildings definition to clarify these are included as permanent fixtures and fittings.

We have removed the unfurnished definition; this is now included in the unoccupied definition. The unfurnished definition has been removed throughout the policy book for consistency.

Claims

How we will settle your claim

When **your** claim is settled, **we** may take ownership of **your** damaged property and keep any salvage (what is left of any damaged items).

What's changed?

We have updated our wording to clarify that we may keep any salvage.

Section 1: Buildings

What is covered	What is not covered
2) Smoke.	Loss or damage caused by air pollution. **Cont...**

Changes affecting your Home Insurance policy (cont.)

What is covered	What is not covered
10) Water escaping from any: • fixed water tank • water pipe • fixed central-heating systems, or • domestic appliance	Loss or damage caused to the fixed domestic-water or central-heating system, or the domestic appliance itself, or to any drains and pipes. Loss or damage caused by: • water overflowing as a result of any taps being left on (this may be covered under 'Buildings accidental damage') • faulty, failed or inadequate grout or sealant, or • water escaping from external pipes that are above ground. Loss or damage caused to solid floors by infill materials settling, swelling or shrinking due to the escape of water. Loss or damage caused by **subsidence**, **heave** or **landslip** resulting from the escape of water. Loss or damage caused while **your home** is **unoccupied**.
12) Oil escaping from any: • fixed central-heating oil tank, or • domestic heating appliance.	Loss or damage caused by oil escaping from a: • plastic single-skin storage tank that does not meet current pollution regulations in **your** area or is outside its manufacturer's guarantee, or • de-commissioned or abandoned oil tank. Loss or damage caused as a result of necessary repairs or maintenance work identified in the most recent inspection of the oil tank and pipes not being carried out. Loss or damage caused: • to the fixed central-heating oil tank or heating appliance itself ,or • while **your home** is **unoccupied**.
13) Subsidence, heave and landslip.	Loss or damage caused by: • **settlement**, shrinkage or expansion

Changes affecting your Home Insurance policy (cont.)

What's changed?

Under the Escape of Water and Escape of Oil sections, we have removed the condition that requires pipes and plumbing to be lagged. Although this is no longer a condition of the policy, it is still recommended to protect pipes from freezing.

The exclusions for Smoke and Subsidence, Heave and Landslip have been updated for clarity only.

What is covered	What is not covered	ADMIRAL	GOLD	PLATINUM
Alternative accommodation and loss of rent If **you** cannot live in **your home** due to: • it not being fit to be lived in after loss or damage resulting from a buildings insured risk, or • a local authority or emergency service ordering a compulsory evacuation of **your home** because of risks to **your** health and safety from something external to **your home** (for example, a disaster nearby) **we** will pay the following. • The reasonable cost of temporary accommodation for **you**, **your family** and **your** pets, while **your home** is being repaired • any ground rent **you** still have to pay • the amount of rent **you** would have received under a contract if **your home** were let, including short-term lettings	Any costs **you** agree without **our** permission. Any costs that arise once **your home** is fit to be lived in again. Any costs that arise after the local authority or emergency services confirm **you** can return to **your home**. Any costs associated with keeping livestock.	✓	✓	✓

Changes affecting your Home Insurance policy (cont.)

What's changed?

We have updated the above cover to include cover following a compulsory evacuation of your home.

Section 2: Contents

What is covered	What is not covered
2) Smoke.	Loss or damage caused by air pollution.
8) Theft and attempted theft.	Loss or damage to **contents** left in **your** unattended motor vehicle, while parked on the land **your home** stands on, unless: • all windows, doors and the boot were closed and locked, and • the items were hidden from view in the boot, a closed glove compartment, or a concealed luggage compartment. **We** will not pay more than £1,000 for any theft from a motor vehicle.
10) Water escaping from any: • fixed water tank • water pipe • fixed central-heating systems, or • domestic appliance	Loss or damage caused by: • water overflowing as a result of any taps being left on (this may be covered under 'Contents accidental damage') • faulty, failed or inadequate grout or sealant, or • water escaping from external pipes that are above ground. Loss or damage caused while **your home** is **unoccupied**.

What's changed?

The exclusion for Smoke has been updated for clarity only.

We previously covered theft from cars on driveways in the 'Garden Contents' cover, this has been moved to 'Theft and attempted theft'. This means that Admiral, Gold and Platinum customers now benefit from this cover.

Changes affecting your Home Insurance policy (cont.)

We have removed the condition that requires pipes and plumbing to be lagged. Although this is no longer a condition of the policy, it is still recommended to protect pipes from freezing.

What is covered	What is not covered	ADMIRAL	GOLD	PLATINUM
Celebration cover The sum insured for **contents** will be increased by the amount shown in **your policy documents** for 30 days either side of the date of a special event, a religious festival, **your** wedding day or the birth of **your** child, to cover gifts and food bought for the celebration.		✓	✓	✓
Garden plants Damage to trees, shrubs, plants and lawns while in the open on the land **your home** stands on.	Loss or damage caused by: • **you**, **your family**, or any other person lawfully in **your home**, • **storm** or flood, or • oil escaping.	✓	✓	✓
Contents temporarily away from home Loss of or damage to **contents**, due to any contents insured risk, while they are temporarily away from **your home**, either in a family member's **home** or in a purpose-built storage facility, anywhere in the world, for up to 90 days.	• Loss or damage while the **contents** are being transported. • Loss of or damage to any **contents** not previously kept in **your home**.	✗	✓	✓

Cont...

Changes affecting your Home Insurance policy (cont.)

What is covered	What is not covered	ADMIRAL	GOLD	PLATINUM
New purchases Newly bought **high-risk items** that **you** have not yet told **us** about, for up to 30 days from the date they were bought.		✗	✗	✓

What's changed?

The number of days that Celebration cover will apply for has increased from 14 days to 30 days either side of the date of the celebration. We have removed the unoccupancy exclusion from Garden Plants cover.

We have removed the sports equipment exclusion from Contents temporarily away from home cover. The number of days that New Purchases cover will apply for has increased from 15 days to 30 days from the date the high-risk item(s) were bought.

Liability

What is covered	What is not covered	ADMIRAL	GOLD	PLATINUM
(III) Tenant's liability **Your** or **your family's** liability for damage caused to **your** landlord's fixtures and fittings by any of the buildings insured risks. **Accidental breakage** of glass, sanitary fixtures or built-in ceramic hobs in a fitted kitchen. **Accidental damage** to mirrors and glass.		✓	✓	✓

What's changed?

Tenant's Liability is now covered for all buildings insured risks.

Section 3: Cover away from your home

What is covered	What is not covered	ADMIRAL	GOLD	PLATINUM
1) Personal possessions Up to the amount shown under 'Personal possessions limit' on **your policy documents**. (The limit for **money** shown in **your policy documents** also applies to **personal possessions** covered under this Section 3.)	Loss of or damage to property which has been outside the UK, the Isle of Man and the Channel Islands for more than 90 days in a row, unless taken on an 'operational tour' (a military tour of duty for which an operational allowance is paid to **you**).	+	+	✓
2) Specified items **Specified items** listed in the 'Specified Items' table on **your policy documents** as being covered away from **home**, for and up to the individual amount shown for each item.		+	+	+

What's changed?

We have amended the exclusion for items taken outside of the UK, Isle of Man and the Channel Islands from 60 to 90 days. This means items will be covered for a longer period.

New Home Emergency cover and Home Emergency Extra cover

Good news

We have made some changes to our emergency covers.

If you previously had Boiler Emergency cover this is now called Home Emergency cover.

If you previously had Home Emergency cover this is now called Home Emergency Extra cover.

We have also made some changes to the cover and limits which can be found in the table below. The table also shows whether Home Emergency cover (HEC) and Home Emergency Extra cover (HEX) are included as standard on a tier and where they are optional. You can check which level of cover you have selected on your Home Policy Schedule.

✓ Included ⊕ Optional ⊗ Not Included

What is covered	What is not covered	ADMIRAL	GOLD	PLATINUM
Home Emergency cover (HEC)	New covers have been added for plumbing, drainage and windows, doors and locks. The number of claims you can make has increased from 2 to unlimited.	Optional	Included	Not Included
Home Emergency Extra cover (HEX)	Claims limit has increased from £500 to £1,000. £250 BER (beyond economical repair) contribution has been added.	Optional	Optional	Included

For further information about these covers and what is included please refer to your 'Guide to your Home Insurance cover' policy book, page 42.

This cover is underwritten by, meaning that the insurance is provided by:

Admiral Insurance (Gibraltar) Limited, 2Aa 2nd Floor, Leisure Island Business Centre, 23 Ocean Village Promenade, Ocean Village, Gibraltar, GX11 1AA. Admiral Insurance (Gibraltar) Limited underwrites this policy.

Admiral Insurance (Gibraltar) Limited is authorised and regulated by the Gibraltar Financial Services Commission (incorporation number 85455). Admiral Insurance (Gibraltar) Limited is authorised by the Prudential Regulation Authority, regulated by the Financial Conduct Authority, and regulated in part by the Prudential Regulation Authority (firm reference number 220858).

You can check these details by visiting the Financial Services Register at www.fca.org.uk/register. You can also ask us for information about how we are regulated by the Prudential Regulation Authority.

What is covered	What is not covered
Boiler and heating system	Commercial boilers or **heating systems** with an output of over 70kW/hr.
Pests If there's evidence of an infestation in **your home**, **we'll** provide cover getting rid of the following: • Rats and mice. • Wasps and hornets. • Grey squirrels. • Cockroaches.	Pests found outside **your home**, such as in **outbuildings**. Getting rid of any pests not listed under this cover.

What's changed?

We have updated the Boiler and heating system section, so that the commercial boilers or heating systems limit is now 70kw/hr.

We have updated the Pests section to include grey squirrels and cockroaches (Home Emergency Extra cover only).

Changes to Family Legal Protection

Personal Cyber and Identity Theft Helpline 0333 7777 387

We will provide **you** with unlimited access to experienced fraud and cyber specialists who can assist **you** with issues including, **identity theft**, fraudulent fund transfer, cyber extortion, financial loss, breach of personal information and cyber bullying.

The helpline is open 24 hours per day. It is closed on 25th December and 1st January.

The helpline can assist **you** with, documenting evidence, notifying authorities, liaising with banks and financial service providers to help attempt to recover any lost monies, filling reports, determining if data back-ups are available, securing accounts, assisting with password changes, and providing advice on protection.

We make no guarantee that the helpline will be able to resolve **your** issue. The helpline is unable to assist with any matters relating to **your** business or professional activities. They will also be unable to help with issues that began before **your associated home policy** started.

What's changed?

We have a new cover included in Family Legal Protection, which gives customers access to the Personal Cyber and Identity Theft Helpline.

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